

Monthly Coverage Dossier

April 2020

Future Generali India Life Insurance
Company Limited

SR NO.	OVERVIEW OF ACTIVITIES	KEY PUBLICATIONS
1	Press release: FGILI sets up helpdesk to settle claims from COVID-19 amidst lockdown	<ul style="list-style-type: none"> • UNI • Business Fortnight
2	Interview Mr. Munish Sharda	<ul style="list-style-type: none"> • The Hindu Business Line (Print & Online)
3	Authored article: Mr. G.N. Bajpai	<ul style="list-style-type: none"> • Dainik Jagran
4	Crisis management:	<ul style="list-style-type: none"> • Dainik Jagran
5	Industry participation: Ms. Jyoti Vaswani on RBI repo rate cut	<ul style="list-style-type: none"> • The Financial Express (Online)
	Ms. Ruchira Bhardwaja	<ul style="list-style-type: none"> • TJinsite magazine (Online & Print) • Banking Frontier magazine

INDEX

SR NO	Publication	Headline	Date	Coverage appeared
Press Release – IRDAI_ FGILI sets Helpdesk				
1	UNI	FGILI sets up helpdesk to settle claims from COVID-19 amidst lockdown	14 th April 2020	Online
2	NewsHunterz	FGILI sets up helpdesk to settle claims from COVID-19 amidst lockdown	14 th April 2020	Online
3	Business Fortnight	IRDAI Covi-19 preparedness by Future Generali India Life Insurance Company Limited	17 th April 2020	Online
Interview_ Munish Sharda				
1	The Hindu Business Line	We expect more customers to embrace insurance as a necessity: Munish Sharda	17 th April, 2020	Online
2	The Hindu Business Line	We expect more customers to embrace insurance as a necessity: Munish Sharda	18 th April, 2020	Print
Authored Article_ G. N. Bajpai				
1	Dainik Jagran	How to overcome the economy crisis	17 th April, 2020	Print
Crisis Management				
1	Dainik Jagran	Private insurance companies also provides death claim on Covid-19	7 th April, 2020	Print
Industry Participation				
Spokesperson – Jyoti Vaswani				
1	The Financial Express	RBI Governor Live: Shaktikanta Das cuts reverse repo; pumps In money, liquidity; eases rules for banks, NBFCs	17 th April, 2020	Online
2	SiliconCityNews	RBI repo rate cut comment by industry experts – LIC HFL & Future Generali India Life Insurance Company Ltd (FGILI)	17 th April, 2020	Online
3	CityAirNews	Industry reactions to announcements made by RBI	17 th April, 2020	Online
4	Business Fortnight	RBI repo rate cut comment by industry expert	17 th April 2020	Online
5	Top News	Comments on RBI decisions for Indian Economy by Jyoti Vaswani, Future Generali	18 th April 2020	Online
Spokesperson – Ruchira Bhardwaja				
1	Tjinsite	COVID-19 Pandemic: It's a rough road ahead but India Inc. remain positive about hiring post-lockdown	April 2020	Online
2	Tjinsite	COVID-19 Pandemic: It's a rough road ahead but India Inc. remain positive about hiring post-lockdown	April 2020	Print
3	Banking Frontier	COVID-19 Pandemic: It's a rough road ahead but India Inc. remain positive about hiring post-lockdown	April 2020	Print

Press Release

Date	14 April 2020
Publication	UNI
Headline	Future Generali India Life Insurance sets up helpdesk to settle claims from COVID-19 amidst lockdown
Link	http://www.uniindia.com/future-general-India-life-insurance-sets-up-helpdesk-to-settle-claims-from-covid-19-amidst-lockdown/south/news/1954978.html



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Monday, May 4 2020 | Time 16:42 Hrs(IST)

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India World Sports ▾ Business & Economy Science & Technology Features Entertainment

States »

South

Posted at: Apr 14 2020 10:04PM






Future Generali India Life Insurance sets up helpdesk to settle claims from COVID-19 amidst lockdown

Bengaluru, Apr 14 (UNI) To ensure hassle-free claim settlement to the nominees of the insured, Future Generali India Life Insurance company limited has set up a helpdesk amidst the lockdown that has now been extended up to May 3, 2020.

In a statement issued here on Tuesday said a help desk has been set up to expedite the claim settlement process, especially, for deaths resulting from COVID-19. The claim intimation may be sent to the nearest branch office of the insurance company in the event of it being operational. Since all branches are not functioning owing to lockdown guidelines, the insurance claimant can email a copy of the claim to care@futuregeneral-India.in/claims.support@futuregeneral-India.in with the following subject line 'COVID-19 Claim for Policy No. xxxxxxxxx along with scanned copies of the necessary documents.

Date	14 April 2020
Publication	NewsHunterz
Headline	Future Generali India Life Insurance sets up helpdesk to settle claims from COVID-19 amidst lockdown
Link	https://newzhunters.wordpress.com/2020/04/14/future-general-India-life-insurance-sets-up-helpdesk-to-settle-claims-from-covid-19-amidst-lockdown/

NEWZHUNTERS



FUTURE GENERALI INDIA LIFE INSURANCE SETS UP HELPDESK TO SETTLE CLAIMS FROM COVID-19 AMIDST LOCKDOWN

Posted on April 14, 2020 by Sai Jatin

Future Generali India Life Insurance sets up helpdesk to settle claims from COVID-19 amidst Lockdown

Bengaluru, April 14, 2020: Many people have recently succumbed to the growing coronavirus epidemic. To ensure hassle-free claim settlement to the nominees of the insured, Future Generali India Life Insurance company limited has set up a helpdesk amidst the lockdown that has now been extended up to May 3, 2020.

Easing Claim Settlement

A help desk has been set up to expedite the claim settlement process, especially, for deaths resulting from COVID-19. The claim intimation may be sent to The nearest branch office of the insurance company in the event of it being operational. Since all branches are not functioning owing to lockdown guidelines, the insurance claimant can email a copy of the claim to care@futuregeneral-India.in/claims.support@futuregeneral-India.in with the following subject line 'COVID-19 Claim for Policy No. xxxxxxxxx along with scanned copies of the necessary documents.

For a better understanding of the claim settlement process during the lockdown period, claimants may call on the company's toll-free customer service helpline number 1800-102-2355 any time from 8 am to 8 pm between Monday and Saturday. Claim intimation can also be registered by logging on to the company's website <https://life.futuregeneral-India.in/claims/make-a-claim>. Keep scanned copies of the

Date	17 April 2020
Publication	Business Fortnight
Headline	IRDAI Covi-19 preparedness by Future Generali India Life Insurance Company Limited
Link	https://businessfortnight.com/irdai-covid-19-preparedness-by-future-general-India-life-insurance-company-limited/



BUSINESSFORTNIGHT.COM
All About Business

IRDAI COVID-19 preparedness by Future Generali India Life Insurance Company Limited

By News Desk - April 17, 2020 22

Loss of a family member majorly due to COVID-19 is shocking & dishearting & other members of the family struggling to settle other formalities including finance is annoying too.

To ease little pain, **Future Generali India Life Insurance Company Limited** is assisting their claimants for hassle-free claims by setting up a helpdesk which includes

1. a) Steps to expedite the claim settlement process
2. b) List of necessary documents for filing the claim
3. c) New urgent policy service request can be made at customer portal, FG Life app & a request can also be emailed to the id given
4. d) Existing policyholders can continue paying their premiums through online, mobile wallet and can also be paid at the nearest bank ICICI & Axis Bank.

Interview
Mr. Munish Sharda

Date	17 April 2020
Publication	The Hindu Business Line
Headline	We expect more customers to embrace insurance as a necessity: Munish Sharda
Link	https://www.thehindubusinessline.com/premium/we-expect-more-customers-to-embrace-insurance-as-a-necessity-munish-sharda/article31362173.ece#



BusinessLine
Premium
We expect more customers to embrace insurance as a necessity: Munish Sharda
Surabhi | Mumbai | Updated on April 17, 2020 | Published on April 17, 2020

Post lockdown, insurers will have to be prepared for uptake in demand and do things differently, says Future Generali India Life Insurance chief

Published Date:	18 April 2020	Publication:	The Hindu Business Line (Hyderabad)
Journalist:	Surbhi Prasad	Page No:	5

We expect more customers to embrace insurance as a necessity: Munish Sharda

SURABHI

Mumbai, April 17

The current coronavirus pandemic could lead to more focus on insurance – in terms of both risk management as well as consumer demand, believes Munish Sharda, Managing Director and CEO, Future Generali India Life Insurance. In an interview with *BusinessLine*, he said while the company is focussing on serving customers, it is also working on future plans keeping in mind the current situation. Edited excerpts:

How will the insurance scenario change post-Covid-19?

It is too early to visualise what the future may look like. It also depends on how long the crisis will last and how the world responds to protect people and economy. However, one thing is certain: it will force people, companies and governments to think differently about how we live, how



we engage and how we conduct business. I see this as a moment of truth for the insurance industry. Our main priority is the safety of our employees and the well-being of our customers. The lockdown has not only put to test our digital powers but also accelerated digital adoption and innovation within the company. I see us building further on these gains post-Covid-19.

I also think that this will also have a deep impact on the risk management aspect in the insurance business; especially in the areas of business continuity, cyber security and markets, both debt and equity. I also expect more customers to embrace insurance more as a necessity and not something that needs to be pushed into their financial planning agenda.

Are insurers thinking of special packages and products for life insurance?

We see quite a few

speciality products being launched by general insurance companies to cover against Covid-19. In case of life insurance, as per the directive from the IRDA, death due to this epidemic is covered under all plans. Going forward, I expect higher demand for policies offering comprehensive cover against illnesses – known and unknown.

What is the growth strategy going forward?

Notwithstanding the short-to-medium-term slowdown in business, we are currently drawing out scenarios and shall be casting plans accordingly. In the current phase, our focus is to keep business healthy and serve our customers well. Looking ahead, we need to be prepared not just for a massive uptake in demand for insurance once normalcy returns, but also be ready with new ways of doing things.

Long-term fundamentals of the market remain robust and our strategy will remain consistent to grow our business, albeit our methods and designs

will be suitably modified for life after Covid-19.

How is the company doing in terms of performance?

We did well last year. In 2018-19 we grew about 35 per cent in individual regular premium business. We are constantly working on improving the quality of our business. Both the 13th month persistence and the claim settlement ratio and turnaround time have improved. Our plan for three years is to grow at about 30 per cent plus CAGR.

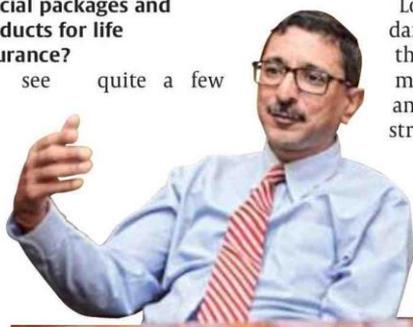
We are also expanding our footprint selectively where we see opportunities for growth in proprietary channels – both direct and agency channels. We are also seeing momentum in our partnership distribution with Bajaj Finance, Saraswat Bank, AU Bank and American Express. Proprietary business is about 60-65 per cent of our individual business.

How is your partnership with Future Group shaping up?

It's going on well. We are doing a couple of things on the group and individual side. Last year, Future Group had set up a distribution arm to sell insurance products in the store. We are seeing good build-up of volume in the set-up. We offer both term products and savings.

Looking ahead, we need to be prepared not just for a massive uptake in demand for insurance once normalcy returns, but also with new ways of doing things

MUNISH SHARDA
MD&CEO, Future Generali India



Authored Article
Mr. G.N. Bajpai

Crisis management

Published Date:	7 April 2020	Publication:	Dainik Jagran (Lucknow)
Journalist:	Sadguru	Page No:	9

कोरोना से लड़ाई में सरकार के साथ आई निजी बीमा कंपनियां

जासं, लखनऊ : कोविड-19 के खिलाफ लड़ाई में निजी बीमा कंपनियां भी अब सरकार के साथ खड़ी हो गई हैं। एलआइसी के साथ ही निजी कंपनियां भी अपनी विशेष पॉलिसी के माध्यम से कोरोना संक्रमण से होने वाली मौतों पर और बीमारी के दौरान होने वाले खर्च में पॉलिसी धारक की मदद कर रही हैं। निजी क्षेत्र की बीमा कंपनियों ने अपने दरवाजे पॉलिसी धारकों के लिए खोल दिए हैं।

अपनी पॉलिसी में महामारी होने की दशा में लाभ न देने जैसी कोई शर्त निजी कंपनियां नहीं लगा रही हैं। इससे लाखों पॉलिसी धारकों को लाभ मिलेगा। कई निजी बीमा कंपनियों के प्रतिनिधियों की ओर से दैनिक जागरण को ये जानकारी दी

फैसला

- एलआइसी ही नहीं निजी कंपनियां संक्रमण से ग्रस्त लोगों की करेगी मदद
- देशकी सभी कंपनियों ने पॉलिसी धारकों के लिए अपने दरवाजे खोले

गई है कि वर्तमान हालात में बीमा कंपनियों की भूमिका बहुत अधिक बढ़ चुकी है, ऐसे में हम सरकार के साथ खड़े हैं। कोरोना से होने वाले पॉलिसी धारक के जीवन बीमा का हम भुगतान करेंगे। इसके साथ ही कुछ बोनस स्कीमों का एलान भी कंपनियों ने किया है, ताकि वे पॉलिसी धारकों को और अधिक लाभ दे सकें। ये व्यवस्था वर्तमान में पॉलिसी लेने वालों के लिए भी लागू होने का दावा कर रही हैं।

Industry story
Ms. Jyoti Vaswani

Date	17 April 2020
Publication	The Financial Express
Headline	RBI Governor Live: Shaktikanta Das cuts reverse repo; pumps In money, liquidity; eases rules for banks, NBFCs
Link	https://www.financialexpress.com/economy/rbi-governor-shaktikanta-das-live-news-updates-fiscal-stimulus-monetary-policy-economic-relief-coronavirus/1931155/

FINANCIAL EXPRESS
Read to Lead

RBI Governor Highlights: Shaktikanta Das cuts reverse repo; pumps in money, liquidity; eases rules for banks, NBFCs

By: FE Online | Updated: Apr 17, 2020 6:31:48 pm

RBI Governor Shaktikanta Das Highlights: Reserve Bank of India Governor Shaktikanta Das today brought in a slew of measures to provide liquidity, facilitate bank credit, enable normal functioning of the markets, and ease financial stress to an economy struggling against the deadly coronavirus.



Few other key issues which will need addressing by RBI in our view is (a) guidance on the CMC and (b) continued support to the banking system in case the financial stress amongst the corporates (apart from the commercial real estate) come to the fore amidst the COVID-19 led growth slowdown- **Navneet Munot, ED & CIO, SBI Mutual Fund**

14:40 (IST)
17 APR 2020

RBI measures pertinent actions 'to begin with'- Navneet Munot, ED & CIO, SBI Mutual Fund

Unusual times need unusual response and the governor has adequately come forward to impress their cognizance of the current and future probable pain points in the financial system. They have reiterated to do 'whatever it takes' to support the financial system and economy in general. These measures were some pertinent actions 'to begin with'- **Navneet Munot, ED & CIO, SBI Mutual Fund**

14:29 (IST)
17 APR 2020

RBI's stand to take further measures provides further solace to markets and economy

The much-needed liquidity support to the struggling NBFC/HFC /MFI sector in the form of TLTRO 2 and refinancing through NABARD, NHB and SIDBI would aid to ease the incumbent funding and liquidity issues in the sector. The further deduction of reverse repo rate by 25 bps to 3.75% would push the lending by banks to productive channels of the economy. RBI stands ready to take further measures as and when required, which indeed provides further solace to markets and the economy. - **Jyoti Vaswani, CIO, Future Generali India Life Insurance**

14:26 (IST)
17 APR 2020

Breather for realty sector

Revising the reserve repo rate to 3.75% will promote the banks to infuse liquidity parked with them into the easing the liquidity. The Real estate Industry which has been cash strapped for more than a year now can as loans given by the NBFCs for will not be classified as NPA even on non-repayment for a period of 1 year - **Coopers, Managing Director of Spenta Corporation**

COVID-19

India	
Cases	42,533
Deaths	1,373
Cured	11,706

Date	17 April 2020
Publication	SiliconCityNews
Headline	RBI repo rate cut comment by industry experts – LIC HFL & Future Generali India Life Insurance Company Ltd (FGILI)
Link	http://www.siliconcitynews.com/?p=31821



Published On: Fri, Apr 17th, 2020

National | By Raju

RBI Repo Rate Cut Comment By Industry Experts – LIC HFL, And Future Generali India Life Insurance Company LTD {FGILI}

Ms. Jyoti Vaswani, CIO, Future Generali India Life Insurance Company Ltd -

"Facing an economic maelstrom, global economies have begun to deliver robust fiscal and monetary response to tackle the coronavirus outbreak. Nations across the world have come up with a mixture of rate cuts, liquidity boosting measures, tax incentives, loan guarantees, wage subsidies in order to shield their citizens as well as its enterprises from the devastating effects of the pandemic. India is adopting a calibrated approach to managing the covid induced slowdown in the economy. Today RBI announced the second tranche of liquidity boosting measures in an attempt to address the aftermath of the ongoing crisis . The much needed liquidity support to the struggling NBFC/HFC /MFI sector in the form of TLTRO 2 and refinancing through NABARD, NHB and SIDBI would aid to ease the incumbent funding and liquidity issues in the sector. The further deduction of reverse repo rate by 25 bps to 3.75% would push the lending by banks to productive channels of the economy. RBI stands ready to take further measures as and when required, which indeed provides further solace to markets and economy".



Ms. Jyoti Vaswani – CIO – FGILI

"Facing an economic maelstrom, global economies have begun to deliver robust fiscal and monetary response to tackle the coronavirus outbreak. Nations across the world have come up with a mixture of rate cuts, liquidity boosting measures, tax incentives, loan guarantees, wage subsidies in order to shield their citizens as well as its enterprises from the devastating effects of the pandemic. India is adopting a calibrated approach to managing the covid induced slowdown in the economy. Today RBI announced the second tranche of liquidity boosting measures in an attempt to address the aftermath of the ongoing crisis . The much needed liquidity support to the struggling NBFC/HFC /MFI sector in the form of TLTRO 2 and refinancing through NABARD, NHB and SIDBI would aid to ease the incumbent funding and liquidity issues in the sector. The further deduction of reverse repo rate by 25 bps to 3.75% would push the lending by banks to productive channels of the economy. RBI stands ready to take further measures as and when required, which indeed provides further solace to markets and economy".

Date	17 April 2020
Publication	CityAirNews
Headline	Industry reactions to announcements made by RBI
Link	https://www.cityairnews.com/content/industry-reactions-to-announcements-made-by-rbi

CITY AIR NEWS

DEDICATED TO LATE SHRI H.R. DHIMAN (JOURNALIST)

STRAIGHT FORWARD

Industry reactions to announcements made by RBI

It is believed that today's announcements by RBI will greatly enhance liquidity and improve credit supply

 cityairnews Apr 17, 2020 05:38



-Jyoti Vaswani, CIO, Future Generali India Life Insurance Company Ltd

"Earlier on March 27, the RBI had reduced the repo rate to a 15-year low of 4.40 per cent by announcing a steep cut of 75 basis points. Now there has been reverse repo rate cut by 25 bps to 3.35%. We believe that this will minimise the epidemiological damage in the country due to coronavirus. Along with reduction in repo rate cut it has been announced that the NPA classifications will exclude the three-month moratorium period till May-end, which again is a welcome measure. Hopefully this will further give borrowers and lenders breathing space to stabilize from the unexpected financial and psychological jolt out of this pandemic. The announcement today is a step towards diminishing the coronavirus impact on the economy and ensuring the normal functioning of financial markets".

Date	17 April 2020
Publication	Business Fortnight
Headline	RBI repo rate cut comment by industry expert
Link	https://businessfortnight.com/rbi-repo-rate-cut-comment-by-industry-experts/



Expert Speak

RBI Repo rate cut comment by industry experts

By News Desk - April 17, 2020



Ms. Jyoti Vaswani, CIO, Future Generali India Life Insurance Company Ltd –

"Facing an economic maelstrom, global economies have begun to deliver robust fiscal and monetary response to tackle the coronavirus outbreak. Nations across the world have come up with a mixture of rate cuts, liquidity boosting measures, tax incentives, loan guarantees, wage subsidies in order to shield their citizens as well as its enterprises from the devastating effects of the pandemic. India is adopting a calibrated approach to managing the covid induced slowdown in the economy. Today RBI announced the second tranche of liquidity boosting measures in an attempt to address the aftermath of the ongoing crisis . The much needed liquidity support to the struggling NBFC/HFC /MFI sector in the form of TLTRO 2 and refinancing through NABARD, NHB and SIDBI would aid to ease the incumbent funding and liquidity issues in the sector. The further deduction of reverse repo rate by 25 bps to 3.75% would push the lending by banks to productive channels of the economy. RBI stands ready to take further measures as and when required, which indeed provides further solace to markets and economy".

Date	18 April 2020
Publication	Top News
Headline	Comments on RBI decisions for Indian Economy by Jyoti Vaswani, Future Generali
Link	https://topnews.in/comments-rbi-decisions-indian-economy-jyoti-vaswani-future-general-2411271

TopNews

Analyst View
Company Results
Banking Sector
Auto Sector
Forex Update
Real Estate

Home » [Comments on RBI Decisions for Indian Economy by Jyoti Vaswani Future Generali](#)

Comments on RBI Decisions for Indian Economy by Jyoti Vaswani Future Generali

▲ SUKANT SHARMA © 18 APRIL 2020



RBI has announced some important steps to help Indian economy after massive blow to manufacturing and economic activity. Comments on RBI's decisions by Jyoti Vaswani, CIO, Future Generali India Life Insurance follow...

Facing an economic maelstrom, global economies have begun to deliver robust fiscal and monetary response to tackle the coronavirus outbreak. Nations across the world have come up with a mixture of rate cuts, liquidity boosting measures, tax incentives, loan guarantees, wage subsidies in order to shield their citizens as well as its enterprises from the devastating effects of the pandemic.

India is adopting a calibrated approach to managing the covid induced slowdown in the economy. Today RBI announced the second tranche of liquidity boosting measures in an attempt to address the aftermath of the ongoing crisis .

The much needed liquidity support to the struggling NBFC/HFC /MFI sector in the form of TLTRO 2 and refinancing through NABARD, NHB and SIDBI would aid to ease the incumbent funding and liquidity issues in the sector.

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Ms. Ruchira Bhardwaj

Published Date:	April 2020	Publication:	TJinsite Magazine
Journalist:	Shivangi Chakvorty	Page No:	6

6

How corporate India is using HR Tech to tackle COVID-19 pandemic?



Ruchira Bhardwaja, CHRO, Future Generali India Life Insurance Co. Ltd.

“ Technology and digitalisation have been at the core of our ‘simplification’ strategy. During these unprecedented times technology has played a pivotal role in engaging and connecting with our employees extensively. From motivating them through #21DaysofOptimism program to live activities about #LockinGoodHabits focussing on employee well-being, to upskilling employees digitally, technology is playing a crucial role in streamlining various processes amid present situations. ”



Shantanu Das, CHRO, Amway India

“ In a people-oriented business such as ours, HR Tech plays a significant role as it is imperative to have the right people in place who will serve as essential support during these uncertain times. We have shifted our recruitment and on-boarding strategy to virtual platforms. Like using technologies such as Skype & Microsoft Teams for screening, on-boarding & induction of recruits. With the aid of technology we have been successful in maintaining a cautious yet dynamic approach towards recruitment activities. ”



Rajendra Ghag, CHRO, Blue Dart Pvt. Ltd.

“ In this global health crisis, wellbeing of employees is our utmost priority. To ensure their safety, we have rolled out an app based engagement tool to educate, counsel and share information on preventive measures for COVID-19. Additionally, mandatory safety gear to be worn at work has been provided to all employees and to regularly monitor their health, medical equipment across operational facilities has been installed. The company has also adopted several communication modes encouraging teams to stay connected for smooth and seamless work, fostering increased productivity. ”



Anu Mathew, CPO, Pine Labs

“ At Pine Labs, we enabled work from home for all our employees much before the national lockdown was announced. We have developed several remote learning programs to help our employees to pick up new skills and sharpen the knowledge regarding our systems and processes. In order to keep the spirits high, we stay connected with various remote initiatives including health challenges, fitness routines, work from home best practices, tips to manage a perfect work-life balance and on how to ensure safety during the ongoing pandemic.”



Priyadeep Chopra, Head Corporate HR, Edelweiss Group

“ In these uncertain times, anxiety, stress and fatigue are certainly building up and impacting our physical and mental health. At Edelweiss, holistic well-being of our employees is at the heart of some of the initiatives that we have launched. A counselling service for the emotional well-being of our employees and their family members, is one such initiative. Our employees and their families now have access to online counsellors hence providing a non-judgmental, empathetic and accessible space to navigate this stressful time. ”



Arnold Su, Business Head - Consumer and Gaming PC, SYS Business Group, ASUS India

“ ASUS has maintained a proactive and transparent approach from the beginning with its employees. Clear WFH guidelines are laid out and timelines for attending meetings and other professional calls are scheduled. It has been ensured work does not suffer and, at the same time, employees have the flexibility to maintain a work-life balance. Our HR team is in constant touch with employees through periodic communication. The brand has provided opportunities for employees to upgrade their skill through training on internal systems & processes. ”

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www.confed.insoajob.com

Date	20 April 2020
Publication	TJinsite Magazine
Headline	COVID-19 Pandemic: It's a rough road ahead but India Inc. remain positive about hiring post-lockdown
Link	https://content.timesjobs.com/covid-19-pandemic-its-a-rough-road-ahead-but-india-inc-remainspositive-about-hiring-post-lockdown/articleshow/75251931.cms

COVID-19 Pandemic: It's a rough road ahead but India Inc. remains positive about hiring post-lockdown

■ SHIVANGI CHAKRAVORTY | APR 20, 2020, 06.15 PM

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HIRING & BEYOND

VOLUME 2 | ISSUE 04 | APRIL 2020 | www.content.timesjobs.com

INDUSTRY INSIGHTS: PAGE 4-5
How Indian firms are managing remote working amid COVID-19 Lockdown

INFOGRAPHIC PAGE: PAGE 8
Hiring trends for March 2020

COVID-19 Impact on: Work | Workforce | Workplace



Published Date:	April 2020	Publication:	Banking Frontier Magazine
Journalist:	NA	Page No:	10

HR Next for Experiential Economy - An Innovation Perspective

CHROs share their views on employee lifecycle management, challenges and adoption of latest technology in HR management at Finnoviti 2020.
Edited excerpts:

Pratima Thomas, Head - HR, Fino Payments Bank

In the last few years, whenever we go out to our external customers, we collect information in the form of short surveys to gain insights - 3 points surveys with a 5-star rating scale. Whenever we try to capture employee data, we come up with lengthy engagement surveys - so we are trying to keep our touch points short and simple for our employees. They come back with short answers and feedbacks and it helps us capture the feedback in real time. I feel that it is the most important thing while capturing data; it makes our employee experience relevant. We have multiple touch points to gather employee experience from the first day of the employee to the last day. The exit survey is kept short and simple and by keeping the last day smooth for the employee, he/she goes out by taking the best experience from the organization.

We at Fino Payment Bank believe in phygital, so we try to keep the same with our internal and external customers and drive the spirit, and our open-door policies follow the same spirit.

We ask our employees about their Aadhaar cards during the recruitment process and if they don't have, we help them to create one. As we are present in tier 5-6 locations and rural markets, the Aadhaar card becomes the main identity of our employees.

Ruchira Bhardwaj, CHRO, Future Generali India Life Insurance

The marketers know exactly when the customer is waking up, when he goes to sleep, what he is doing, what he is listening and what kind of clothes he wants to wear. The customers have amazing data which is helping them to create a CX, and personalize customer experience. I aim for creating that kind of employee experience. We should also start collecting data of employees based on their moods and about



HR professionals preparing for the discussion

their likes - what they want, how they want, how they want to get recognized, what kind of work atmosphere they want, what kind of things they want to work with, etc. All these can contribute to improving the employee experience.

There are amazing ways in which you can collect data and thankfully we are in that era. The fourth industrial revolution is really going to augment the way you can look at employees and their behaviours, likes and dislikes. For example, when we are hiring a person, we collect 30 attributes of the person whom we are hiring. We know everything about their performance - when they perform, when they don't perform, what kind of managers help them perform and what kind of rewards help them perform.

We periodically focus on group discussions and ask questions to our front-line employees, such as - what motivates you, what demotivates you, what or who inspires you, and who you look up to? It is qualitative data, which we collect from those discussions and it gives us the ability to tailor-make experience for existing group of employees.

Deodutta Kurane, Group President - Human Capital, Yes Bank

We have adopted a model for our bank, which is divided in to 4 quadrants of the circle where an employee or potential employee

or ex-employee has an interface. The next thing we did is in each of these quadrants, we identified the critical interfaces. For example, for candidates, the career website of the bank is a very important interface. The next circle we drew outside the first circle of those 4 categories of employees was to identify the different kinds of employee interface points. The third circle is about the interface owner, ie, who is the person who can be held accountable for the performance of that interface. If that interface happens successfully, what is the outcome which is likely to happen? If that happens, then the employee experience is good, if doesn't happen then the outcome is a bad experience.

Any website you visit today has enough logging tools to tell you how many people logged in, when they logged in, which pages are most popularly seen, etc. So, the interface owner of the website is part of his key result areas that drives maximum traffic to the website. It is a measurable thing and there is nothing subjective about it.

We have to go deeper. For example, a candidate has logged in in our bank website, but did not submit his CV. We will then get back to the candidate and ask him whether there's something we can help him with. We are trying to build an Amazon kind of experience for the candidates. The MIS, which is normally generated by a