



Coverage Report

On

PNB METLIFE

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No.	Publication/Portal	Headline	Date
1	UNI	Grameen Foundation India and MetLife Foundation help 1,225 low income households affected by COVID19	February 22, 2021

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Headline: Grameen Foundation India and MetLife Foundation help 1,225 low income households affected by COVID19



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Grameen Foundation India and MetLife Foundation help 1,225 low income households affected by COVID19

Kolkata, Feb 22 (UNI) Grameen Foundation India and MetLife Foundation have helped 1,225 low income households affected by COVID19.

Kaushilya living in Nawada, Bihar has an ailing husband at home. As patients of autism, none of them can work long hours and depend on a piece of land, the only asset they own.

Tags: #Grameen Foundation India and **Please log in to get detailed story.** MetLife Foundation help 1#225 low income households affected by COVID19

PRINT

No.	Publication/Portal	Headline	Date
1.	Echo Of India	MD & CEO of PNB MetLife	February 2, 2021
2.	Hindustan	PNB MetLife India Life Insurance	February 2, 2021
3.	Hindustan	Shock : Scissor of tax on investment over 2.50 lakh rupees PF	February 2, 2021
4.	Maharashtra Times	Insurance Regulatory and Development Authority	February 13, 2021
5.	The Hindu Business Line	Insurance premium tracker	February 14, 2021
6.	Hindustan	Standard insurance is easy but not cheaper	February 15, 2021
7.	The Telegraph	Basic life cover plan to fly	February 19, 2021
8.	Deccan Herald	Buy insurance policies when young to reap benefits: Experts	February 19, 2021
9.	The Hindu Business Line	Insurance premium tracker	February 21, 2021
10.	Deccan Herald	The right cover at the right life stage	February 22, 2021
11.	Dainik Bhaskar	Wealth Knowledge	February 22, 2021
12.	Echo Of India	Grameen Foundation India & MetLife Foundation help low income households affected by COVID19	February 24, 2021

13.	The Hindu Business Line	Insurance premium tracker	February 28, 2021
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MD & CEO of PNB MetLife

“We applaud this significant step towards 74%, this will provide a boost to the sector, and we look forward to the amendment to be come into effect at the earliest. We welcome the tax free pension for elderly citizens above the age of 75 years.”



बजट में बीमा में एफडीआई सीमा बढ़ाकर 74 फीसदी करने और 75 साल से अधिक उम्र के लोगों के लिए पेंशन टैक्स फ्री करना सराहनीय फैसला है। इससे वरिष्ठ नागरिकों को फायदा होगा। -आशीष कुमार श्रीवास्तव, एमडी-सीईओ, पीएनबी मेटलाइफ

वित्त मंत्री ने बजट में किया ऐलान, ऊंची आय वालों पर सबसे अधिक असर होगा

झटका: पीएफ में 2.50 लाख से ज्यादा निवेश पर टैक्स की कैंची

नई दिल्ली | एजेन्सी

कर्मचारियों के भविष्य निधि (ईपीएफ) में 2.5 लाख रुपये से अधिक योगदान पर मिलने वाले ब्याज पर अब कर लगेगा। यह व्यवस्था एक अप्रैल से लागू होगी। इस प्रस्ताव का मकसद ईपीएफ में मोटा वेतन पाने वाले योगदानकर्ताओं पर कर लगाना है।

वित्त मंत्री निर्मला सीतारमण ने कहा कि ईपीएफ का मकसद कर्मचारियों का कल्याण है और कोई भी व्यक्ति जिनकी कमाई दो लाख रुपये मासिक से कम है, वह इस बजट प्रस्ताव से प्रभावित नहीं होगा।

टैक्स सलाहकार बलवंत जैन ने कहा कि बजट में एनपीएस में पर टैक्स छूट बढ़ाने की उम्मीद थी जो नहीं मिली। टैक्स सलाहकार के.सी.गोदुका का कहना है कि सरकार ने 75 साल से अधिक उम्र के लोगों के लिए रिटर्न भरने से छूट देकर सराहनीय काम किया है। पीएमबी मेटलाइफ के एमडी-सीईओ आशीष कुमार श्रीवास्तव ने भी इस कदम की सराहना की।

वरिष्ठ नागरिकों को राहत

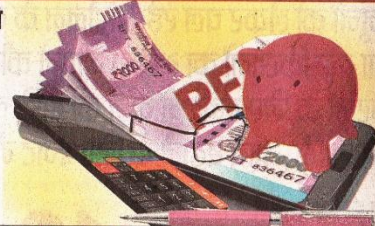
75 साल से अधिक के वरिष्ठ नागरिकों के लिए आईटीआर (आयकर रिटर्न) भरना अनिवार्य नहीं रहेगा। बैंक टीडीएस (स्रोत पर कर कटौती) काटेंगे।

75 साल से अधिक उम्र के नागरिकों की पेंशन आय पूरी तरह कर मुक्त यानी टैक्स फ्री होगी।

आयकर रिटर्न भरना पहले से अधिक आसान

● बैंक और डाकघर से ब्याज आय, कैपिटल गेन और डिविडेंड आदि भी अब आईटीआर में पहले से भरे मिलेंगे। वित्त मंत्री ने बजट में इसकी जानकारी दी। इससे टैक्स रिटर्न भरना और आसान हो जाएगा

● मौजूदा समय में आयकर के आईटीआर में वेतनभोगी कर्मचारियों की आय से जुड़ी जानकारी और टैक्स के कुछ अन्य विवरण पहले से भरे होते हैं।



फेसलेस असेसमेंट

● विवाद निपटान समिति का प्रस्ताव।
● 50 लाख रुपये से कम आय और 10 लाख रुपये तक की विवादित राशि के मामले में करदाता समिति से शिकायत कर सकेंगे।

सस्ते घर को बढ़ावा

सस्ते मकान के लिए ब्याज भुगतान पर 1.5 लाख रुपये की छूट एक साल के लिए बढ़ायी गई। इसके तहत 45 लाख रुपये तक के मकान पर छूट ली जा सकती है।

अग्रिम छूट पर राहत

● सरकार ने अग्रिम कर के मोर्चे पर भी राहत दी है।
● डिविडेंड की घोषणा के बाद ही उसकी गणना अग्रिम कर के रूप में आकलन में की जाएगी। इससे करदाताओं को राहत मिलेगी।

यूलिप पर भी टैक्स

● यूनिट लिंक्ड बीमा प्लान यानी यूलिप में सालाना 2.5 लाख रुपये से अधिक निवेश पर अब टैक्स चुकाना होगा।

विमा झाला 'सरल'

अल्पउत्पन्नधारकांसाठी 'इरडा'ची टर्म पॉलिसी

वृत्तसंस्था, नवी दिल्ली

अल्पउत्पन्नाधारकांनाही यापुढे आपल्यानंतर आपल्या कुटुंबीयांच्या आर्थिक सक्षमतेसाठी विमा घेता येणार आहे. त्यासाठी विमा नियामक व विकास प्राधिकरणाने (इरडा) सर्व विमा कंपन्यांना या अल्पउत्पन्न गटाचा विचार करण्यास सांगितले असून या विमा कंपन्यांनी एकसमान पॉलिसी बाजारात आणण्याच्या सूचनाही दिल्या आहेत. हा विमा 'टर्म विमा' प्रकारचा असून या पॉलिसीचे नाव 'सरल जीवन विमा' पॉलिसी असे ठेवण्यात आले आहे.

सरल विमा पॉलिसीमुळे प्रथमच विमा खरेदी करणाऱ्यांना तसेच कमी आर्थिक मिळकत असणाऱ्यांनाही विमा घेणे शक्य होणार आहे. ही विमा पॉलिसी प्रमाणित किंवा स्टॅण्डर्ड असल्यामुळे कोणत्याही सरकारी किंवा खासगी विमा कंपनीकडून काढल्यास तिच्यापासून मिळणाऱ्या मुख्य सुविधा व लाभ सारखेच असणार आहेत. पॉलिसी घेण्यास इच्छुक असणाऱ्यांचा गोंधळ होऊ नये, प्रथमच विमा काढणाऱ्यांना बावचढून जायला होऊ नये तसेच कोणत्याही विमा कंपनीने ग्राहकांनी दिशाभूल करून त्यांना आपल्याकडे



टर्म प्लान

विम्याचा टर्म प्लान हा केवळ पॉलिसीधारकांनंतर त्याच्या कुटुंबीयांना आर्थिक आधार मिळावा यासाठी असतो. याअंतर्गत पॉलिसीधारकाचा पॉलिसी काळ्यात मृत्यू झाल्यास त्याच्या कुटुंबीयांना पॉलिसीची रक्कम मिळते. मात्र जर पॉलिसीची मुदत पूर्ण होईपर्यंत पॉलिसीधारक जिवित असेल तर मात्र टर्म प्लानअंतर्गत त्या पॉलिसीधारकाला कोणताही लाभ मिळत नाही. टर्म प्लानअंतर्गत साधारणतः २० ते २५ लाख आणि त्यापुढील रकमेचा विमा उतरवता येतो. परंतु सरल विमा योजनेअंतर्गत पाच लाख रुपयांपासून २५ लाख रुपयांपर्यंत विमा काढता येणार आहे.

आकर्षित करून घेऊ नये यासाठी इरडाने सर्वच विमा कंपन्यांना एकसमान पॉलिसी बाजारात आणण्यास सांगितले आहे.

एडलविस

टोकियो,

पीएनबी मेटलाइफ व एक्साइड लाइफ इन्शुरन्स या खासगी विमा कंपन्यांनी इरडाच्या मार्गदर्शक तत्वांनुसार सरल विमा योजना देण्यास सुरुवात केली आहे.

Insurance premium tracker						
For a 30-year-old male/female, non smoker, living in a metro city, Sum assured ₹1 crore with coverage up to 70 yrs						
Insurance company	Plan name	Max coverage up to (age)	Max policy term (yrs)	Annual Premium (₹) (inclusive of GST)		Claim Settlement Ratio (%)
				Male	Female	
Aditya Birla Capital	Life Shield Plan	85	55	12998	10980	97.50
Aegon Life	iTerm Insurance Plan	100	82	9114	8933	98.00
Bajaj Allianz	Smart Protect Goal	99	81	10911	9328	98.00
Bharti AXA	Premier Protect Plan	75	57	11092	9794	97.30
Canara HSBC OBC Life	iSelect+ Term Plan	99	81	11605	10028	98.10
HDFC Life	Click2Protect Plus	85	67	17541	15479	99.10
ICICI Prudential	iProtect Smart	99	81	15628	13786	97.80
India First Life	e-Term Plan	80	40	8260	7080	96.65
Kotak Life Insurance	Kotak e-Term Plan	75	57	11918	10266	96.30
Max Life	Smart Term Plan Plus	85	50	12390	10384	99.22
PNB Met Life	Mera Term Plan	99	81	12272	10384	97.20
SBI Life	eShield	80	62	15070	12898	94.50
TATA AIA Life*	Maha Raksha Supreme	100	82	12980	11328	99.07
Exide	Smart Term Plan	75	30	17178	14904	98.10

Claim settlement ratio as per data provided by insurer
 *TATA AIA Life MRS whole life is available only on limited pay option

Source: www.policybazaar.com

● इरडा के निर्देश के बाद कंपनियों ने नया प्लान पेश किया ● नियत मापदंड के साथ पांच से 25 लाख तक कवर मिलेगा

आकलन : मानक बीमा सरल है लेकिन सस्ता नहीं

नई दिल्ली | हिन्दुस्तान ब्यूरो

बीमा नियामक और विकास प्राधिकरण इरडा के निर्देश पर बीमा कंपनियों ने मानक सरल जीवन बीमा पॉलिसी पेश करना शुरू कर दिया है।

हालांकि, जिसकी उम्मीद लाखों लोग कर रहे थे कि नई पॉलिसी में उनके समते प्रीमियम पर बीमा खरीदने का मौका मिलेगा उनको बड़ा झटका लग सकता है। पॉलिसी में साफ, एडवन्सड टैकिके और एक्साइज्ड लाइफ इवेंट्स पर प्राय पेश की गई सरल जीवन बीमा पॉलिसी के प्रीमियम पर नजर डालते तो साफ पता चलता कि इनके प्रीमियम सस्ते नहीं हैं। ये आम तौर पर प्लान की पॉलिसी के मुकामल पर भी गहरे हैं। यह इरडा को सारी कवायद के लिए एक बड़ा झटका माना जा रहा है।

पॉलिसी में टैक लाइफ प्राय पेश किए गए सरल जीवन बीमा पॉलिसी में 35 लाख के कवरेज को 25 लाख का कवर लेने के लिए 7,859 रुपये का प्रीमियम देना होगा। वहीं, कंपनी के पहले से उपलब्ध 25 लाख के लिए 7,346 रुपये का प्रीमियम देना होगा। इन दोनों प्लान के बीच तुलना करें तो प्रीमियम का बोझ सरल जीवन में अधिक है।

सरल बीमा बनाम मौजूदा टर्म प्लान

कंपनी/उम्र	35	40	45	50
पॉलिसी में टैक लाइफ	7859	10195	14207	-
एडवन्सड टैकिके	10429	13606	18216	24819
एक्साइज्ड लाइफ इवेंट्स	16277	20243	26180	34290

कंपनी/उम्र	35	40	45	50
पॉलिसी में टैक लाइफ	7346	8071	12361	-
कॉस्टक लाइफ इवेंट्स	6461	8909	11948	16284
एडवन्सड टैकिके	8455	-	14531	-

● प्रीमियम की कतार चलाना सस्ता रुपये में ● बीमा: पॉलिसी कवर, अर्थ



18 से 65 साल का कोई भी व्यक्ति सरल बीमा ले सकता है

03 से पांच लाख स्थलाना अब वाले के लिए सरल बीमा सही

स्टायोमगार करने वाली के लिए बेहतर उत्पाद पॉलिसी बजार इंडी कान की मुख्य व्यावसायिक अधिकारी (जीवन बीमा) संशोधन अनुसंधान में बताया कि पहले 3-5 लाख की वार्षिक आय वाले सेल्फ एम्प्लॉयड लोग अपना प्रमाण की अनुसंधान के कारण बीमा प्राय करने में सहमत नहीं है। अब सरल जीवन बीमा से इस वर्ग के लिए टर्म इवेंट्स पॉलिसी उपलब्ध करना आसान होगा। हम उम्मीद करते हैं कि इस वर्ग को टर्म इवेंट्स पॉलिसी जारी करने की दर 70% तक ज़ायमी जो अब तक केवल 80% थी। हालांकि, कुछ रुझान के बारे में आकलन करते के लिए यह बेशक जल्दी होगा।

इरडाए प्रीमियम लागत अधिक
बीमा विधेयों का कठन है कि नए उत्पाद में इरडा की ओर से कोई डिस्काउंट की अनुमति नहीं दी गई है। बीमा कंपनियों को उत्पाद या प्रीमियम पर करने में खरीदारी की जनसंख्या, आय श्रेणी, निवास स्थान, कवरेज और शिफा के प्लान का उपयोग करते हैं। हालांकि, सरल जीवन बीमा में कोई डिस्काउंट की अनुमति नहीं है। इरडाए इस उत्पाद का प्रीमियम महंगा है। वहीं, एक और जानकार में कहा कि बीमा उत्पाद का प्रीमियम दर लॉकत मुलु दर के आधार पर तय किया है। चूंकि, यह नया उत्पाद और कंपनियों के पास अभी डेटा नहीं है। इसलिए, प्रीमियम महंगा है। अपने पहले समय में मिलने वाले डेटा के आधार पर प्रीमियम तय किया जाएगा।

शुरुआती टर्म प्लान के रूप में काम करेगा
बीमा विधेयों का कहना है कि सरल जीवन बीमा योजना शुरुआती टर्म प्लान के रूप में काम करेगा। मौजूदा समय में जो टर्म प्लान हैं उनमें न्यूनतम कवर 25 लाख रुपये हैं और टर्म अवधि कम से कम 10 साल है। वर्तमान में 5 लाख कवर देने वाला कोई भी बीमा प्लान बजार में उपलब्ध नहीं है। इस कारण बीमा कंपनियों को 25 लाख कवर के मुकामल 5 लाख कवर प्लान करना ज्यादा महंगा है।

पहली बार बीमा लेने वाले के लिए उपयुक्त
बीमा विधेयों का कहना है कि डिजिटल लोगों ने अभी तक बीमा नहीं लिया है और पहली बार बीमा खरीदने का रहे हैं उनके लिए यह लेन बहुत ही आसान होगा। हालांकि, अपनी वार्षिक आयवा और नौकरी वाले व्यक्ति को सरल जीवन बीमा की तुलना में विरहित रूप से टर्म इवेंट्स प्लान सस्ते मिलेंगे। ऐसे में यह प्लान पहली बार बीमा खरीदने वाली और असंगठित क्षेत्र के कर्मियों को एक बेहतर विकल्प है।

Basic life cover plan to fly

PINAK GHOSH

Calcutta: Insurance aggregator Policybazaar.com anticipates an increase in the offtake of standard life insurance policies despite the higher premium compared with a term policy of similar sum insured.

The life insurance companies were mandated by insurance regulator IRDAI to offer standard term insurance policy — Saral Jeevan Bima — from January 2021.

The SJB policy, available to all individuals in the age group of 18-65 years, offers a sum insured ranging from Rs 5 lakh to Rs 25 lakh. There is no maturity benefit and only exclusion clause is suicide. The insurers will also not be liable for a payout if the policyholder dies within 45 days of taking the policy except for death in the case of an accident.

“Earlier, self-employed people with an annual income of Rs 3-5 lakh were not able to get term insurance because of the unavailability of income proof. Now, with the launch of SJB plans, this segment is

EXTRA EDGE

Monthly premium (Rs) for Saral Jeevan Bima for sum insured of Rs 25 lakh

Insurer	35	40	45
PNB Met Life	696	1125	1259
Edelweiss Tokyo Life	918	1519	1604
Exide Life	1415	2344	2276

Source: Policybazaar.com

more likely to get term insurance. SJB provides the option of income surrogate where you can submit the registration certificate of your car or two-wheeler as a surrogate to your income proof,” said Santosh Agarwal, chief business officer-life insurance, Policybazaar.com.

“We expect the issuance rate to this segment to go up to 70 per cent which was earlier only 30 per cent. So far, we’ve seen

traction around the self-employed people choosing SJB,” said Agarwal.

A key concern in the industry was the pricing of the SJB policies which were expected to be higher than a standard term cover for a similar sum assured. Insurers use demography, income category, place of residence, occupation and the education level of the buyers to create and price term products. A 40-year-old person opting for a sum assured of Rs 25 lakh may find that his monthly SJB premia works out to over Rs 1,000 plus whereas he may find options at around Rs 750 for a term cover of a similar sum assured.

“In SJB, no filters are allowed. So, the premium is on the higher side due to relaxation in underwriting norms. These plans are filling a need gap as a large chunk of low-income earners are unable to buy term plans. People who were not eligible to buy regular term products due to lack of income proof and required educational qualification can now avail a term insurance plan,” Agarwal said.



Buy insurance policies when young to reap benefits: Experts



BENGALURU, DHNS

Bite-sized insurance policies are the best products for the first-time buyers of insurance and are very easy to secure, according to insurance industry experts. "India is a grossly under-insured country and more than 75% of the population does not have any kind of insurance and the government of India has taken many steps by introducing products like Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY) for first-time insurance buyers that gives cover up to Rs 2 lakh

with a small premium," said Sameer Bansal, Chief Distribution Officer, PNB MetLife. Speaking at a *DH Sparks* webinar on "Are bite-sized insurance products the way forward?" organised by Deccan Herald, he said, a small premium gets a small cover to start the journey of life insurance. These insurance policies require little documentation and no underwriting is needed. "This is a good entry product. PNB MetLife is going beyond Rs 2 lakh cover and provides insurance up to Rs 4-5 lakh for a small premium amount as low as Rs 3 per day for a Rs 5 lakh insurance cover," he said. Bite-size insurance also



known as small-ticket insurance cover is a non-comprehensive plan that caters to a specific requirement and comes with a low premium. The PMJJBY is available to people in the age group of 18 to 50 years having a bank account who give their consent to join / enable auto-debit. Aadhar would be

the primary KYC for the bank account. Gokuldas Pai, Chief Business Officer, Karnataka Bank said the year 2020 can definitely be named as the Covid-19 year as it has brought a lot of changes. The search for insurance has gone up by 30% on Google. "Insurance is one of the main factors for the protection of our income and social security. One should start buying insurance at a very young age to protect one's income, family and ensure happy retirement as Covid-19 has created havoc in our lives," he said. Anuradha Ghorpade, Financial Advisor, PNB MetLife, Karnataka underscored the importance of tak-

ing insurance policies when it is not required. "Because, when you want it, you will not get it due to age and health factors. Due to health issues and age, the insurance policies may become unaffordable. So, it is better to insure yourself when you are young or when you start your career at a very young age, which is the time you may not need insurance," she said. Moderating the webinar, Mrin Agarwal, Founder, Finsafe India Private Limited, said people are looking at life insurance more seriously after Covid-19 impacted our lives. "A lot of first-time buyers with different requirements are looking to buy insurance policies," she said.

Insurance premium tracker						
For a 30-year-old male/female, non smoker, living in a metro city, Sum assured ₹1 crore with coverage up to 70 yrs						
Insurance company	Plan name	Max coverage up to (age)	Max policy term (yrs)	Annual Premium (inclusive of GST)		Claim Settlement Ratio (%)
				Male	Female	
Aditya Birla Capital	Life Shield Plan	85	55	12998	10980	97.5
Aegon Life	iTerm Insurance Plan	100	82	9114	8933	98.0
Bajaj Allianz	Smart Protect Goal	99	81	10911	9328	98.0
Bharti AXA	Premier Protect Plan	75	57	11092	9794	97.3
Canara HSBC OBC Life	iSelect+ Term Plan	99	81	12552	10771	98.1
HDFC Life	Click2Protect Plus	85	67	13352	12016	99.1
ICICI Prudential	iProtect Smart	99	81	15628	13786	97.8
India First Life	e-Term Plan	80	40	8260	7080	96.7
Kotak Life Insurance	Kotak e-Term Plan	75	57	11918	10266	96.3
Max Life	Smart Term Plan Plus	85	50	12390	10384	99.2
PNB Met Life	Mera Term Plan	99	81	12272	10384	97.2
SBI Life	eShield	80	62	15070	12898	94.5
TATA AIA Life*	Maha Raksha Supreme	100	82	12980	11328	99.1
Exide	Smart Term Plan	75	30	14568	12925	98.1

Claim settlement ratio as per data provided by insurer
*TATA MRS whole life is available only on limited pay option

Source: www.policybazaar.com



The right cover at the right life stage

Our financial plan should be in sync with our life stage and the needs unique to it

MOHIT GARG



Insurance now falls in the category of essential goods & services and has become a part of the dinner table conversations in many households. This is evident from the fact that searches for insurance products have hit a 30% increase in the first six months of the lockdown. This change in perception is catalysed by the present situation of uncertainty in the environment.

A MetLife global survey found that 56% of individuals who were already financially and emotionally resilient show a greater propensity for taking protective measures in the future. Life insurance is a unique financial product that protects the risk of untimely death and also offers long-term guaranteed returns. In this write-up, I have tried to capture key considerations which will help to plan life insurance investments wisely depending on our life stage.

For the early days - Scaling the career ladder

When we are starting in life, there are fewer obligations and future earnings potential is high. There is ample time for us to take risks and also benefit from the power of compounding. This stage is the ideal stage to build a habit to save by setting aside a proportion of earnings and investing in a mix of financial instruments. Since risk appetite is high, it is advisable to look at investment options that offer higher risk-reward such as equity funds in unit-linked insurance plans.

Term plans are the cheapest forms of life insurance cover available and adequate corpus/sum assured through term plans can be built. At a young age, the premiums are incredibly affordable. As a rule of thumb, it is recommended to opt for a cover, which is 15-20 times of the current annual earnings and adjust the cover amount every 2-3 years to reflect an increased level of earnings. Also, longevity in India is improving with every

passing decade and all of us will likely live much more longer. Hence, term plans with longer maturity age, not restricted to 65-70 years, are a good option.

It is a good call to buy a comprehensive health insurance plan early on in life as the premiums are very low and it is easier to get a health cover at a younger age. Even if our employer covers us, it is always advantageous to have a personal health insurance plan. There are various types of health insurance plans - reimbursement plans or commonly known as mediclaim which cover the cost of any kind of hospitalisation. Critical Illness plans provide a fixed amount upon diagnoses of specified illnesses. The amount provided by critical illness plans complement the hospitalisation cover and provide an additional cushion of safety.

From one to many - Getting married and becoming a parent

This is a beautiful phase where we share our life with our partner, eventually, start a family and like to settle down. This is also the time when most people begin to think about purchasing a home and plan other life goals. It also comes with additional responsibilities of providing for our family and planning for our children's future. We might even have dependent parents and other liabilities like a home loan. If we have not yet started investing in life insurance, this is the right time.

It is imperative to have a balanced financial portfolio comprising firstly of adequate health and life insurance and then a judicious mix of goal-based investments in mutual funds, traditional banking instruments like FDs/RDs, ULIP plans and guaranteed return insurance plans. Additionally, it is wise to include a sum assured to cover any liabilities like home

loans through appropriate Credit Life Insurance covers. Also, critical illness plans are a good investment option as they will provide that extra cushion. Do remember, as children become a part of the family, it is recommended to add them to the existing health insurance plan.

Buying a child plan which helps systematically provision for future expenses related to children's education must be high on the list. While it might be still too early in the day, it is a good idea to invest in a retirement plan to benefit from the power of compounding.

Towards the golden years - Looking forward to a relaxed retirement

This life stage is the apt time to secure guaranteed income for a lifetime, especially in the post-working years. Individuals who have built a corpus can choose to continue accumulating it or can opt for annuity plans or flexible unit-linked plans for creating secure income streams.


This life stage is also the "last and final call" to acquire adequate term life and health insurance. Any older, it won't be easy to obtain these plans and also the premiums will become exorbitant. It is advisable to keep a whole life term plan as a part of the financial portfolio as it can work as a low-cost instrument for creating a legacy. It is also essential to ensure the continuity of all life and health protection plans. The best is to opt for electronic mandates to ensure that all our policies stay intact.

Our financial plan needs to be in sync with our life stage and the requirements unique to that particular stage. As we progress through the various stages of life, we need to re-evaluate our need for life insurance coverage.

(The writer is Head - Products, PNB MetLife India Insurance Co. Ltd.)

WEALTH knowledge

इन्वेस्टमेंट कोर्स



निवेश से मुलाकात कमाल के रिस्क रोज लीकाले रहीं।
कमलाकेत पर मुझसे के अडुमन से लीकाले। ककरण यह
हे कि यह अरुण चड्ढा है।
जॉन बोमर, अमेरिकी निवेशक

इन्वेस्टमेंट
 प्राइमरी मार्केट: जब कोई कंपनी बिजनेस बढ़ाने के उद्देश्य से नया जुटाने के लिए नए शेयर और डिबेंचर जारी करने के बारे में सोचती है तो वह प्राइमरी मार्केट के जरिए ऐसा करती है। इससे नए शेयर जारी करने के जरिए कंपनी के नए शेयर निवेशकों को बेचना प्राइमरी मार्केट कहलाता है। इसका इस्तेमाल नई चीजें मीजुदा, चीनी कंपनियों करती है। इसके बाद कंपनी के शेयर सेकेंड एक्चेंज पर लिस्ट हो जाते हैं।

इन्वेस्टमेंट
 इस महीने पहले इन स्मॉल कैप कंपनियों के शेयरों में लगाए गए आपके एक लाख रुपए आज होते इतने।

कंपनी	आज का मूल्य	पिछले महीने का मूल्य	बढ़ाव/घटाय
अरिआन	16,18,000	15,60,500	3.7%
जसरा	12,60,500	12,45,100	1.2%
विवाजा	10,94,100	10,85,200	0.8%
इंडियावेल	10,85,200	10,75,000	0.9%
स्वर्णि टैट	10,75,000	10,65,000	0.9%

सप्ताह के शेयर

कंपनी	शेयर का मूल्य	वर्कआउट
सेल फार्म	₹ 2,403	₹ 2,700
आईसीआईआईसीआई प्लू	₹ 187	₹ 175
एनएमडीसी	₹ 118	₹ 140
भारती एयरटेल	₹ 582	₹ 720

इंटरनेट मीटर एफडी स्मॉल फाइनेंस
 फिक्स डिपॉजिट पर सबसे ज्यादा 7.50 फीसदी ब्याज दे रहा है नॉर्थ ईस्ट स्मॉल फाइनेंस बैंक

बैंक	ब्याज दर	न्यूनतम अवधि
नॉर्थ ईस्ट स्मॉल फाइनेंस बैंक	7.50%	730-1064 दिन
सुदूरपूर स्मॉल फाइनेंस बैंक	7.25%	3-5 साल
जसरा स्मॉल फाइनेंस बैंक	7.25%	3-45 साल
उत्तराखण्ड स्मॉल फाइनेंस बैंक	7.00%	700 दिन
इंडियावेल स्मॉल फाइनेंस बैंक	6.80%	888 दिन

टॉप 5 फंड स्मॉल कैप
 स्मॉल कैप सेगमेंट में एसआईपी के जरिए निवेश के लिए ये फंड हो सकते हैं बेहतर विकल्प

कोष्ठक का नाम	एकमासी रिटर्न
इंडियावेल स्मॉल कैप फंड-रेक-बोड	42.45
केम्बरा सेक्युरिटी स्मॉल कैप फंड-रेक-बोड	40.02
आईसीआईआईसीआई प्लू स्मॉल कैप फंड	36.56
कोटक स्मॉल कैप फंड-रेक-बोड	34.21
एनबीआई स्मॉल कैप फंड-बोड	33.45

प्रीमियम मीटर: जीवन सरल
 35 साल के व्यक्ति को 25 लाख रुपए का सबसे सस्ता सरल बीमा दे रहा पीएनबी मेट लाइफ

बीमा कंपनी	आयु 35	40	45	50
पीएनबी मेट लाइफ	7859	10195	14207	--
एडुल्कराज लीफायर लाइफ	90429	13605	18218	24919
एनसाइड लाइफ इन्सुरेंस	10277	20243	28190	34293

इन गलतियों से बचें
 अपने निवेश और वित्तीय लेनदेन की जानकारी पत्नी या प्रियजनों के साथ साझा न करना

अपने निवेश, वित्तीय लेनदेन, इन्सुरेंस, लोन इत्यादि से संबंधित सभी जानकारियों को एक जगह किसी डायरी में या डिजिटल (कम्प्यूटर-लेनदेन) तरीके से रजिस्ट्रार रखें और उसके बारे में अपने परिवारों को जरूर बताएं। नहीं तो आपकी अनुपस्थिति में आपके निवेशों को उसका लाभ मिलने में बाधाएं होंगी। जो सकता है कि नभार परिवारियों का सामना भी करना पड़ जाए।

निष्कर्ष: उदासीन जानकारी देना सस्ता विकल्पों की ओर ले जा सकता है जो आपके पैसे खर्च कर सकता है। किसी भी उत्पन्न से पहले अपने वित्तीय सहायक से परामर्श जरूर लें। आपको होने वाले रिस्क को सुकलन के लिए वैकल्पिक अवसर विकल्पों को नहीं छोड़ना।

Grameen Foundation India & MetLife Foundation help low income households affected by COVID19

EOI CORRESPONDENT

KOLKATA, FEB 23/--/ Kaushilya living in Nawada, Bihar has an ailing husband at home. As patients of autism, none of them can work long hours and depend on a piece of land, the only asset they own. The Unconditional Cash Transfer (UCT) by Grameen Foundation with the support of MetLife Foundation has helped them continue their medical rehabilitation program.

COVID-19 has brought an unprecedented and devastating crisis for millions of people, affecting their health, livelihoods, and food security. Informal sector workers, small businesses, and migrant workers are among the hardest hit.

In response to this global crisis, MetLife Foundation partnered with Grameen Foundation India, to provide Unconditional Cash Transfers (UCT) to some of the most vulnerable people across the three districts of Nawada, Bhandara, and Nagpur in Bihar and Maharashtra. The program has helped 1,225 households in these districts, benefiting over 6,000 people. Women made up about 71% of the total beneficiaries, 84% belonged to marginalized communities (Scheduled Castes, Scheduled Tribes and

Other Backward Classes) and 35% lived below the national poverty line. 61% of the beneficiaries were also food insecure & most of the beneficiary households (92%) had a migrant worker who was the key source of income for the household. Our on-ground research suggests the UCT helped the recipients manage their immediate needs through the pandemic.

The assistance helped build the resilience of the households to withstand the economic shock and ensure food security. Very small/ tiny businesses were able to restart their operations by having access to small working capital grants. Grameen leveraged its ground presence and innovative use of digital technology to identify the most vulnerable people and extend cash transfers directly into their bank accounts. A custom-built mobile application, Grameen4Giving, was used to assess potential beneficiaries based on multiple socio-economic indicators. Personal verification and community recommendation made the entire process objective, participatory and transparent.

Grameen's network of last mile agents 'Grameen Mittras,' enabled the

beneficiaries to withdraw funds from their bank accounts right at their doorstep and continues to serve the community in these districts.

"Unconditional cash support is one of the most effective ways to help people affected by large scale emergencies, as it gives power in the hands of the people to make their own decisions and spend the money on whatever is most important to them. Robust digital platforms and near universal coverage of PMJDY bank accounts in India has made it possible to quickly and efficiently scale this program to support a large number of people", says Prabhat Labh, CEO of Grameen Foundation India."

"PNB MetLife has a long track record of supporting underprivileged communities and we are pleased that MetLife Foundation's support brought much-needed relief to those impacted by COVID-19. Our aim is to always make a positive impact on the communities where we operate and during this COVID-19 crisis, MetLife Foundation has supported a number of CSR activities, like providing masks, hygiene kits and food rations to those in need," said Ashish Kumar Srivastava, MD & CEO, PNB MetLife.

Insurance premium tracker						
For a 30-year-old male/female, non smoker, living in a metro city, Sum assured ₹1 crore with coverage up to 70 yrs						
Insurance company	Plan name	Max coverage up to	Max policy term	Annual Premium (inclusive of GST)		Claim Settlement Ratio (%)
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Claim settlement ratio as per data provided by insurer
 *TATA AIA Life MRS whole life is available only on limited pay option

Source: www.policybazaar.com

ONLINE

No.	Publication/Portal	Headline	Date
1.	Outlook Money	A bold budget maps India Inc.'s road to an Atmanirbhar Bharat	February 1, 2021
2.	Firstpost	Union budget 2021: Make insurance more affordable, attractive proposition for customers	February 1, 2021
3.	Asia Insurance Review	Higher FDI cap to widen sources of funding and access to know how for insurers- Moody's	February 2, 2021
4.	The Telegraph	The Importance of Life Insurance	February 4, 2021
5.	Anandabazar Patrika	Insurance is one of the most trusted in future security	February 4, 2021
6.	Amar Ujala	Settles Life Insurance Kink, Learn All The Important Things About Amar Ujala's Webinar	February 4, 2021
7.	Business Today	Saral Jeevan Bima for low-income earners fills need gap; insurers ready policies	February 10, 2021
8.	Amar Ujala	'Discussion of life insurance' special discussion held in the webinar, experts told important things	February 12, 2021
9.	The News Strike	Grameen Foundation India And MetLife Foundation Help 1,225 Low Income Households Affected By COVID-19	February 22, 2021
10.	Times Bhaskar	Grameen Foundation India And MetLife Foundation Help 1,225 Low Income Households Affected By COVID-19	February 22, 2021
11.	Business News India	Grameen Foundation India And MetLife Foundation Help 1,225 Low Income Households Affected By COVID-19	February 22, 2021

12.	India News Republic	Grameen Foundation India And MetLife Foundation Help 1,225 Low Income Households Affected By COVID-19	February 22, 2021
13.	India Education Diary	Grameen Foundation India And MetLife Foundation Help 1,225 Low Income Households Affected By COVID-19	February 22, 2021



Managing Director & CEO, PNB MetLife

“We applaud this significant step towards 74% foreign investment. This will provide a boost to the sector and we look forward to the amendment to come into effect at the earliest.”

Harshil Mathur

Chief Executive Officer & Co-founder, Razorpay

“2020 saw an 80% increase in digital payments, especially from Tier 2 & 3 cities, and the government has understandably focussed on capitalising on this momentum and incentivising the adoption of digital payments for the year ahead. I believe the Rs 1,500-crore incentive announced will open a plethora of opportunities for fintechs to innovate for the new normal, leading to large-scale adoption even in the smallest of towns and villages. I’m hoping the funds will be used towards developing alternatives to Zero MDR policy and initiatives towards bringing digital financial literacy in vernacular languages. These will instil trust in the system and accelerate adoption from MSMEs and entrepreneurs who are apprehensive towards moving money digitally. Easing the norms around setting up of One-Person Companies (OPC), without any restrictions on paid-up capital and turnover, is a good step towards removing barriers to innovation among start-ups. Also, the 1-year extension towards capital gains exemption will provide additional tax relief for start-ups, enabling ease-of-doing-business in this new order and allowing small businesses to prosper.”

Publication : Firstpost

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Headline: Union Budget 2021: Make insurance more affordable, attractive proposition for customers



Crafting the safety net

The healthcare sector must be supported and encouraged to expand and thrive so that it can make a real difference to the country's economy and employment. COVID-19 has been a rude wake-up call with regard to health insurance—many understood the need to have one as the pandemic struck. In the wake of COVID-19 pandemic, the insurance sector is hopeful that the finance minister will announce measures that may assist enhance the variety of life and medical insurance policyholders within the nation.

Considering the low penetration rate, there is more to be done, and insurers have their wish list for the upcoming Budget which they shared with *Firstpost*:

Ashish Kumar Srivastava, MD and CEO, PNB MetLife

Most Indians (75 percent) do not have any form of life insurance, and those that do are vastly underinsured, covering less than 8 percent of what's required to protect their family from financial shock if they die unexpectedly. In the upcoming Budget, we expect the finance minister to allocate a separate tax exemption segment for term plans under 80C. We also believe that the existing exemption limit of Rs 1.5 lakhs for 80C should be raised further, thus attracting more taxpayers to opt for insurance plans basis their life stage needs, while also keeping the burden of income tax at bay. Another encouraging factor for the customers to opt for insurance plans would be to reduce 18 percent GST on the insurance premiums.



India

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Life & Health

Regulation

Pensions & Annuities

Property & Casualty

India's Budget proposal to increase the foreign direct investment limit for insurers to 74% from 49% is credit positive, as it provides Indian insurers with new sources of funding and access to external knowhow that can improve their underwriting performance and unlock new operating efficiencies, according to a statement issued by Moody's Investors Service.

The Telegraph *online*

[Our Correspondent](#) | | Published 04.02.21, 10:42 AM

The COVID-19 pandemic has shaken the world, claiming millions of lives in its wake. During the economic downturn that followed the virus outbreak, thousands of businesses shut down permanently while individuals faced layoffs and pay cuts. With the uncertainty of life looming over, people have become increasingly sensitive about their health and well-being. And that's where the importance of life insurance has become apparent.

However, many of us have certain misconceptions about insurance, often not knowing how exactly insurance can help us. Or why is it required? And how, in these times of emergency, insurance can extend a helping hand at every stage of life?

To answer all these questions, PNB MetLife recently organized a webinar jointly with Anandabazar Digital. Suparna Pathak, Editorial Advisor, Anandabazar Digital, was the moderator of the webinar.

আনন্দবাজার পত্রিকা অনলাইন

কোভিডের কারণে বিপর্যস্ত জীবন। চেহারা বদলে গিয়েছে গোটা বিশ্বের। অর্থনৈতিক দুর্দশার কারণে বন্ধ হয়ে গিয়েছে বহু সংস্থা। ছাঁটাই হয়েছে অথবা বেতন কমেছে বহু মানুষের। এর পাশাপাশি শরীর এবং স্বাস্থ্যের প্রতি একটু বেশিই কুঁকি পড়েছে সাধারণের। আর সেখানেই প্রয়োজনীয়তা বেড়েছে জীবন বিমার।

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এই সমস্ত প্রশ্নের উত্তর দিতেই সম্প্রতি আনন্দবাজার ডিজিটালের সঙ্গে যৌথভাবে একটি ওয়েবিনারের আয়োজন করেছিল পিএনবি মেটলাইফ। ওয়েবিনারে সঞ্চালকের ভূমিকায় ছিলেন আনন্দবাজার

अमर उजाला

पिछले एक साल से हम सभी कोरोना महामारी से जूझ रहे हैं। इसका हमारी जीवनशैली, हमारे आर्थिक निर्णयों पर काफी प्रभाव पड़ा है। इस महामारी ने हमें ढेरों चीजों पर सोचने पर विवश किया है। जिसमें से सबसे महत्वपूर्ण है भविष्य की प्लानिंग। इस महामारी ने हमें अपने व अपनों के भविष्य के बारे में सोचने पर काफी विवश किया है। बाजार में अलग अलग प्रकार के लाइफ इंश्योरेंस प्लान उपलब्ध रहेंगे, जिनका चयन करते समय आपको काफी सावधान रहना होगा। आर्थिक दायित्वों के आधार पर आपको पर्याप्त लाइफ कवर लेना चाहिए। अक्सर ऐसा देखा गया है कि बिना सही जानकारी के अधिकतर लोग गलत लाइफ इंश्योरेंस प्लान खरीद लेते हैं। जो कि आगे चलकर उनके लिए मुश्किलें पैदा करता है।

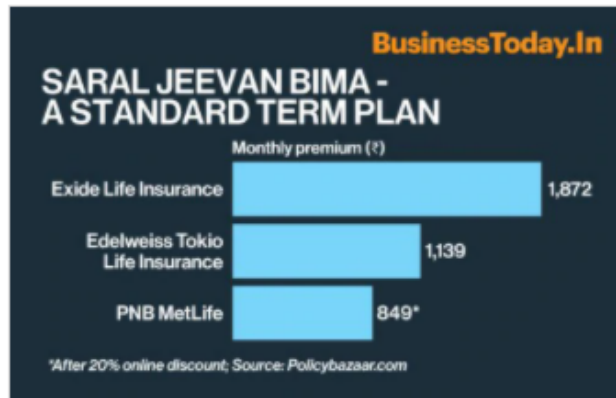
ना महामारी के बाद से हर व्यक्ति के लिए लाइफ इंश्योरेंस का महत्व काफी बढ़ गया है। हर व्यक्ति काफी सोच समझकर अपने लिए इंश्योरेंस कवर का चयन करता है। लेकिन फिर भी लोगों के मन में इसे लेकर ढेरों भ्रम हैं। इसी बात को ध्यान में रखते हुए अमर उजाला पीएनबी मेटलाइफ के साथ 'सुलझेगी लाइफ इंश्योरेंस की गुत्थी' वेबिनार का आयोजन कर रहा है। पीएनबी मेटलाइफ हमेशा ही कस्टमर फर्स्ट के उद्देश्य से कार्य करता है। ग्राहकों के इंश्योरेंस खरीदने व उसके बाद भी किसी भी तरह की समस्या को खत्म करने के लिए पीएनबी मेटलाइफ ने ढेरों पहल की है। इसी क्रम में यह वेबिनार पीएनबी मेटलाइफ की एक नई पहल है, जिसमें लाइफ इंश्योरेंस से जुड़े सभी सवालों का जवाब दिया जाएगा।

क्यों खास है ये वेबिनार.

यह वेबिनार लाइफ इंश्योरेंस कवर खरीदने के लिए काफी महत्वपूर्ण है। इसमें देश की अग्रणी इंश्योरेंस कंपनियों में से एक पीएनबी मेटलाइफ के विशेषज्ञ, इंश्योरेंस कवर खरीदने से पहले ध्यान देने वाली बातों के बारे में बताएंगे। इसमें इंश्योरेंस से जुड़े सभी महत्वपूर्ण बिंदुओं पर चर्चा की जाएगी। आप इंश्योरेंस के बारे में कुछ भी नहीं जानते हैं या आप को कोई डाउट है तो ये वेबिनार आपके लिए बेहद उपयोगी होगी। इसमें बेसिक स्तर से लेकर इंश्योरेंस से जुड़े हर सवाल का जवाब एक्सपर्ट्स द्वारा दिया जाएगा। पीएनबी मेटलाइफ 'सर्कल ऑफ लाइफ' के विचारों के साथ अपने ग्राहकों के लिए हर दिन नए कदम उठाता है। जिसके तहत पीएनबी मेटलाइफ ऐसे प्रोडक्ट व सेवाएं बनाता है जो ग्राहकों को उनके जीवन के हर कदम पर आर्थिक सहायता उपलब्ध कराते हैं। साथ ही आपको बताया जाएगा कि आज के समय में कॉर्पोरेट कवर से परे एक इंडीविजुअल कवर लेना क्यों महत्वपूर्ण है।

If you are a first-time buyer of a life insurance policy with not enough understanding of insurance products, a standard term plan could be a great option for you. In line with insurance regulator IRDA's guidelines on standard term plans, insurers have started launching Saral Jeevan Bima policies that will make it easier for low-income earners to buy a pure protection plan. Insurers have devised new ways to fetch income proofs to make the process simpler for prospective buyers.

A term plan or a pure protection plan ensures corpus for the policyholder's family in case of his or her untimely demise. The policyholder gets nothing if he or she survives the policy period. The insurance coverage under term plan for most insurers start from Rs 20-25 lakh going up to crores. However, with the Saral Jeevan Bima, one may get a coverage between Rs 5 lakh and Rs 25 lakh.



Edelweiss Tokio, PNB MetLife and Exide Life Insurance have already launched the plan, while Aegon Life Insurance, SBI Life Insurance and others are in the process of launching it. PNB MetLife will offer you a 20 per cent discount on annual premium if you buy the policy online, says Amit Garg, Deputy Head, Term Insurance BU, Policybazaar.com.

ALSO READ: COVID-19 vaccination: No provision of

insurance for vaccine recipients, says Health Ministry

Before you consider this plan, you must know the premium on such policies is higher than what is otherwise available for regular term plans of the same coverage and similar risk profile. However, as things stand today, low-income earners may not be eligible for an insurance policy in the first place due to stringent issuance norms.

अमर उजाला

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महामारी के बाद से हर व्यक्ति के लिए लाइफ इंश्योरेंस का महत्व काफी बढ़ गया है। हर व्यक्ति काफी सोच समझकर अपने लिए इंश्योरेंस कवर का चयन करता है। लेकिन फिर भी लोगों के मन में इसे लेकर ढेरों भ्रम हैं। इसी बात को ध्यान में रखते हुए अमर उजाला ने पीएनबी मेटलाइफ के साथ 'सुलझेगी लाइफ इंश्योरेंस की गुत्थी' वेबिनार का आयोजन किया, जिसमें विशेषज्ञों ने अपनी राय दी।



Kaushilya living in Nawada, Bihar has an ailing husband at home. As patients of autism, none of them can work long hours and depend on a piece of land, the only asset they own. The Unconditional Cash Transfer (UCT) by Grameen Foundation with the support of MetLife Foundation has helped them continue their medical rehabilitation program.

COVID-19 has brought an unprecedented and devastating crisis for millions of people, affecting their health, livelihoods, and food security. Informal sector workers, small businesses, and migrant workers are among the hardest hit.

In response to this global crisis, MetLife Foundation partnered with Grameen Foundation India, to provide Unconditional Cash Transfers(UCT) to some of the most vulnerable people across the three districts of Nawada, Bhandara, and Nagpur in Bihar and Maharashtra. The program has helped 1,225 households in these districts, benefiting over 6,000 people. Women made up about 71% of the total beneficiaries, 84% belonged to marginalized communities (Scheduled Castes, Scheduled Tribes and Other Backward Classes) and 35% lived below the national poverty line. 61% of the beneficiaries were also food insecure & most of the beneficiary households (92%) had a migrant worker who was the key source of income for the household. Our on-ground research suggests the UCT helped the recipients manage their immediate needs through the pandemic.

The assistance helped build the resilience of the households to withstand the economic shock and ensure food security. Very small/tiny businesses were able to restart their operations by having access to small working capital grants. Grameen leveraged its ground presence and innovative use of digital technology to identify the most vulnerable people and extend cash transfers directly into their bank accounts. A custom-built mobile application, Grameen4Giving, was used to assess potential beneficiaries based on multiple socio-economic indicators. Personal verification and community recommendation made the entire process objective, participatory and transparent.



Kaushilya living in Nawada, Bihar has an ailing husband at home. As patients of autism, none of them can work long hours and depend on a piece of land, the only asset they own. The Unconditional Cash Transfer (UCT) by Grameen Foundation with the support of MetLife Foundation has helped them continue their medical rehabilitation program.

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New Delhi: Kausalya in Nawada, Bihar, has a sick husband. As patients with autism, none of them can work long hours and rely on land, the only property they own. Unconditional Cash Transfers (UCTs) by the Grameen Foundation, backed by the MetLife Foundation, help them continue their medical rehabilitation programs.

COVID-19 poses an unprecedented and devastating crisis to millions of people, affecting their health, livelihoods and food security. Workers in the informal sector, SMEs and migrant workers have been hit hardest.

In response to this global crisis, the MetLife Foundation has partnered with the Grameen Foundation in India to send unconditional cash transfers (UCT) to the most vulnerable people in the three districts of Nawada, Bandara and Nagpur in Bihar and Maharashtra. Provided. The program has helped 1,225 households in these districts and has benefited more than 6,000 people. Women accounted for about 71% of all beneficiaries, 84% belonged to marginalized communities (scheduled castes, designated tribes, and other lower classes), and 35% lived below the national poverty line. 61% of beneficiaries were also food anxious, and most beneficiary households (92%) had migrant workers, the main source of income for their households. Our ground survey suggests that UCT has helped recipients manage their urgent needs through a pandemic.

This support helped build the resilience of households to withstand financial shocks and ensure food security. Very small / small businesses were able to reopen their businesses by accessing small working capital grants. Grameen used its ground presence and innovative use of digital technology to identify the most vulnerable people and send




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