

Monthly Coverage Dossier

July 2021

Future Generali India Life
Insurance Company Limited

Overview of Activities

Overview of Activities	Key Publications
<p style="text-align: center;">Interviews</p> <p>How will IPOs impacts liquidity of Market - Niraj Kumar</p> <p>Domestic cyclical to outperform traditional defensive sectors; banks, metals, autos among sectors to benefit from cyclical upswing' _ Niraj Kumar</p> <p>Compliances of WFH scenario - Conjeevaram Baradhvaj EVP</p>	<ul style="list-style-type: none"> • Mint [Podcast] • Money Control • Banking Frontiers
<p>Authored Article</p> <p>How To Choose Right Term Insurance Plan – Bikash Chaudhary</p>	<ul style="list-style-type: none"> • Business World
<p>Industry Story</p> <p>August IPO fundraising may cross Rs 28,000 crore, exceed July collection</p>	<ul style="list-style-type: none"> • Money Control
<p>Press Release</p> <p>Future Generali India Life Insurance Company Limited introduces guaranteed savings solution with health cover</p>	<ul style="list-style-type: none"> • The Economic Time • Nav Gujarat Samay • Dainik Bhaskar • Dabang Dunia • Prabhat • Dainik Bhaskar • Dainik Aaj • Sandesh • Samachar Jagat • Jaipur Middy Times • Arthik Lipi • Gujarat Mirror • Samay Express • Suvarna Bhoomi • Kadam • Sea Express • BPN Team • Daily News • The Public Side • Morning India • Sambad Prabah • Sukhabar

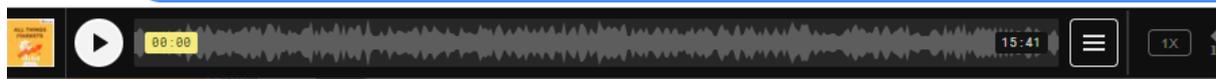
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Interview				
1	Mint Podcast	How will IPOs impact liquidity of markets?	22nd July 2021	Online
2	Money Control	Domestic cyclicals to outperform traditional defensive sectors; banks, metals, autos among sectors to benefit from cyclical upswing'	27th July 2021	Online
3	Daily Hunt	Domestic cyclicals to outperform traditional defensive sectors; banks, metals, autos among sectors to benefit from cyclical upswing'	27th July 2021	Online
4	Stock Market	Domestic cyclicals to outperform traditional defensive sectors; banks, metals, autos among sectors to benefit from cyclical upswing'	27th July 2021	Online
5	Flipboard	Domestic cyclicals to outperform traditional defensive sectors; banks, metals, autos among sectors to benefit from cyclical upswing'	27th July 2021	Online
6	Banking Frontiers	Compliance in a Work from Home	July Edition	Print
Authored Article				
7	Business World	How To Choose Right Term Insurance Plan	27th July 2021	Online
Industry Story				
8	Money Control	August IPO fundraising may cross Rs 28,000 crore, exceed July collection	30th July 2021	Online
9	Flipboard	August IPO fundraising may cross Rs 28,000 crore, exceed July collection	30th July 2021	Online
10	India TV Times	August IPO fundraising may cross Rs 28,000 crore, exceed July collection	30th July 2021	Online
11	Catch it Live	August IPO fundraising may cross Rs 28,000 crore, exceed July collection	30th July 2021	Online
12	VAR India	The Nutanix hybrid multicloud platform helps customers navigate cloud complexity	30th July 2021	Online
Press Release				
13	The Economic Time	Future Generali Life Insurance	12th July 2021	Print - 7 Edition
14	Nav Gujarat Samay	FGILI Introduces Guaranteed Savings Solution With Health Cover	24th July 2021	Print
15	Gujarat Mirror	FGILI Introduces Guaranteed Savings Solution With Health Cover	24th July 2021	Print
16	Samay Express	FGILI Introduces Guaranteed Savings Solution With Health Cover	23rd July 2021	Print
17	Suvarna Bhoomi	FGILI Introduces Guaranteed Savings Solution With Health Cover	23rd July 2021	Print
18	Kadam	FGILI Introduces Guaranteed Savings Solution With Health Cover	24th July 2021	Print

19	Sandesh	FGILI Introduces Guaranteed Savings Solution With Health Cover	24th July 2021	Print
20	Dainik Bhaskar	FGILI Introduces Guaranteed Savings Solution With Health Cover	22nd July 2021	Print
21	Dabang Dunia	FGILI Introduces Guaranteed Savings Solution With Health Cover	23rd July 2021	Print
22	Prabhat	FGILI Introduces Guaranteed Savings Solution With Health Cover	22nd July 2021	Print
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24	Dainik Aaj	FGILI Introduces Guaranteed Savings Solution With Health Cover	22nd July 2021	Print
25	Sea Express	FGILI Introduces Guaranteed Savings Solution With Health Cover	22nd July 2021	Print
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37	Lineage Times	FGILI Introduces Guaranteed Savings Solution With Health Cover	12th July 2021	Online
38	Business Fortnight	FGILI Introduces Guaranteed Savings Solution With Health Cover	12th July 2021	Online
39	Pelikken	Future Generali India Life Insurance Company Limited is now associated with "DigiLocker"	06th July 2021	Online
40	Mumbai News Network	Future Generali India Life Insurance Company Limited is now associated with "DigiLocker"	06th July 2021	Online

INTERVIEWS

Date	22 nd July, 2021
Publication	Mint HT Smartcast [Podcast]
Headline	How will IPOs impact liquidity of markets?
Link	https://all-things-markets.simplecast.com/episodes/how-will-ipos-impact-liquidity-of-markets-aGU6Qt8H?utm_source=listennotes.com&utm_campaign=Listen%20Notes&utm_medium=website



How will IPOs impact liquidity of markets?

JULY 22ND, 2021 | 15:41 | E82

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EPISODE SUMMARY

Indian companies raised over Rs 27000 crore through initial public offerings (IPOs) this year, the highest in at least a decade compared to six months of previous years, driven by gushing liquidity in capital markets and investor euphoria. Favourable market conditions have made it attractive for companies to raise equity capital at relatively higher valuations, and many companies have taken advantage of the situation. The question is how long will this euphoria last? And will the IPOs suck liquidity out and derail the markets rally?

To discuss that, Mint's Nasrin Sultana is in conversation with Niraj Kumar, CIO, Future Generali India Life Insurance.

Date	27 th July 2021
Publication	Money Control
Headline	Domestic cyclicals to outperform traditional defensive sectors; banks, metals, autos among sectors to benefit from cyclical upswing'
Link	https://www.moneycontrol.com/news/business/markets/domestic-cyclicals-to-outperform-traditional-defensive-sectors-banks-metals-autos-among-sectors-to-benefit-from-cyclical-upswing-7231471.html

Home > News > Business > **MARKETS**

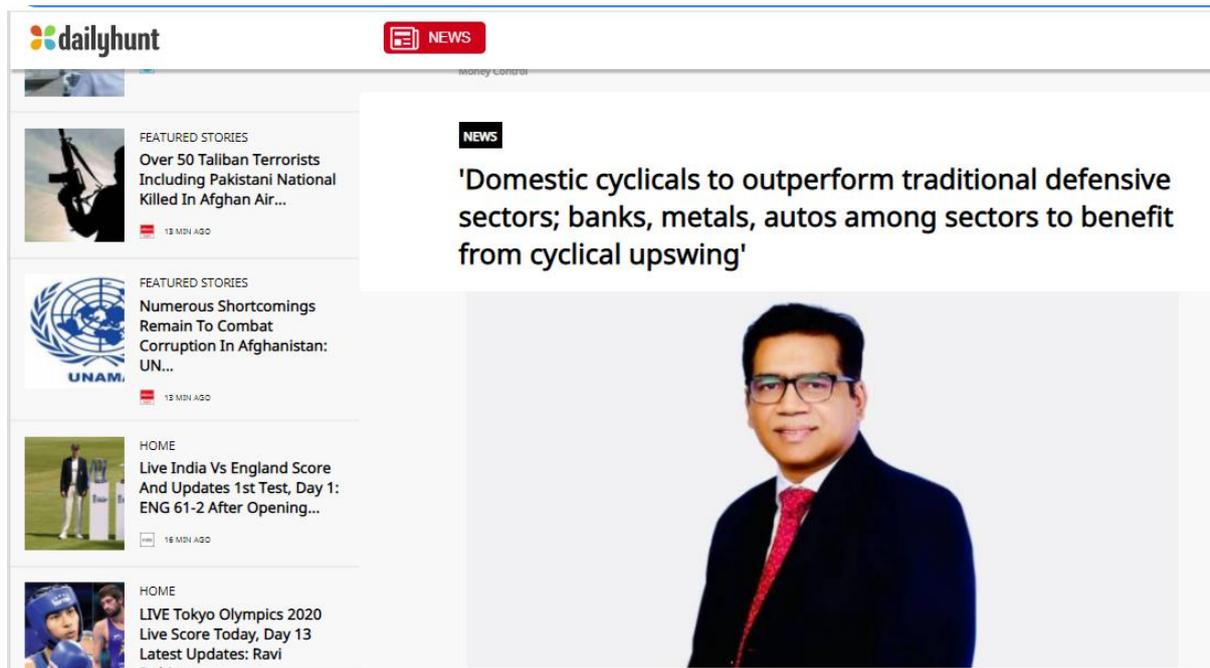
'Domestic cyclicals to outperform traditional defensive sectors; banks, metals, autos among sectors to benefit from cyclical upswing'

The government has clearly prioritized growth over fiscal conservatism, which in turn bodes well for the continuation of the economic/earnings recovery. This backdrop adds credence to our view that that domestic cyclical sectors will outperform the traditional defensive sectors, says Niraj Kumar of Future Generali India Life Insurance Company

SUNIL SHANKAR MATKAR | JULY 27, 2021 / 02:02 PM IST



Date	27 th July 2021, 2021
Publication	Daily Hunt
Headline	Domestic cyclicals to outperform traditional defensive sectors; banks, metals, autos among sectors to benefit from cyclical upswing'
Link	https://m.dailyhunt.in/news/india/english/money+control+english-epaper-mconten/domestic+cyclicals+to+outperform+traditional+defensive+sectors+banks+metals+autos+among+sectors+to+benefit+from+cyclical+upswing-newsid-n301974658



The screenshot shows the Daily Hunt website interface. At the top left is the 'dailyhunt' logo. A 'NEWS' tab is highlighted in red. The main article headline is: **'Domestic cyclicals to outperform traditional defensive sectors; banks, metals, autos among sectors to benefit from cyclical upswing'**. Below the headline is a portrait of a man in a suit and glasses. On the left sidebar, there are four featured stories:

- Over 50 Taliban Terrorists Including Pakistani National Killed In Afghan Air...** (13 MIN AGO)
- Numerous Shortcomings Remain To Combat Corruption In Afghanistan: UN...** (13 MIN AGO)
- Live India Vs England Score And Updates 1st Test, Day 1: ENG 61-2 After Opening...** (16 MIN AGO)
- LIVE Tokyo Olympics 2020 Live Score Today, Day 13 Latest Updates: Ravi...**

Date	27 th July 2021, 2021
Publication	Stockmarket
Headline	Domestic cyclicals to outperform traditional defensive sectors; banks, metals, autos among sectors to benefit from cyclical upswing'
Link	https://stockmarket.in/380207/2021/07/27/39domestic-cyclicals-to-outperform-traditional-defensive-sectors-banks-metals-autos-among-sectors-to-benefit-from-cyclical-upswing39/

🔒 stockmarket.in/380207/2021/07/27/39domestic-cyclicals-to-outperform-traditional-defensive-sectors-banks-metals-

Niraj Kumar, Chief Investment Officer at Future Generali India Life Insurance Company, expects domestic cyclical sectors to outperform traditional defensive going forward.

In an interview with Moneycontrol's Sunil Shankar Matkar, Kumar said he expects sectors such as banking & financials, metals & mining, capital goods, infrastructure, cement, autos to benefit from the cyclical upswing in the economy. Edited excerpts:

Q: As the market continues to trade near the top, do you think investors are overlooking a potential third wave of COVID? What other factors are at play?

The equity markets have been nonchalant and largely looked through the turbulent period of the second Covid wave in April-May 2021 and have shown strong resilience, with indices and market caps soaring to their all-time highs. This clearly testifies that markets are a forward-looking animal and have risen on hopes of an impending economic recovery and earnings growth, aided by the pickup in vaccination drive and measures taken by the government and the central bank. The markets seem to have priced in the expected earnings and economic recovery, and while the threat of the third wave still looms, it is optimistic that the impact would be transient, as a good portion of the population will be vaccinated with at least one dose. Any flareup in Global and India's Covid-infection rate may flatten the growth curve and the sentiment and the market is clearly not pricing this currently.

Q: Zomato received a strong response to its public issue and Paytm and LIC are lining up for their respective IPOs; what are the factors driving the primary market? Also, do you think the primary market will see record fundraising in 2021

Investors' sentiments for the IPO market are no doubt very strong at the moment. Anecdotally, this has been a function of how markets have performed over the past few months & quarters. Post the fund-raising boom witnessed in FY21, the euphoria in primary markets has continued into FY22 as well. Ample global liquidity available at lower costs, coupled with the stellar bullish performance of the secondary markets are indeed the perfect ingredients for successful IPO performance.

Indian markets have shown a strong appetite for primary issuances with entities venturing into the primary markets and raising funds to the tune of Rs 40,000 crore in first half of CY21. We reckon this IPO frenzy would continue to be

Date	27 th July 2021, 2021
Publication	Flipboard
Headline	Domestic cyclicals to outperform traditional defensive sectors; banks, metals, autos among sectors to benefit from cyclical upswing'
Link	https://flipboard.com/@Moneycontrol/domestic-cyclicals-to-outperform-traditional-defensive-sectors-banks-metals-a/a-phj_sAsGRMyERPUsRpPp6w%3Aa%3A3108465186-7ce9b595c8%2Fmoneycontrol.com

'Domestic Cyclicals To Outperform Traditional Defensive Sectors; Banks, Metals, Autos Among Sectors To Benefit From Cyclical Upswing'



Moneycontrol - Sunil Shankar Matkar • 8d

The government has clearly prioritized growth over fiscal conservatism, which in turn bodes well for the continuation of the economic/earnings ...

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Published Date:	July 2021	Publication:	Banking Frontiers
Journalist:	Ravi L	Page No:	16 to 23

B Compliance

Part 1

Compliance in a WFH scenario

The pandemic has indeed changed the way compliance functions are managed by financial services institutions:

Financial services industry watchers feel that compliance functions in the segment have not been spared by the impact of the pandemic and the experience the segment participants have been able to gain in responding to the catastrophe will be an effective tool for them in creating a more streamlined and efficient compliance system. Compliance functions of the future are bound to play a more active role in shaping and executing a viable strategy and in cutting down costs. There are indications that banks want to move to a more effective and technology-enabled model. However, as of now, compliance functions remain almost unchanged having functionalities like monitoring, surveillance and advisory.

The prevailing scenario affords opportunities for automating most of the compliance processes, which no doubt will bring in more authenticity to the processes.

What has been the immediate impact of the pandemic on the compliance functions? Compliance heads of some select financial services institutions in India respond in a varied manner.

BRIDGING FUNCTION

Lokanath Kar, Chief Legal & Compliance Officer, ICICI Lombard General Insurance Co, points out that compliance function in any regulated industry, as far as its operation is concerned, is never a self-reliant or a unitary function. Rather, it is a function that creates and maintains a bridge between the organizational or institutional processes with the regulatory processes, he argues.

He explains that the most immediate impact of the pandemic on India Inc in March 2020 was overnight collapse of established and popular 'operational processes' of organizations. In every sector, be it public, private or government, well-established operational processes became irrelevant overnight, he says, also pointing out that the substituted processes



Loknath Kar promotes virtual mode for more efficient training & review for compliance

were mostly ad-hoc, with an inherent assumption that such a roadblock may be short lived.

"ICICI Lombard was among the few organizations, which were already transformed or at an advanced stage of digital transformation and automation, with a view to reduce human intervention in operational processes and non-judgmental decision making, even before the country was hit by the pandemic. However, certain cultural transitions imposed by the pandemic such as 'work from home' was certainly unexpected," he says.

Lokanath Kar maintains that the compliance function, having a lot of dependency on regulatory processes, has to deal with a whole lot of ambiguity, which was over and above the additional regulatory prescriptions in the wake of the contemporary state of affairs. "Thankfully, with a proactive regulator, things settled down quickly with introduction of a relatively more efficient 'new normal'," he says.

WAY OF ASSURANCE

Devika Praveen, Head - Compliance at Fincare Small Finance Bank, holds the view that compliance is also one of the assurance functions of a bank. "The responsibility of the bank's compliance function can be divided into 5 parts - identification, prevention, monitoring and detection, resolution, and advisory. In our case, due to the pandemic, we had to rework on certain aspects to ensure a 360-degree view of the bank. Compliance in the virtual world, including oversight of internal stakeholders for regulatory compliance, was certainly a challenge. During this phase, the key objective was to ensure transition of normal operations to a digital mode, keeping regulatory guidelines on cyber security, safety and security of transactions, creating awareness among stakeholders about the potential compliance risks in the digital mode," says she.

NEW SET OF BURDENS

Prakash Shetty, Head of Operations, Compliance & CS at Clix Capital, believes that the pandemic has hit the uttermost line of compliance. The principal objective of compliance, he says, is to assure the stakeholders, customers, society at large and the regulators. Covid has resulted in an altogether new set of burdens and strains from various related groups.

"The pandemic has been onerous on the compliance function in the BFSI sector. We have seen various regulations and schemes supported by MoF and RBI which required a lot of deliberation and clarifications. While the regulators provided support in the extension of filing returns, compliance leadership ensured the timelines are met," says he.

He also points out that with the release of moratorium, restructuring, ex-gratia and complexity of the cases, which was finally cleared by the Honorable Supreme Court, compliance function had to work relentlessly to ensure the regulations are

implemented in letter and spirit.

MANY MODIFICATIONS

Vikas Gupta, Chief Compliance Officer at Canara HSBC Oriental Bank of Commerce Life Insurance Co, highlights how the pandemic has changed the way we all work and engage with others, including our internal and external stakeholders. He says the compliance functions in insurance industry are not immune from the impact of pandemic. It was most difficult for them to operate with the traditional models of monitoring, regulation dissemination, advisory and training, he says, adding one also had to abide with a special series of circulars and regulations, all of which had a focus on the pandemic.

Besides, says he, the existing processes required immediate modification due to change in the environment from physical to digital. "This led to challenges becoming multifold. Many processes need to be managed digitally in a work from home situation with immediate modification of the existing framework and systems owing to business or regulatory requirements," he says.

TWIN OBJECTIVES

Conjeevaram Baradhvaj, Executive Vice President - Legal & Compliance, Future Generali Life Insurance, holds the view that compliance function has 2 primary responsibilities - one 'Knowing what you should do' and the second 'Doing what you know'.

"Compliance is consummated only if both the objectives are achieved. While 'Knowing what you should do' can be achieved by keeping track of regulatory notifications and



Vikash Gupta avers they are using digital Compliance Monitoring Tool during the pandemic

disseminating them, 'doing what you know' means the implementation of compliance requirements spreads across the various functions of the company," he says.

Compliance function is also required to monitor the implementation of compliance requirements from time to time, says Bharadwaj. "During normal times, compliance team, as a part of their compliance monitoring role, conducts reviews of various functions, especially customer-impacting operations which are sensitive from a regulatory compliance standpoint. An onsite monitoring during normal times has been substituted with offsite monitoring by the compliance team.

Though reviews can be conducted remotely, the efficacy of the compliance monitoring has slightly been impacted due to absence of the personal touch, engagement and getting instant answers to queries," he elaborates on the point.

TAT AFFECTED

Bharadwaj adds that more and more emails were being used by employees to seek resolution of their queries, as against a face-to-face resolution, which was instant. "This was impacting the turnaround time for completion of reviews. This has impacted the efficacy of the compliance monitoring unit," says he.

Though coordinating inspections of regulator (remote inspections) while employees work from home has been facilitated, he feels it is easy to explain and satisfy the regulatory queries face-to-face rather than through emails and phone.

"Within the compliance team, we used to have regular face-to-face meetings and this contributed a lot to the effective functioning of the team. Socialization within the team has also stopped. Team lunch/dinner for building employee morale and team building, have become things of the past," says he.

E.A. Jacob, CCO-in-Charge at ESAF Small Finance Bank, reveals that the bank's branches and offices were functioning with restrictions or a few of them closed as instructed by government and local authorities. "There were only minimal resources in the branches/offices with time restrictions varying from state to state causing a setback for on-going compliance monitoring," he says.

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Part 2

Adjusting to a new normal

Financial services institutions had to adapt to a new normal and this obviously brought in changes in the way compliance functions are met:

The pandemic has complicated operational challenges of financial services institutions. Several

components of risk and compliance like credit risk management, financial crime risk management and regulatory

compliance have been impacted by the evolving situation and the risks encountered by these institutions have

Compliance

reached new levels. These developments have forced regulators to evolve newer modalities, requiring the institutions to change the ways they handle compliance. What are the main changes that have come into force?

Vikas Gupta of Canara HSBC Oriental Bank of Commerce Life Insurance Co says as the world has changed gears and has now shifted to a virtual rather than a physical setup, traditional models are no more effective. "There is an enormous need to adopt new technologies, automate procedures and accept the new normal to keep up with the pace," he says, pointing out that changes were required across People, Processes and Technology.

COMPLIANCE MONITORING TOOL

"Thankfully, we already had our digital Compliance Monitoring Tool in place with key changes / interventions that are required in the areas, which required physical intervention or on people who were impacted due to pandemic. Additionally, the regulator had already enabled online submission of reports / returns through Business Analytics Project (BAP) portal. Key changes were implemented in no time to automate data monitoring activities, virtual meetings with the regulator and stakeholders and cross training individuals to ensure business continuity," says he.

Conjeevaram Bharadwaj of Future Generali Life Insurance says the company is familiarizing the instant calling through MS-Teams and advising the compliance team to use more of audio-visual conversation for resolving their queries with other functions, rather than email exchanges.

He explains that regular team meetings happen through MS-Teams to take stock of the situation, addressing challenges and coming out with solutions and this has tremendously helped in building employee confidence. Similarly, weekly knowledge sharing sessions are held with the team to upgrade skills, which was the expectation from legal & compliance team members to keep themselves updated. And with the help of HR, there were regular employee



Prakash Shetty advocates invested in technology to bridge the manual challenges smartly

engagement programs - at least once a month - involving fun, quiz, etc, which ultimately proved to be the live wire which kept any unit going.

ACTIVE CHANGE MANAGEMENT

ICICI Lombard General Insurance Co took up the task of aligning its operating processes and procedures proactively with the changing dynamics. Loknath Kar claims introduction and adaptation of 'remote working processes' and 'standard operating procedure' were quick and successful owing to an inherent culture of 'active change management' in the organization. "The residual challenges were highlighted to the industry body and the regulator, either to secure compliance exceptions or to modify prescriptions to accommodate the prevailing states of affairs. Thankfully, other than a small redistribution of responsibility among the members of the compliance function and change in some peripheral processes such as document management, infra-management, etc, we were not required to undertake any significant change in any work process to address the changed

dynamics," he adds.

WFH WELL IN ADVANCE

Prakash Shetty of Clix Capital says the company was among few in India to have implemented compulsory work from home well in advance and were better equipped to meet the covid caused challenges. "When regulators were coming with lots of changes in governance norms, keeping the management informed about its implication and implementation, and training business and operation people to work as per new directions were things that we compliance people have managed well in remote non-face-to-face era. We invested in technology to bridge the manual challenges smartly," he says.

According to him, regulators were relying heavily on financial institutions to help the common public and other institutions. "For example," says he, "implementation of moratorium, deferment of credit reporting, loan restructuring guidelines, helping SMEs via the government-backed ECLGS and other schemes, ensuring audit and compliance electronically, conducting board and stakeholders meeting through video conference were mega shifts, and we are happy that we have accepted the new environment and managed the situation in line with prospects."

Devika Praveen says Fincare Small Finance Bank implemented steps like use of technology for accessing information in a secured manner, aligning the team to WFH culture, creating compliance checklist for remote/digital working, sharing regular updates on regulatory prescriptions, evaluating regulatory compliance periodically, advising on implementation of policy/processes and above all ensuring safety of the team.

What ESAF Small Finance Bank did, according to E.A. Jacob was to make the compliance department staff adopt WFH on a rotation basis, ensuring business continuity. Virtual meetings have been encouraged across the bank for regular interactions, he adds.

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Part 3

Overcoming initial hiccups

All BFSI institutions encountered issues initially in adapting to WFH and in fulfilling compliance responsibilities:

Going by the way covid brought in uncertainties and hurdles in the functioning of BFSI institutions, they recognize the need to accelerate transformation of various functions, most importantly of the compliance function. And while initiating the transformation of the compliance function, there have been initial hiccups, but most of the organizations manage to contain these.

Devika Praveen of Fincare Small Finance Bank says the bank's compliance unit has always kept a strong focus on comprehensive and interdisciplinary approach to managing the function. Exposure to emerging and unknown risks arising from digital mode, collaboration among teams and stakeholders in a remote working model and heightened dependency on technology were the initial hiccups for the team. "However, we have a strong digital mindset and have put in place several tools and applications for collaborating and engaging in a digital manner and thus it was smooth sailing, once the 'digital' mode was activated," explains Devika.

NETWORK, DATA SHARING

E.A. Jacob of ESAF Small Finance Bank says the bank encountered network and data sharing issues at the initial stages of the pandemic. During the sudden clamping of the lock down, there were delays in collating data requirements for various regulatory and management reports, as access to the data through other departments was largely dependent on the system integrators.

Jacob, however, says the unforeseen lockdown across the nation was converted into an opportunity and strategy by encouraging Work from Home, as per requirements and simultaneously the bank has strengthened the internal MIS framework as well.

"Through the experience and knowledge that we gained over the lockdowns and



EA Jacob favors WFH on a rotation basis for compliance department staff for ensuring business continuity

continuing interactions with the IT vendor and other market players, we were in a position to improve the infrastructure due to which we are able to function on a close to real time basis. However, there are few issues still which are related to data collation caused by network issues while working from home," he adds.

Loknath Kar of ICICI Lombard General Insurance Co mentions that during the transition, it seemed challenging to manage the regulatory risk remotely. However, with a number of proactive facilitations from the insurance regulator, all such challenges got addressed quickly, he adds.

"Having worked with the new normal for over a year now, we realize that it is more efficient than the way we worked before," says he.

CONFUSION IN UNDERSTANDING

For Prakash Shetty of Clix Capital the key

hiccups were that neither the regulation issuing authority nor the implementing entities have seen such a scenario ever before, which led to confusion and a gap in customer's understanding of the regulations. He says NBFCs had to empathetically explain to the customers the various regulations.

He maintains that collaboration with internal stakeholders and industry peers was key to override the situation. "The implementation involved various complexities such as system limitations, customer experience, etc. and with persisting uncertainty because of the ongoing pandemic, we need to be prepared for new regulations and stricter norms," says he.

He also points out that the company had started its preparations in advance. "As a matter of protocol, we have placed our continuity and contingency plans in place, which cover remote working, e-communication, e-reporting, e-authentication of data and protection of business relationships. We made the necessary changes considering covid protocol and our overall functioning is running smoothly," says he.

MENTAL ACCEPTANCE

Vikas Gupta of Canara HSBC Oriental Bank of Commerce Life Insurance Co says the initial issues pertained to mental acceptance of the new practices and regulatory measures. "Physical interactions were replaced by virtual meetings which completely stopped and impacted all organizational processes, including compliance. However, over the period of time, most of us have got used to the new normal and are acing our deliverables," he says.

But, unfortunately, the second wave has hit the company in a much stronger manner, he says, with a bigger impact on the people front, pushing it harder for cross training of people for various roles.

B Compliance

“While both the regulator and industry have moved to virtual platforms for such interactions, a lot more coordination with a greater number of people is required. It is always healthy if the industry is able to interact more with the concerned regulator as it gives positive impetus to the industry,” he argues.

NOW A WAY OF LIFE

“When Work from Home was announced, the key issues faced were

(a) IT related issues like connectivity and seamless interactions, (b) Employee engagement (c) Concerns on lesser productivity of employees due to diversions while working in a home environment (d) Accepting and settling down in a new normal,” says Conjeevaram Bharadwaj of Future Generali Life Insurance Co.

He feels while most of the things which were issues in the past are now accepted as a way of life, employee

engagement and usage of audio-visual methods are still not as frequent as it should have been. “While employees do not hesitate to meet face-to-face under normal circumstances, it is an irony that there is a human inertia to switch on camera while in video conferencing mode, resulting into an audio conversation. The objectives of an audio-visual conferencing are not fully achieved,” he adds.

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Part 4

Pandemic has indeed impacted compliance functions

But have the processes become efficient and effective? The answer is not a clear yes or no

It has been established that corporate compliance is now harder to achieve with covid leaving the structured exercise it was cumbersome and complex. Just think of the plight of a CISO having to identify all the devices that are on the network of the institution. But has compliance become efficient and effective? The answer is not a clear yes or no.

The fact that communication as an enabler of compliance has become easy and efficient, the compliance culture of any organization is believed to have undergone an encouraging change during the present times, argues Loknath Kar of ICICI Lombard General Insurance. He says crucial components of compliance, such as training and review are lot more efficient in a virtual mode than otherwise. Besides, introduction of new processes including acclimatizing relevant stakeholders through an online mechanism is found to be more effective than doing it physically, he adds.

DIGITAL TO THE FORE

Devika Praveen says at Fincare Small



Devika Praveen reveals that oversight of internal stakeholders for regulatory compliance is a challenge

Finance Bank, the principles of good corporate governance are well entrenched in the organization’s DNA. “Activation of

digital mode of working has improved collaboration, speed of dissemination of information, problem solving, training and communicating with a larger set of stakeholders and introduction of new tools and applications – all lessons learnt during the wave 1 of covid were triggered immediately on the onset of wave 2 of the pandemic,” she says.

Tough roads make you a great driver, states Prakash Shetty of Clix Capital. It is like ensuring corporate governance in a storm of economic pressure and operational disruption, he says, pointing out that in the new era, regulators are monitoring cautiously, board and stakeholders are becoming more and more demanding, societal responsibility is no longer a moral talk and so the compliance function has to be more vigilant.

BECOMING COLLABORATIVE

“Things are going electronic, the data and network security, which till recently was merely an ongoing conversation for mere boardroom talk, have suddenly become an urgent approach. On an organizational

level you will notice that respective functions have realized that everyone will need to work together to identify the business objectives, acceptable risk and appropriate mitigation - because, honestly, we're all making things up, as we go along," he says.

He is also of the view that the various automation and virtual collaboration had a positive impact with reciprocity from all internal and external stakeholders. And conducting industry-wide webinars and meetings helped in the increase in efficiencies and effectiveness of the compliance function.

E.A. Jacob says in ESAF Small Finance Bank, compliance monitoring has been made online through internal software introduced in 2020-21 and through the ongoing virtual meetings. "Through regular interaction with the branches and departments as well as training

imparted to regional managers, we were able to decentralize compliance testing of branches by engaging ROMs of the respective regions for the job, under our supervision and guidance. As compliance monitoring and testing has been an important area for identification of any kind of regulatory lapses, this essential control function was kept unaffected despite the pandemic," he elaborates.

This, he adds, has further helped to make compliance function more effective as a BCP measure. The bank has also strengthened the online platforms to conduct trainings on a timely basis.

ADVANTAGES OF NEW NORMAL

Vikas Gupta of Canara HSBC Oriental Bank of Commerce Life Insurance says in the initial days of the pandemic, the burning topic of discussion was that whether it will impact the compliance

risk as companies may not be able to implement technology solutions quickly. "However, if we look back, it is evident that companies have very well adopted the new normal with proper time management, technology enabled processes and shorter discussions. "This definitely helped us to be more efficient and effective," he adds.

Conjeevaram Bharadwaj of Future Generali Life Insurance believes that while personal discussions and chats have come down, more time is spent on reviews and communication is only 'need to have' basis. "However, this is at the cost of absence of socialization. While in the short term it gives more time for employees, in the long term a hybrid model of working from office and working from home would be the way to go," says he.

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Part 5

New solutions to meet new circumstances

Compliance domain will see new solutions, new applications as covid impact eases:

Covid is virtually all-pervasive, impacting every aspect of our lives. There are questions raised by compliance practitioners as to the shape the function will take and how easy or difficult it will be for corporates to fulfil the compliance obligations as they come out of the lockdowns. Many of the industries may have to develop and adopt new applications and methodologies to meet the compliance requirements, even during the pandemic.

For example, Fincare Small Finance Bank introduced a new tech solution for periodic compliance review (off site) of branches and banking outlets for regulatory compliance which helped the bank to strengthen its effectiveness and

efficiency and become a higher value-adding function.

In the case of ESAF Small Finance Bank, quarterly collection of compliance certification across the bank has been automated using an internally developed solution.

CONSTANT IMPROVEMENT

In the case of Clix Capital, Prakash Shetty says the company always work in line with its vision and mission and that is broader than mere introducing a new app or adding more features. "We continue to strive towards improving, modifying and adding more features in the company's existing customer apps, reporting and

information systems that are used by the board, stakeholders and for regulators to provide oversight," he says.

Vikas Gupta of Canara HSBC Oriental Bank of Commerce Life Insurance. says the company has worked with its respective stakeholders on various automation processes, especially of regulatory reports so that human dependency is minimal. "Lot of work has been done in data governance to ensure that the company has access to quality data and we can provide necessary comfort to the regulator," he says.

Future Generali General Insurance has not added any new compliance application, specially because of the lockdown. Instead, the usage of existing IT

Compliance

compliance applications have increased, says Conjeevaram Bharadwaj.

NEW FEATURES ADDED

Have institutions added new features to their existing compliance applications?

Devika Praveen says being a digital-first bank, Fincare Small Finance Bank has always pioneered adoption of modern technological tools for making its operations efficient and effective. And the potential for technology to modernize compliance is immense. "We have, among other things, enabled auto-synchronization of regulatory guidelines hosted in IC+ (Insta Circulars) application. This has proved to be very effective in offering strategic counsel and insights to the leadership team of the bank," says she.

Vikas Gupta says compliance functions which have been automated are digital signoff and automation of data governance. "We have been working closely with other functions on various automation projects in the areas of regulatory reporting and governance," he adds.

At Future Generali General Insurance, existing applications have been made more user friendly. Conjeevaram Bharadwaj says, for example, automated audio-visual methods of compliance requirements have been introduced. These are compliance training presentations with audio visual effects which can be used as self-learning tool without the need for a facilitator.

"These methods have been introduced, especially to disseminate the compliance requirements to the sales force. Robotic applications have also been introduced in customer-facing compliance requirements. For example, to ensure that customer has purchased the life insurance policy as per his application, a pre-issuance verification call is conducted to ensure that customer understands what he/she is purchasing. We have moved from audio-based verification to video-call based verification of customer understanding of the product purchased. This is an important sales compliance requirement," he says.

NEW APPLICATIONS IN PIPELINE

Are they planning new applications in the light of the developments?

22 **Banking Frontiers** July 2021



Conjeevaram Bharadwaj concedes that efficiency of compliance monitoring was impacted due to the absence of the personal touch engagement

Prakash Shetty of Clix Capital reiterates that the company continues to strive and bring the best products to its customers, which they can use conveniently and offer flexibility for the ever-changing environment. "The new world is more digital and the advent of regulations

such as video KYC have provided the necessary fuel to all our future products and endeavours," he says.

Fincare Small Finance Bank is in the process of Phase 2 implementation of a Compliance Certification and Monitoring System (CERMO+) tool, which assists in keeping tab of compliance for both regulatory and internal guidelines. The tool, says Devika, gives a comprehensive view and can be used for evaluating trends in overall compliance score of the bank.

Vikas Gupta says Canara HSBC Oriental Bank of Commerce Life Insurance, in spite of the difficult times, has been able to plan and update its current in-house developed Compliance Monitoring Tool to make it more effective, efficient and agile. In parallel, it is also working on RPA projects to automate repetitive processes.

At Future Generali General Insurance Co, development of robotic applications is the next project under which compliance requirements can be verified through an automated bot application. "For example, insurance companies create a mascot, which interacts with the customer on real time basis and records the answers instead of human interactions. Such automated robotic applications also remove the human bias/conflicts in the process of verification," says Bharadwaj.

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Architecting the Workplace Revolution



Bankers and Technology Experts

Summary: WFH is no longer a USP for BFSI businesses. But it requires tacit skills to optimize the effectiveness and manage domains like compliance.



NEWS Capex

Vedanta plans \$5 billion capex



Vedanta Resources has planned a capex of \$5 billion (around ₹37,500 crore) over a period of 3 years. The company's founder Chairman Anil Agarwal said about \$2 billion has been earmarked for oil and gas business and the balance for aluminium, copper, steel and zinc where about \$500 million each (at least) would be used

as capex. Its capex for 3 years to FY20 stood at ₹200 billion and in FY21, it spent ₹72.86 billion, which is a 14% increase over the previous year's ₹63.85 billion capex. The company plans to increase its overall capacity by 50% in the coming years through higher capex despite the pandemic.

ONGC plans massive capex spent

Oil and Natural Gas Corporation (ONGC) has earmarked ₹3000 billion towards capital expenditure in financial year 2021-22, and aims at an output of 22.56 million tonnes of crude oil and 24.89 billion cubic metres of gas during the year. The company said it estimates to spend ₹1550 billion in major lump sum turnkey projects, ₹1360 billion on major services, ₹22.5 billion on major material procurement in financial year 2021-2022. The company has reiterated its intention to procure the required goods and services locally. The company had held a meeting of over 300 of its business partners to pitch their suggestions, in order to make the collaborative ecosystems more efficient. The company shared details with its partners on various initiatives such as the introduction of a new development order policy, introduction of online vendor invoice management system, encouragement towards startups, as well as promoting its efforts to encourage indigenous business partners.

JSW Steel plans ₹251 bn capex

JSW Steel said it has earmarked ₹251.15 billion towards capital expenditure for the next phase of its growth plans. The company is embarking on the next phase of growth with the newly approved capex plan, which will allow it to augment its crude steel capacity at Vijayanagar by 7.5 MTPA, enhance and digitize its mining capabilities and infrastructure in Odisha and help it set up a state-of-the-art colour-coated facility in Jammu & Kashmir. The company is also focusing on upgrading its acquired facilities through efficiency-enhancing projects. Together, these initiatives will see the combined capacity of company, including its JVs and associates, expand to ~37.5 MTPA by FY 2024-25.

Global airport sector needs \$2.4 Tn capex

New Airports Council International (ACI) World has estimated nearly \$2.4 trillion in capital investments for the global airport sector to support the long-term trend in passenger demand to 2040. A study titled 'The Global Outlook of Airport Capital Expenditure - Meeting Sustainable Development Goals and Future Air Travel Demand' has called for a significant investment in new greenfield airports and the expansion and maintenance of existing airports. It also warns of a reduction of up to 5.1 billion passengers globally by 2040, if the long-term capacity constraints are not addressed with capital investments. For every million passengers airports fail to handle owing to capacity issues in 2040, there would be 10,500 fewer jobs and \$346 million less in GDP, the study said.

Ashok Leyland may cut down capex

Ashok Leyland has lined up a capital expenditure of ₹7.5 billion for FY22. However, the company may consider to cut this down in order to conserve cash. The company did not provide a capex figure for FY21 but it said until the end of December it had incurred a capex of ₹4.5 billion. The company does not intend to invest in any new factory. Instead, it would focus on debottlenecking its plants to improve efficiency.

TII has plans for ₹2 bn capex



Murugappa Group company Tube Investments of India is gearing up for a new growth curve with a capex of ₹2 billion to ₹2.5 billion in FY22 that will be spent on electric three-wheeler vehicle project and other expansions, and an aggressive focus on exports of bicycles. In FY21, the company spent ₹1.29 billion on capex. The company plans to manufacture and sell electric three-wheelers, which has been seeing faster adoption due to low operational costs in last-mile transport in the country. It is working on launching its electric three-wheelers this fiscal.

Authored Article

Date	27 th July 2021, 2021
Publication	Business World
Headline	How To Choose Right Term Insurance Plan
Link	http://www.businessworld.in/article/How-To-Choose-Right-Term-Insurance-Plan/12-07-2021-396299/

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12 July, 2021
by Bikash Choudhary

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Industry

Date	30 th July 2021, 2021
Publication	Money Control
Headline	August IPO fundraising may cross Rs 28,000 crore, exceed July collection
Link	August IPO Fundraising May Cross Rs 28,000 Crore, Exceed July Collection (moneycontrol.com)

Business Markets Stocks Economy Companies Trends IPO Opinion

August IPO fundraising may cross Rs 28,000 crore, exceed July collection

Experts said about 18 companies could sell shares for the first time next month, riding the euphoria in the market that's expected to continue until the end of 2021

SUNIL SHANKAR MATKAR | JULY 30, 2021 / 01:26 PM IST



After more than Rs 50,000 crore raised through initial public offerings in the January-July period, optimism in the primary market is expected to continue in August, when share sales are likely to exceed the amount collected in July.

The excitement in the primary market is attributed largely to stability in the secondary market with

Date	30 th July 2021, 2021
Publication	Flipboard
Headline	August IPO fundraising may cross Rs 28,000 crore, exceed July collection
Link	https://flipboard.com/@Moneycontrol/august-ipo-fundraising-may-cross-rs-28-000-crore-exceed-july-collection/a-Q7MEfHclRDWD8Ob7U9wI_A%3Aa%3A3108465186-c60802274e%2Fmoneycontrol.com

August IPO Fundraising May Cross Rs 28,000 Crore, Exceed July Collection



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Date	30 th July 2021, 2021
Publication	India TV Times
Headline	August IPO fundraising may cross Rs 28,000 crore, exceed July collection
Link	https://indiatvtimes.com/2021/07/30/august-ipo-fundraising-may-cross-rs-28000-crore-exceed-july-collection/

MONEY TALK

August IPO fundraising may cross Rs 28,000 crore, exceed July collection



0 Comments



Experts said about 18 companies could sell shares for the first time next month, riding the euphoria in the market that's expected to continue until the end of 2021

Date	30 th July 2021, 2021
Publication	Catch it Live
Headline	August IPO fundraising may cross Rs 28,000 crore, exceed July collection
Link	https://newz.ai/august-ipo-fundraising-may-cross-rs-28000-crore-exceed-july-collection/

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August IPO Fundraising May Cross Rs 28,000 Crore, Exceed July Collection

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Date	30 th July 2021, 2021
Publication	VAR India
Headline	The Nutanix hybrid multicloud platform helps customers navigate cloud complexity
Link	https://www.varindia.com/news/nutanix-hybrid-multicloud-platform-helps-customers-navigate-cloud-complexity

TECHNOLOGY COMPLEMENTING INDUSTRY NEEDS

Nutanix' hybrid multicloud platform can help customers navigate cloud complexity and make full use of their existing IT investments. Hybrid multicloud can provide organizations the option to manage both private and public cloud platforms at the same time according to their business needs. For example, [Future Generali India Life Insurance Company \(FGILI\)](#) used a combination of private and public cloud capabilities through the Nutanix cloud platform to gain the agility required for building digital solutions while storing data in compliance with regulatory requirements. Their technology adoption enabled the firm to support 30 percent year-on-year growth.

INCREASE IN ENTERPRISE SPEND IN 2021

Every industry is turning to technology to gain a competitive advantage, and in fact, most enterprises are still in the early stages of digital transformation. Enterprises are realizing that hybrid multicloud environments can help them achieve the best balance between cost, revenue, performance and risk management. Aspects like workload mobility, interoperability, scalability, and security, are all critical functionalities that hybrid multicloud solutions cater to. When customers are trying to keep IT costs down, Nutanix solutions can provide superior economics and help teams manage and administer their multiple cloud environments. This enables our customers to treat their multiple clouds (public, private and distributed) as one cohesive, seamless IT operating environment which frees them up to focus on what's most important-building successful businesses and driving results.

Press Release

Published Date:	12 th July 2021	Publication:	The ET Wealth - Ahmedabad Bangalore Chennai Hyderabad Kolkata Mumbai New Delhi
Journalist:	Bureau	Page No:	08

Future Generali Life Insurance has launched a guaranteed savings plan that offers comprehensive financial coverage with a combination of existing health and savings plans. These solutions can be used to take care of different financial milestones. **They also offer financial protection against a sudden health condition.**

Published Date:	28 th July 2021	Publication:	NavGujarat Samay - Ahmedabad
Journalist:	Bureau	Page No:	08

ફ્યુચર જનરલી ઇન્ડિયાની નવી વીમા યોજના

અમદાવાદ: ફ્યુચર જનરલી ઇન્ડિયા લાઇફ ઇન્સ્યુરન્સ કંપનીએ જીવન વીમા સોલ્યુશન્સની સ્કૂઆત કરી છે જે આરોગ્ય અને બચત યોજનાઓના સંયોજન સાથે નાણાકીય કવચ પ્રદાન કરે છે. ત્રણ નવી યોજનાઓમાં ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ વેલ્થ સોલ્યુશન, ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ આવક સોલ્યુશન અને ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ મની બેંક સોલ્યુશનનો સમાવેશ થાય છે.

Published Date:	24 th July 2021	Publication:	Gujarat Mirror - Ahmedabad
Journalist:	Bureau	Page No:	13

ફ્યુચર જનરલી ઇન્ડિયા લાઇફ ઇન્સ્યુરન્સ કંપની લિમિટેડ આરોગ્ય કવચ સાથે બાંધધરીકૃત બચત સોલ્યુશન રજૂ કરે છે

અમદાવાદ તા.૨૩ ફ્યુચર જનરલી ઇન્ડિયા લાઇફ ઇન્સ્યુરન્સ કંપની લિમિટેડ (એફજીઆઇએલઆઈ) એ તેમના તાજેતરના જીવન વીમા સોલ્યુશન્સની રજૂઆત કરવાની જાહેરાત કરી છે જે હાલની આરોગ્ય અને બચત યોજનાઓના સંયોજન સાથે વ્યાપક નાણાકીય કવચ પ્રદાન કરે છે.

ત્રણ નવા ઉકેલો છે 'ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ વેલ્થ સોલ્યુશન', 'ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ આવક સોલ્યુશન' અને 'ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ મની બેક સોલ્યુશન'.

મુખ્ય લાભો:

આરોગ્ય અને જીવનનિર્વાહ માટેના સંયુક્ત લાભો આયોજિત

નાણાકીય લક્ષ્યો માટે કરવામાં આવેલી તમારી બચતને પાટા પરથી ઉતરે નહીં તેની સુનિશ્ચિત કરવા માટે જીવન અને આરોગ્ય લાભો

તમારા આયોજિત નાણાકીય લક્ષ્યો માટેના ત્રણ બચત યોજના વિકલ્પમાંથી એક પસંદ કરો:

ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ વેલ્થ સોલ્યુશન: ખાતરીપૂર્વકની એકસરખી રકમ મેળવો કે જે તમારા આયોજિત નાણાકીય લક્ષ્યોની સંભાળ રાખવામાં મદદ કરી શકે. તમે વીમાધારકના મૃત્યુ પછી, વીમાની મૃત્યુ પછી તરત જ એકમ રકમ મેળવીને, ભાવિ પ્રીમિયમ (પ્રીમિયમ ચૂકવવાની જરૂર નથી) પર એકમ રકમ મેળવીને, પ્રીમિયમની બિલ્ટ માફીનો વિકલ્પ પણ પસંદ કરી શકો છો અને

યોજના મુજબ કુટુંબને પૂર્ણ પાકતી લાભ મળે છે. ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ આવક સોલ્યુશન: નિર્ધારિત સમયગાળા માટે બાંધધરીકૃત આવક અને છેલ્લા આવકની ચુકવણી સાથે વધારાના લાભ. તમે ૧૫ વર્ષ માટે ચૂકવણી કરી શકો છો અને આગામી ૧૫ વર્ષ માટે દર વર્ષે ડબલ પ્રીમિયમ મેળવી શકો છો અને સાથે સાથે અંતિમ ચુકવણી સાથે પ્રવેશ વય-કડી લાભ. ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ મની બેક સોલ્યુશન: પરિપક્વતા સમયે એકલતાની રકમ સાથે બાંધધરીકૃત પૈસા પાછા મેળવો. મનીબેક પ્રીમિયમ ચુકવણી પછી શરૂ થાય છે, આમ તમને તમારા આયોજિત લક્ષ્યોને પહોંચી વળવામાં સહાય પૂરી પાડે છે.

Published Date:	24 th July 2021	Publication:	Samay Express - Ahmedabad
Journalist:	Bureau	Page No:	13

ફ્યુચર જનરલી ઈન્ડિયા લાઈફ ઈન્સ્યુરન્સ કંપની લિમિટેડ આરોગ્ય કવચ સાથે બાંધધરીકૃત બચત સોલ્યુશન રજૂ કરે છે

અમદાવાદ, ફ્યુચર જનરલી ઈન્ડિયા લાઈફ ઈન્સ્યુરન્સ કંપની લિમિટેડ (એફજીઆઈએલઆઈ) એ તેમના તાજેતરના જીવન વીમા સોલ્યુશન્સની રજૂઆત કરવાની જાહેરાત કરી છે જે હાલની આરોગ્ય અને બચત યોજનાઓના સંયોજન સાથે વ્યાપક નાણાકીય કવચ પ્રદાન કરે છે. ત્રણ નવા ઉકેલો છે 'ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ વેલ્થ સોલ્યુશન', 'ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ આવક સોલ્યુશન' અને 'ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ મની બેક સોલ્યુશન'. મુખ્ય લાભો: આરોગ્ય અને જીવનનિર્વાહ માટેના સંયુક્ત લાભો આયોજિત નાણાકીય લક્ષ્યો માટે કરવામાં આવેલી તમારી બચતને પાટા પરથી ઉતરે નહીં તેની સુનિશ્ચિત કરવા માટે જીવન અને આરોગ્ય લાભો તમારા આયોજિત નાણાકીય લક્ષ્યો માટેના ત્રણ બચત યોજના વિકલ્પમાંથી એક પસંદ કરો: ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ વેલ્થ સોલ્યુશન: ખાતરીપૂર્વકની એકસરખી રકમ મેળવો કે જે તમારા આયોજિત નાણાકીય લક્ષ્યોની સંભાળ રાખવામાં મદદ કરી શકે. તમે વીમાધારકના મૃત્યુ પછી, વીમાની મૃત્યુ પછી તરત જ એકમ રકમ મેળવીને, ભાવિ પ્રિમિયમ (પ્રીમિયમ ચૂકવવાની જરૂર નથી) પર એકમ રકમ મેળવીને, પ્રીમિયમની બિલ્ટ માફીનો વિકલ્પ પણ પસંદ કરી શકો છો અને યોજના મુજબ કુટુંબને પૂર્ણ પાકતી લાભ મળે છે. ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ આવક સોલ્યુશન: નિર્ધારિત સમયગાળા માટે બાંધધરીકૃત આવક અને છેલ્લા આવકની ચુકવણી સાથે વધારાના લાભ. તમે ૧૫ વર્ષ માટે ચુકવણી કરી શકો છો અને આગામી ૧૫ વર્ષ માટે દર વર્ષે ડબલ પ્રિમિયમ મેળવી શકો છો અને સાથે સાથે અંતિમ ચુકવણી સાથે પ્રવેશ વચકડી લાભ. ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ મની બેક સોલ્યુશન: પરિપક્વતા સમયે એકલતાની રકમ સાથે બાંધધરીકૃત પૈસા પાછા મેળવો. મનીબેક પ્રીમિયમ ચુકવણી પછી શરૂ થાય છે, આમ તમને તમારા આયોજિત લક્ષ્યોને પહોંચી વળવામાં સહાય પૂરી પાડે છે.

Published Date:	24 th July 2021	Publication:	Suvarna Bhoomi - Ahmedabad
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અમદાવાદ, ફ્યુચર જનરલી ઈન્ડિયા લાઈફ ઈન્સ્યુરન્સ કંપની લિમિટેડ (એફજીઆઈએલઆઈ) એ તેમના તાજેતરના જીવન વીમા સોલ્યુશન્સની રજૂઆત કરવાની જાહેરાત કરી છે જે હાલની આરોગ્ય અને બચત યોજનાઓના સંયોજન સાથે વ્યાપક નાણાકીય કવચ પ્રદાન કરે છે. ત્રણ નવા ઉકેલો છે 'ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ વેલ્થ સોલ્યુશન', 'ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ આવક સોલ્યુશન' અને 'ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ મની બેક સોલ્યુશન'. મુખ્ય લાભો: આરોગ્ય અને જીવનનિર્વાહ માટેના સંયુક્ત લાભો આયોજિત નાણાકીય લક્ષ્યો માટે કરવામાં આવેલી તમારી બચતને પાટા પરથી ઉતરે નહીં તેની સુનિશ્ચિત કરવા માટે જીવન અને આરોગ્ય લાભો તમારા આયોજિત નાણાકીય લક્ષ્યો માટેના ત્રણ બચત યોજના વિકલ્પમાંથી એક પસંદ કરો: ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ વેલ્થ સોલ્યુશન: ખાતરીપૂર્વકની એકસરખી રકમ મેળવો કે જે તમારા આયોજિત નાણાકીય લક્ષ્યોની સંભાળ રાખવામાં મદદ કરી શકે. તમે વીમાધારકના મૃત્યુ પછી, વીમાની મૃત્યુ પછી તરત જ એકમ રકમ મેળવીને, ભાવિ પ્રિમિયમ (પ્રીમિયમ ચૂકવવાની જરૂર નથી) પર એકમ રકમ મેળવીને, પ્રીમિયમની બિલ્ટ માફીનો વિકલ્પ પણ પસંદ કરી શકો છો અને યોજના મુજબ કુટુંબને પૂર્ણ પાકતી લાભ મળે છે. ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ આવક સોલ્યુશન: નિર્ધારિત સમયગાળા માટે બાંધધરીકૃત આવક અને છેલ્લા આવકની ચુકવણી સાથે વધારાના લાભ. તમે ૧૫ વર્ષ માટે ચૂકવણી કરી શકો છો અને આગામી ૧૫ વર્ષ માટે દર વર્ષે ૩બલ પ્રિમિયમ મેળવી શકો છો અને સાથે સાથે અંતિમ ચુકવણી સાથે પ્રવેશ વય-કડી લાભ. ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્ડ મની બેક સોલ્યુશન: પરિપક્વતા સમયે એકલતાની રકમ સાથે બાંધધરીકૃત પૈસા પાછા મેળવો. મનીબેક પ્રીમિયમ ચુકવણી પછી શરૂ થાય છે, આમ તમને તમારા આયોજિત લક્ષ્યોને પહોંચી વળવામાં સહાય પૂરી પાડે છે.

Published Date:	24 th July 2021	Publication:	Kadam - Ahmedabad
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ફ્યુચર જનરલી ઇન્ડિયા લાઈફ ઇન્સ્યુરન્સ કંપની લિમિટેડ આરોગ્ય કવચ સાથે બાંધધરીકૃત બચત સોલ્યુશન રજૂ કરે છે

અમદાવાદ, ફ્યુચર જનરલી ઇન્ડિયા લાઈફ ઇન્સ્યુરન્સ કંપની લિમિટેડ (એફજીઆઈએલઆઈ) એ તેમના તાજેતરના જીવન વીમા સોલ્યુશન્સની રજૂઆત કરવાની જાહેરાત કરી છે જે હાલની આરોગ્ય અને બચત યોજનાઓના સંયોજન સાથે વ્યાપક નાણાકીય કવચ પ્રદાન કરે છે. ત્રણ નવા ઉકેલો છે 'ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્સ વેલ્થ સોલ્યુશન', 'ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્સ આવક સોલ્યુશન' અને 'ફ્યુચર જનરલી

હેલ્થ એન્ડ એશ્યોર્સ મની બેક સોલ્યુશન'. મુખ્ય લાભો: આરોગ્ય અને જીવનનિર્વાહ માટેના સંયુક્ત લાભો આયોજિત નાણાકીય લક્ષ્યો માટે કરવામાં આવેલી તમારી બચતને પાટા પરથી ઉતરે નહીં તેની સુનિશ્ચિત કરવા માટે જીવન અને આરોગ્ય લાભો તમારા આયોજિત નાણાકીય લક્ષ્યો માટેના ત્રણ બચત યોજના વિકલ્પમાંથી એક પસંદ કરો: ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્સ વેલ્થ સોલ્યુશન: ખાતરીપૂર્વકની એકસરખી રકમ મેળવો કે જે તમારા આયોજિત નાણાકીય લક્ષ્યોની સંભાળ રાખવામાં મદદ કરી શકે. તમે વીમાધારકના મૃત્યુ પછી, વીમાની મૃત્યુ પછી તરત જ એકમ રકમ મેળવીને, ભાવિ પ્રિમીયમ (પ્રીમિયમ ચૂકવવાની જરૂર નથી) પર એકમ રકમ મેળવીને, પ્રીમિયમની બિલ્ટ માફીનો વિકલ્પ પણ પસંદ કરી શકો છો અને યોજના મુજબ કુટુંબને પૂર્ણ પાકતી લાભ મળે છે. ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્સ આવક સોલ્યુશન: નિર્ધારિત સમયગાળા માટે બાંધધરીકૃત આવક અને છેલ્લા આવકની ચુકવણી સાથે વધારાના લાભ. તમે ૧૫ વર્ષ માટે ચૂકવણી કરી શકો છો અને આગામી ૧૫ વર્ષ માટે દર વર્ષે ડબલ પ્રિમીયમ મેળવી શકો છો અને સાથે સાથે અંતિમ ચુકવણી સાથે પ્રવેશ વય-કડી લાભ. ફ્યુચર જનરલી હેલ્થ એન્ડ એશ્યોર્સ મની બેક સોલ્યુશન: પરિપક્વતા સમયે એકલતાની રકમ સાથે બાંધધરીકૃત પૈસા પાછા મેળવો.

Published Date:	22 nd July 2021	Publication:	Dainik Bhaskar – Delhi
Journalist:	Bureau	Page No:	11

हेल्थ कवर के साथ गारंटीड सेविंग्स

नई दिल्ली। फ्यूचर जनरली इंडिया लाइफ इश्योरेंस कंपनी लिमिटेड ने अपने नए जीवन बीमा समाधान लॉंच करने की घोषणा की है, जो मौजूदा स्वास्थ्य और बचत योजनाओं के संयोजन के साथ व्यापक वित्तीय कवरेज प्रदान करते हैं।

कंपनी के मुख्य जोखिम अधिकारी विकास चौधरी ने बताया कि फ्यूचर जनरली हेल्थ एंड एश्योर्ड वेल्थ सॉल्यूशन, फ्यूचर जनरली हेल्थ एंड एश्योर्ड इनकम सॉल्यूशन और फ्यूचर जनरली हेल्थ एंड एश्योर्ड मनी बैंक सॉल्यूशन के रूप में कंपनी ने तीन नए समाधान लॉंच किये हैं।

विकास चौधरी के मुताबिक इन समाधानों के साथ हमारे ग्राहक अपने नियोजित लक्ष्यों को वित्तीय रूप से ज्यादा सुरक्षित करने में सक्षम होंगे।

Published Date:	23 rd July 2021	Publication:	Dabang Dunia -Delhi
Journalist:	Bureau	Page No:	08

फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस ने हेल्थ कवर के साथ पेश किए गारंटीड सेविंग्स सॉल्यूशन

नई दिल्ली। फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लि. ने नए जीवन बीमा समाधान लॉन्च करने की घोषणा की है जो मौजूदा स्वास्थ्य और बचत योजनाओं के संयोजन के साथ व्यापक वित्तीय कवरेज प्रदान करते हैं तीन नए समाधान हैं 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड वेल्थ सॉल्यूशन', 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड इनकम सॉल्यूशन' और 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड मनी बैक सॉल्यूशन'। इन समाधानों का उपयोग विभिन्न वित्तीय लक्ष्यों को पूरा करने के लिए किया जा सकता है और साथ ही यह स्वास्थ्य संबंधी आकस्मिकताओं में वित्तीय सुरक्षा प्रदान करता है जो अन्यथा आपकी पूरी बचत को खत्म कर सकती हैं। तीन नए संयोजन समाधानों के लॉन्च की घोषणा करते हुए फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लि. के एपॉइंटेड एक्ज्यूअरी (बीमांकक) और मुख्य जोखिम अधिकारी, विकास चौधरी ने कहा इस समाधान के तहत कवर की गई अप्रत्याशित आकस्मिकताओं से उत्पन्न होने वाले किसी भी खर्च के लिए वित्तीय रूप से तैयारी भी रहेंगे। इसके प्रमुख फायदों में शामिल हैं जीवन और स्वास्थ्य लाभों का संयोजन किया गया ताकि यह सुनिश्चित किया जा सके कि स्वास्थ्य संबंधी आकस्मिकताएं नियोजित वित्तीय लक्ष्यों के लिए की जा रही आपकी बचत को प्रभावित न करेंगी, अपने नियोजित वित्तीय लक्ष्यों को पूरा करने के लिए तीन बचत योजना विकल्पों में से एक चुनें।

Published Date:	22 nd July 2021	Publication:	Prabhat – Delhi
Journalist:	Bureau	Page No:	08

फ्यूचर जनरली ने हेल्थ कवर के साथ पेश किये गारंटीड सर्विग्स सॉल्यूशन

नई दिल्ली। फ्यूचर जनरली इंडिया ल्रइफ इंश्योरेंस कंपनी लिमिटेड (एफजीआईएलआई) ने अपने नए जीवन बीमा समाधान लॉन्च करने की घोषणा की है जो मौजूदा स्वास्थ्य और बचत योजनाओं के संयोजन के साथ व्यापक वित्तीय कवरेज प्रदान करते हैं तीन नए समाधान हैं 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड वेल्थ सॉल्यूशन' 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड इनकम सॉल्यूशन' और 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड मनी बैक सॉल्यूशन' इन समाधानों का उपयोग विभिन्न वित्तीय लक्ष्यों को पूरा करने के लिए किया जा सकता है और साथ ही यह स्वास्थ्य संबंधी आकस्मिकताओं में वित्तीय सुरक्षा प्रदान करता है जो अन्यथा आपकी पूरी बचत को खत्म कर सकती हैं। तीन नए संयोजन समाधानों के लॉन्च की घोषणा करते हुए, फ्यूचर जनरली इंडिया ल्रइफ इंश्योरेंस कंपनी लिमिटेड के एपॉइंटेड एक्जुअरी (बीमांकक) और मुख्य जोखिम अधिकारी, विकास चौधरी ने कहा इन समाधानों के साथ, हमारे ग्राहक अपने नियोजित लक्ष्यों को वित्तीय रूप से सुरक्षित करने में सक्षम होंगे। साथ ही इस समाधान के तहत कवर की गई अप्रत्याशित आकस्मिकताओं से उत्पन्न होने वाले किसी भी खर्च के लिए वित्तीय रूप से तैयारी भी रहेंगे।

Published Date:	22 nd July 2021	Publication:	Dainik Aaj - Lucknow
Journalist:	Bureau	Page No:	09

फ्यूचर जनरली ने पेश किये गारंटीड सेविंग्स सॉल्यूशन

मुम्बई। फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड (एफजीआईएलआई) ने अपने नए जीवन बीमा समाधान लॉन्च करने की घोषणा की है जो मौजूदा स्वास्थ्य और बचत योजनाओं के संयोजन के साथ व्यापक वित्तीय कवरेज प्रदान करते हैं तीन नए समाधान हैं फ्यूचर जनरली हेल्थ एंड एश्योर्ड वेल्थ सॉल्यूशन, फ्यूचर जनरली हेल्थ एंड एश्योर्ड इनकम सॉल्यूशन और फ्यूचर जनरली हेल्थ एंड एश्योर्ड मनी बैंक सॉल्यूशन, इन समाधानों का उपयोग विभिन्न वित्तीय लक्ष्यों को पूरा करने के लिए किया जा सकता है और साथ ही यह स्वास्थ्य संबंधी आकस्मिकताओं में वित्तीय सुरक्षा प्रदान करता है जो अन्यथा आपकी पूरी बचत को खत्म कर सकती हैं।

तीन नए संयोजन समाधानों के लॉन्च की घोषणा करते हुए फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड के एपॉइंटेड एक्ज्यूटिव (बीमांकक) और मुख्य जोखिम अधिकारी, विकास चौधरी ने कहा इन समाधानों के साथ, हमारे ग्राहक अपने नियोजित लक्ष्यों को वित्तीय रूप से सुरक्षित करने में सक्षम होंगे। साथ ही इस समाधान के तहत कवर की गई अप्रत्याशित आकस्मिकताओं से उत्पन्न होने वाले किसी भी खर्च के लिए वित्तीय रूप से तैयारी भी रहेंगे। इन समाधान में जीवन और स्वास्थ्य लाभों का संयोजन किया गया ताकि यह सुनिश्चित किया जा सके कि स्वास्थ्य संबंधी आकस्मिकताएं नियोजित वित्तीय लक्ष्यों के लिए की जा रही आपकी बचत को

प्रभावित न करेंगी। फ्यूचर जनरली हेल्थ एंड एश्योर्ड वेल्थ सॉल्यूशन में एक गारंटीड एकमुश्त राशि प्राप्त करें जो आपके नियोजित वित्तीय लक्ष्यों को पूरा करने में मदद कर सके। आप बीमित व्यक्ति की मृत्यु पर प्रीमियम की इन-बिल्ट छूट का विकल्प भी चुन सकते हैं ताकि मृत्यु पर तुरंत एकमुश्त प्राप्त करके वित्तीय लक्ष्य को सुरक्षित किया जा सके और भावी प्रीमियम की छूट (प्रीमियम का भुगतान करने की आवश्यकता नहीं) और परिवार को योजना के अनुसार पूर्ण परिपक्वता लाभ प्राप्त हो। फ्यूचर जनरली हेल्थ एंड एश्योर्ड इनकम सॉल्यूशन एक निश्चित अवधि के लिए गारंटीड आय और अंतिम इनकम भुगतान के साथ एक अतिरिक्त लाभ।

Published Date:	22 nd July 2021	Publication:	Dainik Bhaskar- Lucknow
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हेल्थ कवर के साथ गारंटीड सेविग्स

नई दिल्ली। फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड ने अपने नए जीवन बीमा समाधान लॉंच करने की घोषणा की है, जो मौजूदा स्वास्थ्य और बचत योजनाओं के संयोजन के साथ व्यापक वित्तीय कवरेज प्रदान करते हैं।

कंपनी के मुख्य जोखिम अधिकारी विकास चौधरी ने बताया कि फ्यूचर जनरली हेल्थ एंड एश्योर्ड वेल्थ सॉल्यूशन, फ्यूचर जनरली हेल्थ एंड एश्योर्ड इनकम सॉल्यूशन और फ्यूचर जनरली हेल्थ एंड एश्योर्ड मनी बैक सॉल्यूशन के रूप में कंपनी ने तीन नए समाधान लॉंच किये हैं।

विकास चौधरी के मुताबिक इन समाधानों के साथ हमारे ग्राहक अपने नियोजित लक्ष्यों को वित्तीय रूप से ज्यादा सुरक्षित करने में सक्षम होंगे।

Published Date:	22 nd July 2021	Publication:	BPN– Delhi
Journalist:	Bureau	Page No:	07

फ्यूचर जनरली ने हेल्थ कवर के साथ पेश किये गारंटीड सेविंग्स सॉल्यूशन

नई दिल्ली (ए.)। फ्यूचर जनरली इंडिया लिमिटेड (एफजीआईएलआई) ने अपने नए जीवन बीमा समाधान लॉन्च करने की घोषणा की है जो मौजूदा स्वास्थ्य और बचत योजनाओं के संयोजन के साथ व्यापक वित्तीय कवरेज प्रदान करते हैं

तीन नए समाधान हैं 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड वेल्थ सॉल्यूशन' 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड इनकम सॉल्यूशन' और 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड मनी बैंक सॉल्यूशन' इन समाधानों का उपयोग विभिन्न वित्तीय लक्ष्यों को पूरा करने के लिए किया जा सकता है और साथ ही यह स्वास्थ्य संबंधी

आकस्मिकताओं में वित्तीय सुरक्षा प्रदान करता है जो अन्यथा आपकी पूरी बचत को खत्म कर सकती है।

तीन नए संयोजन समाधानों के लॉन्च की घोषणा करते हुए, फ्यूचर जनरली इंडिया लिमिटेड (बीमांकक) और मुख्य जोखिम अधिकारी, विकास चौधरी ने कहा इन समाधानों के साथ, हमारे ग्राहक अपने नियोजित लक्ष्यों को वित्तीय रूप से सुरक्षित करने में सक्षम होंगे। साथ ही इस समाधान के तहत कवर की गई अप्रत्याशित आकस्मिकताओं से उत्पन्न होने वाले किसी भी खर्च के लिए वित्तीय रूप से तैयारी भी रहेंगे।

Published Date:	22 nd July 2021	Publication:	Sea Express– Delhi
Journalist:	Bureau	Page No:	06

फ्यूचर जनरली ने पेश किये गारंटीड सेविंग्स सॉल्यूशन

नई दिल्ली। फ्यूचर जनरली इंडिया लिमिटेड (एफजीआईएलआई) ने अपने नए जीवन बीमा समाधान लॉन्च करने की घोषणा की है जो मौजूदा स्वास्थ्य और बचत योजनाओं के संयोजन के साथ व्यापक वित्तीय कवरेज प्रदान करते हैं तीन नए समाधान हैं 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड वेल्थ सॉल्यूशन' 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड इनकम सॉल्यूशन' और 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड मनी बैक सॉल्यूशन' इन समाधानों का उपयोग विभिन्न वित्तीय लक्ष्यों को पूरा करने के लिए किया जा सकता है और साथ ही यह स्वास्थ्य संबंधी आकस्मिकताओं में वित्तीय सुरक्षा प्रदान करता है जो अन्यथा आपकी पूरी बचत को खत्म कर सकती है। तीन नए संयोजन समाधानों के लॉन्च की घोषणा करते हुए, फ्यूचर जनरली इंडिया लिमिटेड (बीमाकक) और मुख्य जोखिम अधिकारी, विकास चौधरी ने कहा इन समाधानों के साथ, हमारे ग्राहक अपने नियोजित लक्ष्यों को वित्तीय रूप से सुरक्षित करने में सक्षम होंगे।

Published Date:	22 nd July 2021	Publication:	Daily News – Jaipur
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फ्यूचर जनरली के नए जीवन बीमा समाधान लान्च

डेली न्यूज, नई दिल्ली। फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड (एफजीआईएलआई) ने अपने नए जीवन बीमा समाधान लान्च करने की घोषणा की है, जो मौजूदा स्वास्थ्य और बचत योजनाओं के संयोजन के साथ व्यापक वित्तीय कवरेज प्रदान करते हैं। तीन नए समाधान हैं फ्यूचर जनरली हेल्थ एंड एश्योर्ड वेल्थ सोल्यूशन, फ्यूचर जनरली हेल्थ एंड एश्योर्ड इनकम सोल्यूशन और फ्यूचर जनरली हेल्थ एंड एश्योर्ड मनी बैंक सोल्यूशन इन समाधानों का उपयोग विभिन्न वित्तीय लक्ष्यों को पूरा करने के लिए किया जा सकता है और साथ ही यह स्वास्थ्य संबंधी आकस्मिकताओं में वित्तीय सुरक्षा प्रदान करता है, जो अन्यथा आपकी पूरी बचत को खत्म कर सकती हैं। फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी के बीमांकक और मुख्य जोखिम अधिकारी विकास चैधरी ने कहा कि इन समाधानों के साथ हमारे ग्राहक अपने नियोजित लक्ष्यों को वित्तीय रूप से सुरक्षित करने में सक्षम होंगे। साथ ही इस समाधान के तहत कवर की गई अप्रत्याशित आकस्मिकताओं से उत्पन्न होने वाले किसी भी खर्च के लिए वित्तीय रूप से तैयारी भी रहेंगे।

Published Date:	22 nd July 2021	Publication:	The Public Side – Jaipur
Journalist:	Bureau	Page No:	03

फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी ने हेल्थ कवर के साथ पेश किये गारंटीड सेविंग्स सॉल्यूशन

जयपुर। फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड ने अपने नए जीवन बीमा समाधान लॉन्च करने की घोषणा की है जो मौजूदा स्वास्थ्य और बचत योजनाओं के संयोजन के साथ व्यापक वित्तीय कवरेज प्रदान करते हैं तीन नए समाधान हैं 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड वेल्थ सॉल्यूशन' 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड इनकम सॉल्यूशन' और 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड मनी बैक सॉल्यूशन' इन समाधानों का उपयोग विभिन्न वित्तीय लक्ष्यों को पूरा करने के लिए किया जा सकता है और साथ ही यह स्वास्थ्य संबंधी आकस्मिकताओं में वित्तीय सुरक्षा प्रदान करता है जो अन्यथा आपकी पूरी बचत को खत्म कर सकती हैं। तीन नए संयोजन समाधानों के लॉन्च की घोषणा करते हुए, फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड के एपाईटैडएक्जुअरी (बीमांकक) और मुख्य जोखिम अधिकारी, विकास चौधरी ने कहा, इन समाधानों के साथ, हमारे ग्राहक अपने नियोजित लक्ष्यों को वित्तीय रूप से सुरक्षित करने में सक्षम होंगे। साथ ही इस समाधान के तहत कवर की गई अप्रत्याशित आकस्मिकताओं से उत्पन्न होने वाले किसी भी खर्च के लिए वित्तीय रूप से तैयारी भी रहेंगे। जीवन और स्वास्थ्य लाभों का संयोजन किया गया ताकि यह सुनिश्चित किया जा सके कि स्वास्थ्य संबंधी आकस्मिकताएं नियोजित वित्तीय लक्ष्यों के लिए की जा रही आपकी बचत को प्रभावित न करेंगी।

Published Date:	21st July 2021	Publication:	Samachar Jagat – Jaipur
Journalist:	Bureau	Page No:	06

फ्यूचर जनरली ने तीन नए समाधान लांच किए

जयपुर, समाचार जगत न्यूज। फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड ने अपने तीन नए समाधान लांच किए हैं। ये समाधान फ्यूचर जनरली हेल्थ एंड एश्योर्ड वेल्थ सॉल्यूशन फ्यूचर जनरली हेल्थ एंड एश्योर्ड इनकम सॉल्यूशन' और फ्यूचर जनरली हेल्थ एंड एश्योर्ड मनी बैंक सॉल्यूशन' इन समाधानों का उपयोग विभिन्न वित्तीय लक्ष्यों को पूरा करने के लिए किया जा सकता है और साथ ही यह स्वास्थ्य संबंधी आकस्मिकताओं में वित्तीय सुरक्षा प्रदान

करता है जो अन्यथा आपकी पूरी बचत को खत्म कर सकती हैं। फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड के एपाइंटेड एक्जुअरी (बीमांकक) और मुख्य जोखिम अधिकारी विकास चौधरी ने कहा कि इन समाधानों के साथ, हमारे ग्राहक अपने नियोजित लक्ष्यों को वित्तीय रूप से सुरक्षित करने में सक्षम होंगे। साथ ही इस समाधान के तहत कवर की गई अप्रत्याशित आकस्मिकताओं से उत्पन्न होने वाले किसी भी खर्च के लिए वित्तीय रूप से तैयारी भी रहेंगे।

Published Date:	21st July 2021	Publication:	Jaipur Mid-day – Jaipur
Journalist:	Bureau	Page No:	05

फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी ने हेल्थ कवर के साथ पेश किये गारंटीड सेविंग्स सॉल्यूशन

जयपुर मिड-डे टाइम्स

जयपुर। फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड (एफजीआईएलआई) ने अपने नए जीवन बीमा समाधान लॉन्च करने की घोषणा की है जो मौजूदा स्वास्थ्य और बचत योजनाओं के संयोजन के साथ व्यापक वित्तीय कवरेज प्रदान करते हैं। तीन नए समाधान हैं 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड वेल्थ सॉल्यूशन' 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड इनकम सॉल्यूशन' और 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड मनी बैक सॉल्यूशन' इन समाधानों का उपयोग विभिन्न वित्तीय लक्ष्यों को पूरा करने के लिए किया जा सकता है और साथ ही यह स्वास्थ्य संबंधी आकस्मिकताओं में वित्तीय सुरक्षा प्रदान करता है जो अन्यथा आपकी पूरी बचत को खत्म कर सकती हैं। तीन नए संयोजन समाधानों के लॉन्च की घोषणा करते हुए, फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड के एगोइंटेड एक्जुअरी (बीमाकक) और मुख्य जोरिखम अधिकारी, विकास चौधरी ने कहा, इन समाधानों के साथ, हमारे ग्राहक अपने नियोजित लक्ष्यों को वित्तीय रूप से सुरक्षित करने में सक्षम होंगे। साथ ही इस समाधान के तहत कवर की गई अप्रत्याशित आकस्मिकताओं से उत्पन्न होने वाले किसी भी खर्च के लिए वित्तीय रूप से तैयारी भी रहेंगे।

प्रमुख फायदे: जीवन और स्वास्थ्य लाभों का संयोजन किया गया ताकि यह सुनिश्चित किया जा सके कि स्वास्थ्य संबंधी आकस्मिकताएं नियोजित वित्तीय लक्ष्यों के लिए की जा रही आपकी बचत को प्रभावित न करेंगी। अपने नियोजित वित्तीय लक्ष्यों को पूरा करने के लिए तीन बचत योजना विकल्पों में से एक चुनें। फ्यूचर जनरली हेल्थ एंड एश्योर्ड वेल्थ सॉल्यूशन: एक गारंटीड एकमुश्त राशि प्राप्त करें जो आपके नियोजित वित्तीय लक्ष्यों को पूरा करने में मदद कर सके। आप बीमित व्यक्ति की मृत्यु पर प्रीमियम की इन-बिल्ट छूट का विकल्प भी चुन सकते हैं ताकि मृत्यु पर तुरंत एकमुश्त प्राप्त करके वित्तीय लक्ष्य को सुरक्षित किया जा सके और भावी प्रीमियम की छूट (प्रीमियम का भुगतान करने की आवश्यकता नहीं) और परिवार को योजना के अनुसार पूर्ण परिपक्वता लाभ प्राप्त हो। फ्यूचर जनरली हेल्थ एंड एश्योर्ड इनकम सॉल्यूशन: एक निश्चित अवधि के लिए गारंटीड आय और अंतिम इनकम भुगतान के साथ एक अतिरिक्त लाभ। आप 15 वर्षों के लिए भुगतान कर सकते हैं और अगले 15 वर्षों के लिए हर साल दोगुना प्रीमियम प्राप्त कर सकते हैं और अंतिम भुगतान के साथ एंटी उम्र से संबंधित फायदे भी प्राप्त कर सकते हैं। फ्यूचर जनरली हेल्थ एंड एश्योर्ड मनी बैक सॉल्यूशन: मैच्योरिटी पर एकमुश्त राशि के साथ गारंटीड मनी वापस पाएं। प्रीमियम भुगतान के बाद मनीबैक शुरू होता है, इस प्रकार आपको अपने नियोजित वित्तीय लक्ष्य को पूरा करने में मदद मिलती है।

Published Date:	21 st July 2021	Publication:	Arthik Lipi – Kolkata
Journalist:	Bureau	Page No:	08

ফিউচার জেনারেলি ইন্ডিয়া লাইফ ইন্স্যুরেন্স

কলকাতা (নি স) : ফিউচার জেনারেলি ইন্ডিয়া লাইফ ইন্স্যুরেন্স কোম্পানী লিমিটেড (এফজিআইএলআই), তাদের সাম্প্রতিক জীবন বীমা সমাধান প্রবর্তন করার ঘোষণা করেছে যা বিদ্যমান স্বাস্থ্য ও সঞ্চয় পরিকল্পনার সমন্বয় সহ ব্যাপক আর্থিক কভারেজ প্রস্তাব করে। তিনটি নতুন সমাধান হ'ল 'ফিউচার জেনারেলি হেলথ ও অ্যান্ড অ্যাসিওর্ড ওয়েলথ সলিউশন', 'ফিউচার জেনারেলি হেলথ অ্যান্ড অ্যাসিওর্ড ইনকাম সলিউশন' এবং 'ফিউচার জেনারেলি হেলথ অ্যান্ড অ্যাসিওর্ড মানি ব্যাক সলিউশন।' এই সমাধানগুলি বিভিন্ন আর্থিক মাইলফলকের যত্ন নিতে ব্যবহার করা যেতে পারে অতিরিক্ত এটি অপ্রত্যাশিত স্বাস্থ্য অবস্থার বিরুদ্ধে আর্থিক সুরক্ষা সরবরাহ করে যা অন্যথায় আপনার পুরো সঞ্চয়টি মুছে ফেলতে পারে।

Published Date:	21 st July 2021	Publication:	Morning India – Kolkata
Journalist:	Bureau	Page No:	05

Guaranteed Savings Solution With Health Cover

Kolkata : Future Generali India Life Insurance Company Limited (FGIL), announced the launch of their latest life insurance solutions which offers comprehensive financial coverage with a combination of existing Health and Savings plans. The three new solutions are 'Future Generali Health and Assured Wealth Solution', 'Future Generali Health and Assured Income Solution' and 'Future Generali Health and Assured Money Back Solution'. These solutions can be used to take care of different financial milestones plus it offers financial protection against a sudden health condition which otherwise may wipe out your entire savings.

Published Date:	21 st July 2021	Publication:	Sambad Prabah – Kolkata
Journalist:	Bureau	Page No:	04

স্বাস্থ্য কভার সহ গ্যারান্টিযুক্ত সঞ্চয় সমাধান

কলকাতা : ফিউচার জেনারেলি ইন্ডিয়া লাইফ ইন্স্যুরেন্স কোম্পানী লিমিটেড (এফজিআইএলআই), তাদের সাম্প্রতিক জীবন বীমা সমাধান প্রবর্তন করার ঘোষণা করেছে যা বিদ্যমান স্বাস্থ্য ও সঞ্চয় পরিকল্পনার সমন্বয় সহ ব্যাপক আর্থিক কভারেজ প্রস্তাব করে। তিনটি নতুন সমাধান হ'ল 'ফিউচার জেনারেলি হেলথ ও অ্যান্ড অ্যাসিওর্ড ওয়েলথ সলিউশন', 'ফিউচার জেনারেলি হেলথ অ্যান্ড অ্যাসিওর্ড ইনকাম সলিউশন' এবং 'ফিউচার জেনারেলি হেলথ অ্যান্ড অ্যাসিওর্ড মনি ব্যাক সলিউশন'। এই সমাধানগুলি বিভিন্ন আর্থিক মাইলফলকের যত্ন নিতে ব্যবহার করা যেতে পারে অতিরিক্ত এটি অপ্রত্যাশিত স্বাস্থ্য অবস্থার বিরুদ্ধে আর্থিক সুরক্ষা সরবরাহ করে যা অন্যথায় আপনার পুরো সঞ্চয়টি মুছে ফেলতে পারে। তিনটি নতুন সর্বমিশ্রণ সমাধান প্রবর্তন করার ঘোষণা করে, বিকাশ চৌধুরী, অ্যাপয়েন্টেড অ্যাকচুয়ারি অ্যান্ড চিফ রিস্ক অফিসার, ফিউচার জেনারেলি ইন্ডিয়া লাইফ ইন্স্যুরেন্স কোম্পানী লিমিটেড বলেন, “এই সমাধানগুলির মাধ্যমে, আমাদের গ্রাহকরা তাদের পরিকল্পিত মাইলফলকগুলি আর্থিকভাবে সুরক্ষিত করতে সক্ষম হবেন এবং এই সমাধানের কভারেজ আওতায় অপ্রত্যাশিত আকস্মিকতা থেকে উদ্ধৃত যে কোনও ব্যয়ের জন্য আর্থিকভাবে প্রস্তুত থাকবেন।

Published Date:	21 st July 2021	Publication:	Independent Mail – Kolkata
Journalist:	Bureau	Page No:	02

ফিউচার জেনারেলি ইন্ডিয়া লাইফ ইন্স্যুরেন্স কোম্পানী লিমিটেড স্বাস্থ্য কভার সহ গ্যারান্টিযুক্ত সঞ্চয় সমাধান প্রবর্তন করেছে

কলকাতা : ফিউচার জেনারেলি ইন্ডিয়া লাইফ ইন্স্যুরেন্স কোম্পানী লিমিটেড (এফজিআইএলআই), তাদের সাম্প্রতিক জীবন বীমা সমাধান প্রবর্তন করার ঘোষণা করেছে যা বিদ্যমান স্বাস্থ্য ও সঞ্চয় পরিকল্পনার সমন্বয় সহ ব্যাপক আর্থিক কভারেজ প্রস্তাব করে। তিনটি নতুন সমাধান হল 'ফিউচার জেনারেলি হেলথ ও অ্যান্ড অ্যাসিওর্ড ওয়েলথ সলিউশন', 'ফিউচার জেনারেলি হেলথ অ্যান্ড অ্যাসিওর্ড ইনকাম সলিউশন' এবং 'ফিউচার জেনারেলি হেলথ অ্যান্ড অ্যাসিওর্ড মানি ব্যাক সলিউশন।' এই সমাধানগুলি বিভিন্ন আর্থিক মাইলফলকের যত্ন নিতে ব্যবহার করা যেতে পারে অতিরিক্ত এটি অপ্রত্যাশিত স্বাস্থ্য অবস্থার বিরুদ্ধে আর্থিক সুরক্ষা সরবরাহ করে যা অন্যথায় আপনার পুরো সঞ্চয়টি মুছে ফেলতে পারে। পলিসিধারকরা লাইফ কভার, হেলথ কভার এবং দীর্ঘমেয়াদী সাশ্রয়ের জন্য একটি বীমা সংস্থার দিকে নজর রাখেন এবং কখনও কখনও একটি পণ্য গ্রাহকের যা

প্রয়োজন তা পূরণ করতে সক্ষম হয় না। ফিউচার জেনারেলি ইন্ডিয়া লাইফ ইন্স্যুরেন্স সম্প্রতি গ্রাহকের চাহিদা পূরণের জন্য একাধিক পণ্যের সংমিশ্রণ সরবরাহ করার জন্য একটি কনসোলিডেটেড পণ্য ব্যবহার করে পূরণ নাও হতে পারে। তিনটি নতুন সংমিশ্রণ সমাধান প্রবর্তন করার ঘোষণা করে, বিকাশ চৌধুরী, অ্যাপয়েন্টেড অ্যাকচুয়ারি অ্যান্ড চিফ রিস্ক অফিসার, ফিউচার জেনারেলি ইন্ডিয়া লাইফ ইন্স্যুরেন্স কোম্পানী লিমিটেড বলেন, "এই সমাধানগুলির মাধ্যমে, আমাদের গ্রাহকরা তাদের পরিকল্পিত মাইলফলকগুলি আর্থিকভাবে সুরক্ষিত করতে সক্ষম হবেন এবং এই সমাধানের কভারের আওতায় অপ্রত্যাশিত আর্থিকভাবে প্রস্তুত থাকবেন। আমাদের সংমিশ্রণের সমাধানগুলি গ্রাহকের প্রয়োজন অনুসারে বিশেষভাবে সাজানো হয় এবং একবারে সমগ্র সমাধানটি ক্রয় করার সুবিধার সাথে আসে।

Press Release Online

Date	07 th July, 2021
Publication	Pelikken
Headline	Future Generali India Life Insurance Company Limited introduces guaranteed savings solution with health cover
Link	http://pelikken.com/single/news/1540

Future Generali India Life Insurance Company Limited introduces guaranteed savings solution with health cover



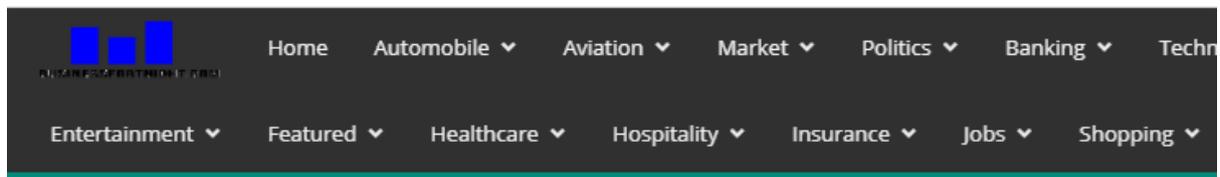
Press Release

07-07-2021



Mumbai: Future Generali India Life Insurance Company Limited (FGILI), announced the launch of their latest life insurance solutions which offers comprehensive financial coverage with a combination of existing Health and Savings plans.

Date	07 th July, 2021
Publication	Business Fort Night
Headline	Future Generali India Life Insurance Company Limited introduces guaranteed savings solution with health cover
Link	https://businessfortnight.com/future-general-India-life-insurance-company-limited-fgili-announced-the-launch-of-their-latest-life-insurance-solutions-which-offers-comprehensive-financial-coverage-with-a-combination-of-existing/



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Healthcare Insurance

Future Generali India Life Insurance Company Limited (FGILI), announced the launch of their latest life insurance solutions which offers comprehensive financial coverage with a combination of existing Health and Savings plans.

By News Desk - July 8, 2021

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Like 1



Date	21 st July, 2021
Publication	Vyapaar Today
Headline	Future Generali India Life Insurance Company Limited introduces guaranteed savings solution with health cover
Link	https://www.vyapartoday.com/2021/07/20/%e0%a4%ab%e0%a5%8d%e0%a4%af%e0%a5%82%e0%a4%9a%e0%a4%b0-%e0%a4%9c%e0%a4%a8%e0%a4%b0%e0%a4%b2%e0%a5%80-%e0%a4%87%e0%a4%82%e0%a4%a1%e0%a4%bf%e0%a4%af%e0%a4%be-%e0%a4%b2%e0%a4%be%e0%a4%87%e0%a4%ab/

नई दिल्ली : फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड (एफजीआईएलआई) ने अपने नए जीवन बीमा समाधान लॉन्च करने की घोषणा की है, जो मौजूदा स्वास्थ्य और बचत योजनाओं के संयोजन के साथ व्यापक वित्तीय कवरेज प्रदान करते हैं।

तीन नए समाधान हैं 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड वेल्थ सॉल्यूशन', 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड इनकम सॉल्यूशन' और 'फ्यूचर जनरली हेल्थ एंड एश्योर्ड मनी बैक सॉल्यूशन'।

इन समाधानों का उपयोग विभिन्न वित्तीय लक्ष्यों को पूरा करने के लिए किया जा सकता है और साथ ही यह स्वास्थ्य संबंधी आकस्मिकताओं में वित्तीय सुरक्षा प्रदान करता है जो अन्यथा आपकी पूरी बचत को खत्म कर सकती हैं।

प्रमुख फायदे :

- जीवन और स्वास्थ्य लाभों का संयोजन किया गया ताकि यह सुनिश्चित किया जा सके कि स्वास्थ्य संबंधी आकस्मिकताएं नियोजित वित्तीय लक्ष्यों के लिए की जा रही आपकी बचत को प्रभावित न करेंगी
- अपने नियोजित वित्तीय लक्ष्यों को पूरा करने के लिए तीन बचत योजना विकल्पों में से एक चुनें:
- फ्यूचर जनरली हेल्थ एंड एश्योर्ड वेल्थ सॉल्यूशन: एक गारंटीड एकमुश्त राशि प्राप्त करें जो आपके नियोजित वित्तीय लक्ष्यों को पूरा करने में मदद कर सके। आप बीमित व्यक्ति की मृत्यु पर प्रीमियम की इन-बिल्ट छूट का विकल्प भी चुन सकते हैं ताकि मृत्यु पर तुरंत एकमुश्त प्राप्त करके वित्तीय लक्ष्य को सुरक्षित किया जा सके और भावी प्रीमियम की छूट (प्रीमियम का भुगतान करने की आवश्यकता नहीं) और परिवार को योजना के अनुसार पूर्ण परिपक्वता लाभ प्राप्त हो।
- फ्यूचर जनरली हेल्थ एंड एश्योर्ड इन्कम सॉल्यूशन: एक निश्चित अवधि के लिए गारंटीड आय और अंतिम इन्कम भुगतान के साथ एक अतिरिक्त लाभ। आप 15 वर्षों के लिए भुगतान कर सकते हैं और अगले 15 वर्षों के लिए हर साल दोगुना प्रीमियम प्राप्त कर सकते हैं और अंतिम भुगतान के साथ एंटी उम्र से संबंधित फायदे भी प्राप्त कर सकते हैं।
- फ्यूचर जनरली हेल्थ एंड एश्योर्ड मनी बैक सॉल्यूशन: मैच्योरिटी पर एकमुश्त राशि के साथ गारंटीड मनी वापस पाएं। प्रीमियम भुगतान के बाद मनीबैक शुरू होता है, इस प्रकार आपको अपने नियोजित वित्तीय लक्ष्य को पूरा करने में मदद मिलती है।

Date	21 st July, 2021
Publication	Lineage Today
Headline	Future Generali India Life Insurance Company Limited introduces guaranteed savings solution with health cover
Link	http://www.lineagetimes.com/2021/07/20/future-general-India-life-insurance-company-limited-introduces-guaranteed-savings-solution-with-health-cover/

NATIONAL

Future Generali India Life Insurance Company Limited Introduces Guaranteed Savings Solution With Health Cover

By Newsadmin — On Jul 20, 2021



New Delhi: Future Generali India Life Insurance Company Limited (FGILI), announced the launch of their latest life insurance solutions which offers comprehensive financial coverage with a combination of existing Health and Savings plans.

The three new solutions are 'Future Generali Health and Assured Wealth Solution', 'Future Generali Health and Assured Income Solution' and 'Future Generali Health and Assured Money Back Solution'. These solutions can be used to take care of different financial milestones plus it offers financial protection against a sudden health condition which otherwise may wipe out your entire savings.

Key Benefits:

- Life and Health benefits combined to ensure health exigencies do not derail your savings made for the planned financial milestones
- Choose from one of the three savings plan option for your planned financial milestones:
 - Future Generali Health and Assured Wealth Solution: Get a guaranteed lumpsum amount that can help to take care of your planned financial goals. You can also opt for in-built waiver of premium upon death of the insured to secure the financial milestone by receiving a lump sum immediately upon death plus waiver of future premiums (no need to pay

Date	6 th July, 2021
Publication	Pelikken
Headline	Future Generali India Life Insurance Company Limited is now associated with "DigiLocker"
Link	http://pelikken.com/single/news/1499

Future Generali India Life Insurance Company Limited is now associated with "DigiLocker"



Press Release

06-07-2021



Mumbai: Future Generali India Life Insurance Company Limited (FGILI) is now connected with the "DigiLocker." It is a digital locker facility provided by the government and allows all Indian citizens to store scanned or digital formats of their documents. It's a digital platform under the Digital India initiative; it aims to go paperless and provides an account in the cloud to every Aadhar cardholder to access their important documents in digital format.

Following are the key features:

- Download the DigiLocker app for quick access to Future Generali India Life Insurance policy details

Date	6 th July, 2021
Publication	Mumbai News Network
Headline	Future Generali India Life Insurance Company Limited is now associated with "DigiLocker"
Link	https://mumbainewsnetworks.blogspot.com/2021/07/future-general-India-life-insurance.html

Future Generali India Life Insurance Company Limited is now associated with "DigiLocker"



Mumbai, 6th July 2021: Future Generali India Life Insurance Company Limited (FGILI) is now connected with the "DigiLocker." It is a digital locker facility provided by the government and allows all Indian citizens to store scanned or digital formats of their documents. It's a digital platform under the Digital India initiative; it aims to go paperless and provides an account in the cloud to every Aadhar cardholder to access their important documents in digital format.

Following are the key features:

- Download the DigiLocker app for quick access to Future Generali India Life Insurance policy details
- DigiLocker provides access to authentic virtual documents.
- It is a digital document wallet where one can store their documents such as Digital policy document, driving licence, PAN card, Voter ID, policy documents, etc.
- One can upload the documents and keep these safe after signing up for a **DigiLocker** account

Key Highlights of DigiLocker:

- Upload and access FG Life insurance Policy Document Anytime, Anywhere!
- Authentic Documents, Legally at Par with Originals
- Signup using phone number and validate using Aadhaar.
- Digital Document Exchange with the consent of the citizen

FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LTD