



Media Coverage Report

April 2021



PRINT



| No. | Publication/Portal | Headline | Date |
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| 1. | The Hindu Business Line | Insurance premium tracker | April 4, 2021 |
| 2. | The Hindu Business Line | Insurance premium tracker | April 11, 2021 |
| 3. | Outlook Money | Bank On Banks For The Nest Boom | April 12, 2021 |
| 4. | The Hindu Business Line | Insurance premium tracker | April 18, 2021 |
| 5. | The Hindu Business Line | Insurance premium tracker | April 25, 2021 |
| 6. | The Hindu | Life insurance term plan premium | April 26, 2021 |

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| Publication : The Hindu Business Line | Edition : Mumbai |
| Date : April 4, 2021 | Page: 9 |

| 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 (%) |
| | | | | 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 |
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| Bharti AXA | Premier Protect Plan | 75 | 57 | 11092 | 9794 | 97.3 |
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| Exide | Smart Term Plan | 75 | 30 | 17178 | 14904 | 98.1 |
| Edelweiss Tokio | Zindgi+ | 80 | 62 | 11223 | 9078 | 97.8 |

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

Source: www.policybazaar.com

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| Publication : The Hindu Business Line | Edition : Mumbai, Bangalore, Chennai, Hyderabad |
| Date : April 11, 2021 | Page: 9 |

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| Publication: Outlook Money | Edition : National |
| Date: April 12, 2021 | Page: 48 |

BFSI

Bank On Banks For The Next Boom

BFSI stocks proved to be the best bet when everything went into a tailspin. A reviving economy pumps enough fuel in them to drive your funds to higher orbits

By **Manik Kumar Malakar**

When most things ran into choppy waters during the pandemic last year, a clutch of stocks stayed afloat, rather set sail to greener shores.

The stocks from the banking, financial services and insurance sector, clubbed together as BFSI, outperformed the broader equity universe. With enough fuel still left in them, the momentum is likely to continue for the near to medium term as well.

“Nifty and Bank Nifty have been partners in crime for more than a decade and it was hard to imagine Nifty going up or down without contribution from Bank Nifty,” says Rahul Sharma, who heads the technical and derivatives research wing at JM Financial Services. “We must remember that banking stocks have a major share in Nifty 50 and have strong fundamentals.”

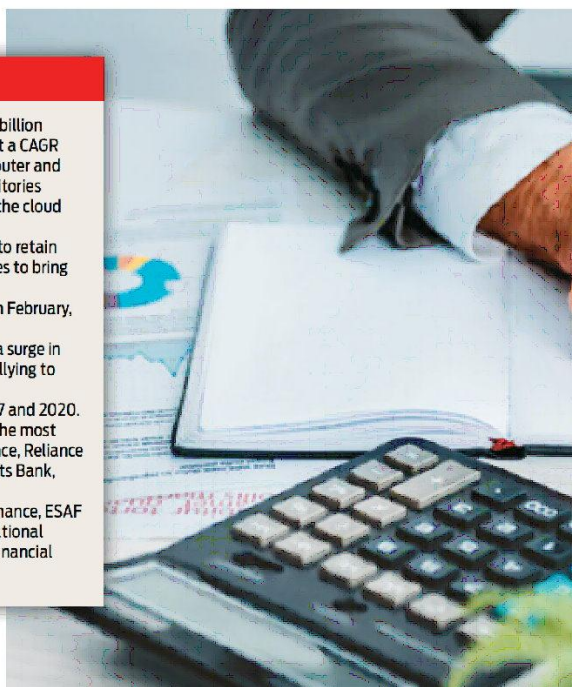
The early days of Covid-19 containment measures that had stalled all economic activities across large parts of the world, had

taken a toll on the BFSI stocks. But after the initial earnings downgrade, the sector witnessed a steady revival on the back of improving asset quality trends. The stocks garnered good income in the recent months, while credit growth too has been showing signs of recovery.

It’s intriguing to see the BFSI stocks duck the downturn after the pandemic struck. The banking sector has shown a high degree resilience supported by adequate policy and regulatory measures.

BFSI Goes Bigger By The Day

- The cloud managed services market was valued at \$36.47 billion in 2020 and is expected to reach \$88.85 billion by 2026, at a CAGR of 16%. The BFSI sector, a pioneer in the adoption of computer and networking systems to curtail large, space-intensive repositories and databases, is expected to have a substantial share in the cloud managed services market.
- The BFSI sector will soon need a more polished workforce to retain the digital transformation momentum. The sector promises to bring 1.6 million jobs by 2022.
- FIIs invested \$1.96 billion in banking and financial stocks in February, which accounts for 50% of the total inflows.
- The Insurance sector gained recently after the sector saw a surge in February numbers with shares of SBI Life and HDFC Life rallying to their record highs.
- The Indian BFSI sector listed around 27 IPOs between 2007 and 2020. Around 13 companies are expected to go public this year. The most high-ticket listings for 2021 will be LIC, Star Health Insurance, Reliance General Insurance, National Stock Exchange, Fino Payments Bank, and the PNB MetLife Insurance.
- Other likely IPOs of 2021 would include Aadhar Housing Finance, ESAF Small Finance Bank, AnandRathi Wealth Management, National Insurance Company, HDB Financial Services, and Arohan Financial Services.



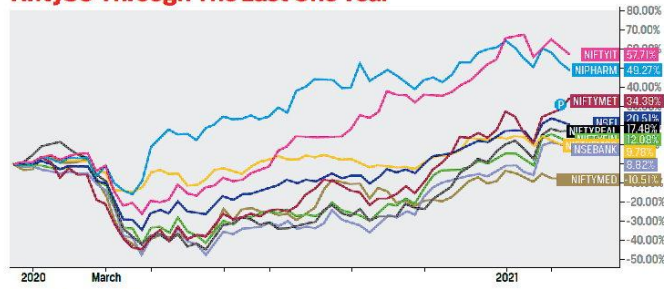
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| Publication: Outlook Money | Edition: National |
| Date: April 12, 2021 | Page: 49 |

“The banking sector is expected to outperform most of its peers from here onwards,” says Nitin Agarwal, who is a banking analyst for institutional equities at Motilal Oswal Financial Services Limited (MOFSL).

Experts believe a pick-up in credit growth in the near term as the economy is likely to grow in double digits in 2021-22. Vinay Khattar, the research head at Edelweiss Wealth Management, expects banks to become even bigger and notes that large private sector banks and SBI have weathered the Covid crisis relatively well. The pick-up in credit growth, coupled with an accelerating provisioning cycle for non-performing assets, would lead to healthy profitability over the next few quarters.

MOFSL estimates suggest that banking sector earnings will gain a traction by the financial year 2022-23, driving significant

Nifty50 Through The Last One Year

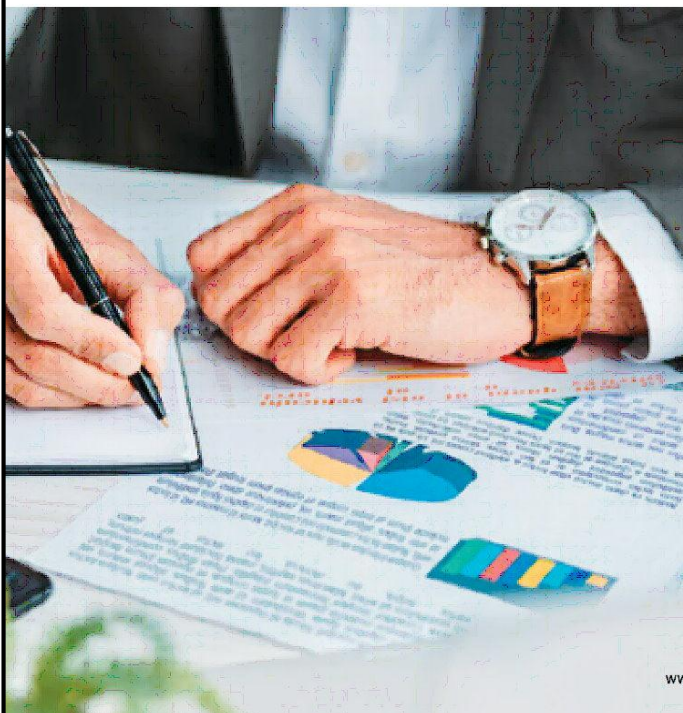


Source: Investing.com

Nifty Finance: Down The Years



Source: Trading.com



improvement in the return on earnings (RoEs). This will support sustained performance of these stocks over the next few years.

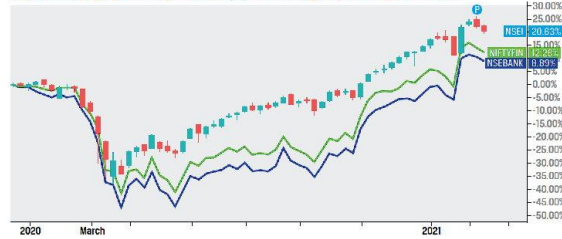
The third-quarter earnings for the banking stocks have surpassed estimates, fuelling hopes for a higher mop-up in the last quarter. The industry is also evolving with many corporates like Marico diversifying into the financial arena and public sector banks narrowing down their bad debt loads.

Studies on the relative performance of the BFSI pack show that bulls have geared up for charging. Rahul Sharma, Head of Technical and Derivatives Research at JM Financial Services, points out that while the Nifty has gone up by more than 20 per cent from the highs achieved in January 2020, the BFSI pack has lagged behind with the Bank

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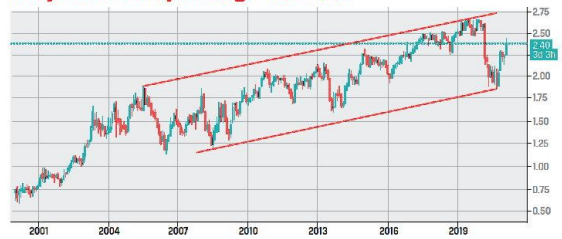
BFSI

Bank Nifty & Nifty Finance Through The Last Year



Source: Investing.com

Nifty & Bank Nifty Through The Years



Source: TradingView.com

Nifty performing at 9 per cent and Fin Nifty – an NSE Index to reflect the behaviour and performances of financial markets including banks, financial institutions and insurance – at 12 per cent.

Experts are bullish on Bank Nifty and feel that it has an appreciation potential of 33 per cent within six months. “Bank Nifty is a clear buy in every dip. We are in a bull market and hence buying on dips will only work,” says Kishor Ostwal, Managing Director at CNI Research.

Not only the Nifty is performing well, it has also provided meaningful corrections through the last two months. “Both the Nifty Indices are placed well for a rebound,” Sharma says. “Use the volatility in the current market scenario for a buy on dip strategy. Stay long, strong and bullish on the BFSI stocks.”

Private banks and SBI account for approximately 85 per cent of the weight in Bank Nifty. A robust

performance by these heavyweights is expected to drive Bank Nifty to outperform Nifty by at least 6-8 per cent in the near term. Bank Nifty has a potential target of 50,000 points within the next six months, translating a 33 per cent rise, according to experts.

“Public sector banks will be the growth engine for the BFSI sector as they have come out of their long-term underperformance,” says Sharma, of JM Financial Services. Analysts point to a mega shift in PSU

RAHUL SHARMA

Head of Technical & Derivatives Research, JM Financial Services

I would suggest SBI, ICICI Bank and Bajaj Finance as the best BFSI stocks at the moment

banks in price and volume action which should bode well for the investor.

Some private bank stocks, too, have caught the attention of experts for the medium term. “We are positive on select private banks like ICICI Bank and Axis Bank, which have more room for a valuation re-rating, for the medium term,” says Khattar, of Edelweiss Wealth Management.

Banks, especially the public sector lenders, have come to the fore riding on their success in managing the bad debt which has been, for years, a major hurdle for the stocks to surge. This time around, experts feel that markets have even factored in this hurdle. Add to this the excess provisioning by the private sector as a cautionary stance. Markets have factored in improvement in asset quality over the next 18 months.

“Lower NPAs and subsequent recovery in bad debt were the reason for a sharp recovery in the Bank Nifty,” says Ostwal. There was, however, a spurt in non-performing assets during the Covid lockdowns. But the government handled the woes by creating a bad bank to hold all these bad loans. “In fact the investor’s money is shifting from private banks to public banks,” he says.

Real estate, which had been in the red for a long span of time, has begun reviving. A spurt in housing demand is breathing life into residential realty and consequently spawning hopes for housing finance companies and home loan lenders. Green shoots have started emerging in the automobile sector, which had hit its nadir over the last two years of steady downhill drive. Revival in automobile is also a huge boost for bank lending. Government’s push for infrastructure augurs well for the commercial vehicle space and social distancing norms have fuelled demand for passenger vehicles. □

The writer is a financial journalist

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| Publication : The Hindu Business Line | Edition : Mumbai |
| Date: April 18, 2021 | Page: 9 |

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Claim settlement ratio as per data provided by insurer
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Source: www.policybazaar.com

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| Publication : The Hindu Business Line | Edition : Mumbai |
| Date : April 25, 2021 | Page: 9 |

| Insurance premium tracker | | | | | | |
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| 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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Source: www.policybazaar.com

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| Publication : The Hindu | Edition : Bangalore, Chennai, Hyderabad, Kochi, Mumbai, New Delhi |
| Date : April 26, 2021 | Page: 12 |

| Life insurance term plan premium | | | |
|---|------------------------|------------------------------------|-------------------------|
| Male: 30 Years, Sum Insured- ₹1 crore, Cover up to- 70 Years | | | |
| Insurance company | Plan name | Maximum cover Up to (Years) | Annual premium ₹ |
| Aditya Birla Capital | Life Shield Plan | 85 | 12,998 |
| Aegon Life | iTerm Insurance Plan | 100 | 9,114 |
| Bajaj Allianz | Smart Protect Goal | 85 | 10,911 |
| Bharti AXA | Premier Protect Plan | 75 | 11092** |
| Canara HSBC OBC | iSelect Star Term Plan | 99 | 11,605 |
| HDFC Life | Click2Protect Plus | 85 | 12,601 |
| ICICI Prudential | iProtect Smart | 99 | 15,628 |
| India First Life | e-Term Plan | 80 | 8,260 |
| Kotak Life Insurance | Kotak e-Term Plan | 75 | 9,558 |
| Max Life insurance | Smart Term Plan | 85 | 1,1800*** |
| PNB Met Life | Mera Term Plan Plus | 99 | 12,272 |
| Reliance Nippon Life | Digi Term | 80 | 11,012 |
| SBI Life | eShield | 80 | 15,070 |
| TATA AIA Life | Maha Raksha Supreme | 100 | 12,980 |

Bharti AXA coverage up to 65 years for age 30 years | *Max Life offers additional 5% discount for 1st year

ONLINE



| No. | Publication/Portal | Headline | Date |
|-----|---------------------|--|----------------|
| 1. | The CSR Journal | Top CSR Projects in Punjab | April 9, 2021 |
| 2. | Business Wire India | MetLife Foundation Provides Financial Support to Help India and Bangladesh Fight COVID-19 Spread | April 28, 2021 |

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| Publication : The CSR Journal | Edition : Online |
| Date : April 9, 2021 | Headline: Top CSR Projects in Punjab |



PNB Metlife's Project 'Damini'

PNB MetLife, one of the top 10 private life insurance companies in India, is another company to introduce CSR in Punjab. It has launched its CSR initiative *Damini* recently focusing on supporting and empowering underprivileged girls and women in Semi-Urban and Rural India. Under the initiative "Damini" PNB MetLife India Insurance Co. Ltd. will support initiatives across various life stages from girl child to women. The CSR initiative in Punjab is launched in collaboration with project Nanhi Kali which is expected to support 1000 underprivileged girls in the Moga district.

The Damini initiative includes engaging with girls through concept-based learning, cooperative learning and bi-annual assessment and evaluation. They will also be provided with a school supplies kit that will include a school bag, uniform, stationery and hygiene products. In order to tackle drop-outs, Nanhi Kali, the project partner will be recording and monitoring their progress to keep a tab on absenteeism. These regular checks will help in timely interventions in case there are issues faced by the girls. Volunteers will also engage with parents of these beneficiaries and important stakeholders in the community to build awareness and sensitise these influencers to change negative mindsets and attitudes towards the girl child.

| Publication : Business Wire India | Edition : Online |
|-----------------------------------|--|
| Date : April 28, 2021 | Headline: MetLife Foundation Provides Financial Support to Help India and Bangladesh Fight COVID-19 Spread |



Hong Kong:

MetLife Foundation announced today that it is donating USD1.5 million to fund targeted support in India and Bangladesh as both countries struggle to cope with the devastating wave of COVID-19 cases.

The Foundation will channel funds through its partners, including:

- Habitat for Humanity (India) – to deploy additional beds, equipment, and set-up costs for COVID-19 emergency facilities in Delhi, Maharashtra, Karnataka, and Uttar Pradesh
- Healing Fields Foundation (India) – to provide tele-consultation, food supplies, medicines, and other home-isolation and management support across 300 villages in some of the most vulnerable states and districts in India
- Sajida Foundation (Bangladesh) – to support low-income families, predominantly in the capital city of Dhaka, with access to healthcare and other basic needs