

### **Monthly Coverage Dossier**

### **March 2022**

**Future Generali India Life Insurance Company Limited** 



### Index

	FGILI Monthly Report -March 2022						
Overview of Activities	Spokesperson	Publications captured	Journalist	Timeline	Media Type	Category	MAV
		Inte	erview				
FGILI #BreakTheBias activity	Ms. Shwetha Ram	ET HRWorld	Hemanshi Tiwari	10-Mar-22	Online	CAT A	450000
Quote from HR for Women's Day Edition	Ms. Shwetha Ram	Human Capital	Anushruti Singh	15-Mar-22	Magazine	CAT A	450000
Women's day issue on job satisfaction	Ms. Shwetha Ram	Banking Frontiers	Ravi Lalwani	25-Mar-22	Magazine	CAT A	450000
Market trends to be observed	Mr. Niraj Kumar	ET Markets	Amit Mudgil	29-Mar-22	Online	CAT A	300000
		Autho	or Article				
Cautionary practices to help steer you clear of any life insurance scams	Mr. Subhashish Acharya	The Times of India	Ajay Tiwari	29-Mar-22	Online	CAT A	300000
Translating the article on 'Cautionary practices to help steer you clear of any life insurance scams ' to Hindi	Mr. Subhashish Acharya	Dainik Bhaskar (12 Editions)	Ajay Tiwari	29-Mar-22	Print	CAT A	216816
Translating the article on 'Cautionary practices to help steer you clear of any life insurance scams ' to Hindi	Mr. Subhashish Acharya	Divya Bhaskar (2 editions)	Ajay Tiwari	29-Mar-22	Print	CAT A	108908
Translating the article on 'Cautionary practices to help steer you clear of any life insurance scams ' to Hindi	Mr. Subhashish Acharya	Dainik Bhaskar online	Ajay Tiwari	29-Mar-22	Online	CAT A	300000
		Press	Release				



Generali becomes majority shareholder in Indian life insurance joint venture	Mr. Miranjit Mukherjee	Jaipur Evening Post		1-Apr-22	Print	CAT B	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	Janpath Samachar		1-Apr-22	Print	CAT B	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	Dainik Hind Sagar		1-Apr-22	Print	CAT B	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	Dainik Aaj Samaj		1-Apr-22	Print	CAT A	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	Mint		31-Mar-22	Print	CAT A	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	The Financial Express		31-Mar-22	Print	CAT A	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	Dainik Adhikar (Jaipur)	Manadana	31-Mar-22	Print	CAT A	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	Dainik Bhaskar (Delhi)	Mass Issue	31-Mar-22	Print	CAT A	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	Navbharat		31-Mar-22	Print	CAT A	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	Dainik Navjyoti		31-Mar-22	Print	CAT A	300000



Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	ET BFSI	31-Mar-22	Online	CAT A	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	The Hindu	31-Mar-22	Online	CAT A	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	The Economic Times Hindi	31-Mar-22	Online	CAT A	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	Navbharat	31-Mar-22	Online	CAT A	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	The Print Hindi	31-Mar-22	Online	CAT B	150000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	Asia Insurance Post	31-Mar-22	Online	CAT B	150000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	Insurance Magazine	31-Mar-22	Online	CAT B	150000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	The Economic Times	31-Mar-22	Online	CAT A	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	Business Standard	31-Mar-22	Online	CAT A	300000



Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	Hindu Business line		31-Mar-22	Online	CAT A	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	NDTV		31-Mar-22	Online	CAT A	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	Outlook India		31-Mar-22	Online	CAT A	300000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	Devdiscourse		31-Mar-22	Online	CAT A	150000
Generali becomes majority shareholder in Indian life Insurance joint venture	Mr. Miranjit Mukherjee	The Quint		31-Mar-22	Online	CAT A	150000
		Indust Comments on	try Story US Fed Taperi	ng			
Market Highlights: Sensex surges 1,047 points, Nifty settles above 17,250-mark on positive global cues	Mr. Niraj Kumar	Mint		17-Mar-22	Online	CAT A	300000
Stock Market Highlights: Nifty forms bullish candle. What does it signal for Monday's session?	Mr. Niraj Kumar	The Economic Times	Mass issue	17-Mar-22	Online	CAT A	300000
US Fed rate hike impact on India: Prospects remain strong despite inflationary headwinds; India on cusp of sustained revival, say experts	Mr. Niraj Kumar	Zee Business		17-Mar-22	Online	CAT A	300000



on positive global cues		Total Cove	rage: 50 Clins				
Market Highlights: Sensex surges 1,047 points, Nifty settles above 17,250-mark	Mr. Niraj Kumar	5Paisa		17-Mar-22	Online	CAT B	150000
Share Market updates: Sensex zooms 1,000 points, Nifty crosses 17,250; HDFC, Titan, RIL top gainers	Mr. Niraj Kumar	Indian Express		17-Mar-22	Online	CAT A	300000
Share Market updates: Sensex zooms 1,000 points, Nifty crosses 17,250; HDFC, Titan, RIL top gainers	Mr. Niraj Kumar	Business Today		17-Mar-22	Online	CAT A	300000

Total Coverage: 50 Clips

Total MAV: Rs 1,06,77,524

Total MAV In words: One crore, six lakhs, seventy-seven thousand, five hundred and twenty-four



## **Coverage Interview**



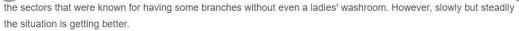
Date:	March 10, 2022	Publication:	ET HRWorld
Media:	Online	Page No:	NA

Link: <a href="https://hr.economictimes.indiatimes.com/news/workplace-4-0/diversity-and-inclusion/fgili-plans-to-incentivize-diversity-hiring-through-recruitment-partners-and-employee-referrals/90119600">https://hr.economictimes.indiatimes.com/news/workplace-4-0/diversity-and-inclusion/fgili-plans-to-incentivize-diversity-hiring-through-recruitment-partners-and-employee-referrals/90119600</a>



FGILI plans to incentivize diversity hiring through recruitment partners and employee referrals - ETHRWorld

The insurance sector has traditionally been considered male-dominated and there were times when it was one of



Shwetha Ram, Head - Human Resources, Future Generali India Life Insurance (FGILI) reveals the company's plans on women hiring, pro-women initiatives and how the company is establishing a culture of uplifting women employees.

MONTHLY 105.3k SimilarWeb © COVERAGE 11k

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Date:	March 15, 2022	Publication:	Human Capital		
Media:	Print	Page No:	11		
Readership: 50000					



culture and performance of a team might suffer if such behaviour is prevalent and not checked in an organisation.

### Why?

Microaggressions are called that because they exist in little corners of our minds and are projected almost without our knowledge. They stem from assumptions that have formed in our minds about people who are different from us – either consciously through experiences we had, or unconsciously through stories and assumptions we picked up from people around us throughout our lives. Some of these biases are intrinsic and subliminal – and yet so harmful and prejudicial to parts of society that someone has to call them out so that people can take another look, learn and change.

#### What can we do?

The answer obviously is not to ignore the problem because we feel stuck and confused, nor is it to withdraw oneself from interactions with people who are not like us. That would only worsen the problem of segregation and stereotyping. No one benefits from monochromatic, homogenous groups. We need diversity. Hence, we need to eliminate microaggressions (among other biases and dysfunctions)

Here is a 3-point programme to keep in mind in the context of microaggression – whether we are at the receiving end of it, observe it, or get "called out" for it as an aggressor.

- Acknowledge
- Learn
- Advocate

### Acknowledge

The fact is that all of us have biases and we are usually blind to them unless we come face to face with them in certain situations. Human beings have been so successful as a species because our brains make meaning of the world through pattern recognition. To deal with



#### SHWETHA RAM

Head-Human Resources, Future Generali India Life Insurance Co. Ltd

"COVID-19 ushered in circumstances under which the way women work and live have drastically changed. Being inclusive in our actions is easier said than done however, inclusivity in workplace should be an outcome of structural, and behavioural changes the biggest of which is creating a mindspace for this subject. Workplaces must approach this empathetically and must aim to build a robust support network for women. Workplaces can look at re-evaluating corporate policies and create an ecosystem that impacts women directly while helping them be challenged, heard and supported in their professional growth."



Date:	March 25, 2022	Publication:	Banking Frontiers			
Media:	Print	Page No:	25			
Readership: 175000						



and employees. During covid times, employees specifically looked forward to enhanced and better medical and mental health support, in addition to various other expectations. Another significant area of expectation is the need to understand the purpose of everything we do, clearly defined by organizations, and disseminated to staff.

### **ATTRITION RATE**

Future Generali Life Insurance has been the victim of the great resignation trend across the employed workforce. Shwetha shared her experience: "We have experienced pent up attrition of 2020 impacting the 2021 numbers to a large extent. The economy has opened providing employees several options within and outside the sector."

The attrition rate among Fino Payment Bank field employees did stay the same or rather even reduced. Pratima shared: "There was a sudden surge in demand globally for the tech-based talent. Work from anywhere concepts did move talent, and the brunt was faced by us equally like most tech organizations."

#### TRAINING PROGRAMS

The focus of learning has now shifted largely from what the organization wants employees to learn to what employees would like to learn to not just do their current jobs better but also have the know-how of doing their next job better. Shwetha shares: "At FGILI, our learning agenda

has reskilling & upskilling at the center of it. Data & Digital Acumen were 2 key skills that we have aimed to upskill our employees till 2021 along with the lifetime partner behavior skill. The strategic focus of 2022 and beyond will bring to fore the Skill Transformation across levels."

Priya says: "We have seen that learning new skills, especially in the technical/functional area has created a lot of positive impact amongst our employees. We proactively realized this sentiment and partnered with reputed institutes such as National Insurance Academy (NIA) to provide cutting-edge training to our employees. Some of the training we undertook were - training for claim settlement of electric vehicles, artificial intelligence-based claims processing, product and pricing sophistication for distribution teams, to name a few."

She further added: "Employees see these upskilling programs as value additions to their professional growth. Notably, we launched LinkedIn Learning for all our India employees. With over 13,000 modules to choose from, this unique learning platform was customizable as per individual needs - bite-size learning for on-the-go learner or elaborate training for learnings new skills."

Fino Payment Bank did webinars focussed on health and support during covid times. Further, training programs on task-based nuances for junior roles and leadership development that focused more on personal attributes were conducted. "They not only enabled a level of confidence in the organizational capability of setting out sustainable journeys but brought the teams together to achieve goals. This, in turn, created a significant amount of job satisfaction," adds Pratima.

#### **INCREASING JOB SATISFACTION**

Fino Payment Bank focuses on employee well-being and employee-related programs were at the helm. These included regular employee mental health programs, which help build greater confidence of employees in the organization, which in return led to a greater sense of satisfaction, support system infrastructure, and policies to build a conducive environment to help ease out



work pressures.

According to Pratima, a hybrid model of working helped create work-life balance for employees, improve quality of life along with the decreased fear of covid infection. Leaders with open doors for the teams and skiplevel meetings. Increased communication channels to percolate purpose, and goals, apart from help and support.

She further added: "Most importantly, the organization's assurance to staff that the Fino family is with each one of them in these times, allows them to give their best and derive the best out of their roles."

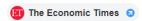
Liberty General Insurance does a monthly eNPS (employee Net Promoter Score) based listening strategy wherein the voice of the employee is heard every month. This helped the company to be tuned in and support the employees evolving aspirations and fine-tune our organizational approach to arrive at a win-win balance.

At FGILI, the endeavor has always been to allow employees to gain maximum exposure on the job by providing them exposure on cross-functional projects, continuously looking at opportunities to digitize and automate processes. Shwetha said: "This has led to a great amount of natural upskilling on the job, which is a primary driver for enhanced job satisfaction. We also measure the learnability index which was at a record high in years 2020 & 2021."

ravi@glocalinfomart.com

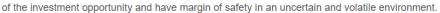


Date:	March 29, 2022	Publication:	ET Markets
Media:	Online	Page No:	NA



### New set of winners to lead next round of rally; investors must have a margin of safety: Niraj Kumar

"We believe that retail investors should use the current period of consolidation to build equity positions. It is extremely important to identify the risk reward characteristic





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- Niraj Kumar, Chief Investment Officer, Future Generali India Life Insurance

MONTHLY 38.8m SomilarWeb © COVERAGE 38.1k



### **Coverage Author Article**



Date:	March 04, 2022	Publication:	The Times of India		
Media:	Online	Page No:	NA		
Link: https://timesofindia.indiatimes.com/blogs/author/subhasish-acharya/					



### Cautionary practices to help steer you clear of any life insurance scams

With demand for life insurance rising in a post-pandemic world, it is important to understand key factors that one should consider before purchasing a life insurance cover. While a variety of products and insurance providers...



-Subhasish Acharya, Chief Distribution Officer, Future Generali India Life Insurance Co. Ltd.

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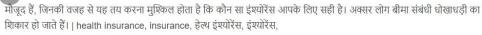
Date:	March 28, 2022	Publication:	Dainik Bhaskar
Media:	Online	Page No:	NA

Link: <a href="https://www.bhaskar.com/business/news/health-insurance-insurance-to-avoid-insurance-related-fraud-keep-these-5-things-in-mind-including-understanding-the-features-document-properly-129571552.html">https://www.bhaskar.com/business/news/health-insurance-insurance-to-avoid-insurance-related-fraud-keep-these-5-things-in-mind-including-understanding-the-features-document-properly-129571552.html</a>

Dainik Bhaskar

काम की बात: इंश्योरेंस से जुड़ी धोखाधड़ी से बचने के लिए की फीचर्स डॉक्यूमेंट को ठीक से समझने सहित इन 5 बातों का रखें ध्यान

वैश्विक महामारी के बाद लाइफ इंश्योरेंस की मांग काफी बढ़ गई है। हालांकि मार्केट में दर्जनों लाइफ इंश्योरेंस कंपनियां और सैकड़ों प्रोडक्ट







Date:	March 28, 2022	Publication:	Dainik Bhaskar (12		
			Editions)		
Media:	Print	Page No:	11		
Readership: 18316204					

### कंज्युमर अलर्ट

### बीमा संबंधी धोखाधड़ी से बचने के लिए अपनाएं ये सावधानियां



वैश्विक महामारी के बाद लाइफ इंप्सेंट्स की मांग काफी बढ़ गई है। हालांकि मार्केट में दर्जनों लाइफ इंप्सोंट्स कंपनियां और सेकड़ों प्रोडक्ट मीजूद हैं, जिनकी वजह से यह तय करना मुश्किल होता है कि कौन सा इंप्सेंट्स आफत लिए सही है। अक्सर लोग सीम संबंधी थोखाधड़ी का शिकार हो जाते हैं। यहां हम कुछ सुझाव दे रहे हैं, जिन्हें अपनाकर आप अपने लिए या परिवार के लिए सबसे उपयुक्त लाइफ इंप्सोंट्स प्रोडक्ट चुन सकते हैं। साथ ही घोटाले या एजेंटों की ओवर-सेलिंग और मिस-सेलिंग का शिकार होने से भी

वि संतर्भ हा स्वी प्रतिस्था है । अमतौर पर उपभोक्ता हैश्योरेस खाँदिने से पहले उसके को-फीचस डॉक्यूमेंट्स (केएफड़ी) नहीं एवते हैं। बढ़ बड़ी पति है। हाफड़ इंस्योरेस ह सभी प्रोडक्ट्स के साथ पॉलिसी जारी छोने की तारीख से 15 दिनों तक के लिए फ्री-लुक अविध छोते हैं। पॉलिसीआरक को यदि लगता है कि इंस्योरेस उनकी चरूरतों के लिए उपयुक्त नहीं है या उन्हें केएफड़ी में डॉल्लिखत बादों से अलग बाते कह कर बेचा गया था तो वे 15 दिनों के भीतर खादी गई पॉलिसी को निस्त करने का विकल्प चुन सकते हैं। निस्सीकरण आवेदन की प्रोसीस के बाद चुकाया गया प्रॉमियम वापस कर दिया जाता है और वैधानिक कटौतियों के बाद बाको तकम पिल्टर्ड बुँक अकाउंट में ट्रांस्पर कर कर दी जाती है। प्रालोभन वाले कॉल्स को नजरअंदाज करें - आपका इंटा कई इंग्सोरेस एजेंट्स या दुर्गवनापूर्ण कंपीयों को पहुंच में से सकता है। ऐसे लोग आपका मौजुदा इंग्सोरेस जरूरत से कम होने का हवाला देकर आपसे अपनी पॉलिसी के प्रफोड़ करने या बदलने का अनुरोध कर सकते हैं। बीद आपने पॉलिसी खड़ीदने के पहले जित्त छानबींन और रिसर्च की है तो बस समय पर प्रॉमियम का भुगतान करते रहना ही आपके हित में हैं।

परिवार के निकट सदस्यों को हमेशा सूचित रखें - परिवार के सदस्यों को आफे ह्रारा खरीदी गई लाइफ इंप्योरेंस पॉलिसियों के बारे में पूरी जानकारी रहनी चाहिए, तिक आफे नहीं रहने पर वे इनका लाभ उठा सकें। पॉलिसी स्तालेक को डिजिटल और कागजी, दोनों रूप में स्टोर कर ले ताकि जरूरत के समय इन्हें आसानी सेश्राप्त प्राप्त किया जा सके। मृत्यु की स्थित में बीगा से प्राप्त रकम का कैसे उपयोग करना है, इसके विषय में भी परिवार के परस्यों को क्सता से बता देना चाहिए, ताकि वे पैसों का बुद्धिमानी से उपयोग कर सकें। अपनी बीमा पॉलिसी और इसे जारी करने वाले बीमाकर्ता के सम्बन्ध में ताजा जानकारी रखना हमेशा फायदेंग्रदे होता है। प्रमाणित सलाहकारों पर प्रकीन करना बेहतर है। सार्क रहकर ही धोखेंबाज

और दुर्भावनापूर्ण लोगों की कोशिशों को नाकाम कर सकते हैं।

• लाइफ इंश्योरेस की जरूरत को समझें- इंश्योरेस खंगेदने से

• लाइफ इंश्योरेस की जरूरत को समझें- इंश्योरेस खंगेदने से

गर्फा इंश्या को स्मन्ट समझ होंगे चाहिए कि आप पासिनी क्यों

खंगेद रहे हैं और इसके करत और करत की अवधि को अच्छी तक्त

संच-समझ कर तत्त करा चारिया।

के इरादे से अपेक्षाकृत कम अवधि के लिए या अपर्याप्त कवर और

सम्भ इंश्योदेस पालिली खंगेद लो हैं। किसी व्यक्ति

को कितमें पूर्ण के लाइफ इंश्योरेस पालिली खंगेद लो हैं। किसी व्यक्ति

को कितमें पूर्ण के लाइफ इंश्योरेस पालिली खंगेद लो हैं। किसी व्यक्ति

का खंग सा हैं और भविष्य में उन्मी जिस्ति की वर्तमान जीवनशौली

इसका सामान्य नियम यह है कि बीमित गरि आपको सालाना आय

का कम-से-कम 20 पुना होंगी चाहिए। इस्तिक इस संबंध में किसी

भरीसेम्द ऐयोवन की स्ताह लेना सबसे बेंड्या तरीवत हम संबंध में किसी

भरीसम्बद्ध रणावर का सुलाह (ला। सबस बाढ़ुवा तथका हा - महिंद में उपलब्ध कीन सा एवान आपके अनुकूल है इसकी समझना जरूरी है। आप तोर पर टर्म इंग्योरेस प्रोज्जद का चुनाव- महिंद में उपलब्ध कीन सा एवान आपके अनुकूल है इसकी समझना जरूरी है। आप तिर पर टर्म इंग्योरेस एस्पागत एवान और युनिट लिंक्ड बीमा प्लान (जुलिप्स) की बिक्री सबसे अधिक होती है। टर्म इंग्योरेस विशुद्ध सुखा के लिए होता है और इसे यदि जरूरी बातों कम उम्र में ले लिया जाए तो सबसे कम मीमियन कराते, जुफंटाजावित मुख्य लाभ या पॉलिसी मैच्योर होने पर उत्तरजीवित लाभ लिए अतिरिक्त पढ़डर भी चुन सकते हैं। वहीं परमारात्र योगनाएं या तो बोत्तस के बीर पार्टाशुर होते हैं। वहीं परमारात्र योगनाएं या तो बोत्तस के बीर पार्टाशुर होते हैं। वहीं परमारात्र योगनाएं या तो बोत्तस के बीर पार्टाशुर होते हैं। वहीं परमारात्र तथ से बीपा और निवेश स संस्थाना होते हैं, लिंक इनके विषय में साथमानीयुक्क विषय स्वतर होते होते।





सुभाशीष आचार्य चीफ डिस्ट्रीब्यूशन ऑफिसर, फ्यूचर जनराली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड



Date:	March 28, 2022	Publication:	Divya Bhaskar ( 2 Editions)	
Media:	Print	Page No:	11	
Readership: 18316204				





સુબાશિય સાચાર્ય ભારકર એક્સપર્ટ એક્સપર્ટ જનરલ ઈન્ડિયા લાઈફ ઈસ્પોરન્સ કંપની લિમિટેડ



## **Coverage Press Release**



Published Date:	March 31, 2022	Publication:	Mint
Journalist:	Reuters	Page No:	9
Readership:			

# Generali holds 68% stake in India Life JV

enerali has completed a deal to become the majority shareholder in its Future Generali India Life (FGIL) joint venture, the Italian insurer said on Wednesday.

Generali has paid some 26 million euros (\$29 million) for a stake of around 16% held by Industrial Investment Trust Limited (IITL) in the Indian business and now holds a stake of around 68% in FGIL after subscribing for additional shares.

It may increase its stake to 71% by the end of 2022, it added in a statement.

"This acquisition is in line with Generali's strategy to reinforce its position in a high potential market," said Jaime Anchústegui Melgarejo, CEO, International of Generali.

Generali is in the midst of a power struggle with rebel shareholders challenging the board's plan to retain chief executive Philippe Donnet for a new term.



Published Date:	March 31, 2022	Publication:	The Financial Express
Journalist:	PTI	Page No:	9
Readership:			

# Generali becomes majority shareholder in Indian life insurance joint venture

PRESS TRUST OF INDIA New Delhi, March 30

ITALIAN FINANCIAL SERVICES firm Generali on Wednesday said it has become the majority shareholder of the Indian life insurance joint venture following all the regulatory approval. The company has completed the acquisition of the entire stake of around 16% held by Industrial Investment Trust (IITL) in Future Generali India Life (FGIL) and the subscription of additional shares in FGLI, following receipt of all necessary approvals from the relevant regulatory and competition authorities.

Generali now holds around 68% in FGIL, which may increase to 71% by the end of 2022, following further subscription of shares, the company said in a statement. Generali is the first player among international insurers to step-up to a majority shareholder position in its Indian joint venture since the new foreign ownership cap came into effect. Last year, the government amended the Insurance Amendment Bill, 2021 to increase the foreign direct investment (FDI) limit in the insurance sector to 74%



### Increasing stake

- Company has completed the acquisition of the entire stake of around 16% held by Industrial Investment Trust in Future Generali India Life (FGIL) and the subscription of additional shares in FGLI
- Generali now holds around 68% in FGIL
- This may increase to **71%** by the end of 2022, following further subscription of shares

from 49%. The deal is expected to strengthen Generali's position in fast-growing markets and confirms the group's commitment to deliver profitable growth whilst creating value for customers.



Published Date:	March 31, 2022	Publication:	Dainik Adhikar
Journalist:	Agencies	Page No:	5
Readership:			

# जेनेराली ने अपने भारतीय जीवन बीमा संयुक्त उपक्रम का प्रमुख हिस्सेदार बनने के लिये ट्रांजैक्शन पूरा किया

जयपुर (एजेंसी)। मिलान- जेनेराली ने संबद्ध विनियामक एवं प्रतिस्पर्द्धा प्राधिकारियों से सभी आवश्यक स्वीकृतियाँ मिलने के बाद फ्यूचर जेनेराली इंडिया लाइफ इंश्योरेन्स (एफजीआईएल) में इंडस्ट्रीयल इनवेस्टमेंट ट्रस्ट लिमिटेड (आईआईटीएल) की संपूर्ण हिस्सेदारी (लगभग 16%) का अधिग्रहण पूरा कर लिया है। साथ ही एफ्जीआईएल में अतिरिक्त शेयरों का अभिदान (सब्सिक्रिप्शन) भी पूरा कर लिया गया है। अब जेनेराली की एफजीआईएल में लगभग 68% हिस्सेदारी है, जो जेनेराली द्वारा शेयरों के आगामी अभिदान के बाद 2022 के अंत तक 71% तक बढ सकती है। यह डील पूरी तरह से 'लाइफ्टाइम पार्टनर 24: ड्राइविंग ग्रोथ' रणनीति के अनुरूप है, जो तेजी से बढ़ रहे बाजारों में जेनेराली की स्थिति को सुदृढ़ करती है और ग्राहकों के लिये महत्व का निर्माण करते हए लाभकारी वद्धि प्रदान करने की ग्रुप की प्रतिबद्धता की पृष्टि करती है। जेनेराली के सीईओ इंटरनेशनल जैमी अंचुस्तेगुइ मेलगारेजो ने कहा: यह अधिग्रहण उच्च संभावना के बाजार में अपनी स्थिति को मजबत करने के लिये जेनेराली की रणनीति के अनुरूप है। हम भारत में अपनी मौजूदगी को बढ़ाने के लिए तत्पर हैं और भारतीय ग्राहकों की बढ़ती हिस्सेदारी में उनका लाइफ्टाइम पार्टनर बनने की आशा करते हैं। जेनेराली एशिया के रीजनल ऑफ्सिर रॉब लियोनार्डी ने कहा: हम उत्साहित हैं कि अब हम अपने भारतीय जीवन बीमा संयुक्त उपक्रम में अपनी स्थिति को मजबूती देने में पूरी तरह सक्षम हैं। साथ ही अपने ग्राहकों, एजेंटों, भागीदारों और वितरकों के लिये ज्यादा महत्व निर्मित कर सकते हैं।



Published Date:	March 31, 2022	Publication:	Dainik Bhaskar
Journalist:	Agencies	Page No:	11
Readership: 18316204			

अधिग्रहण • जेनेराली इंडिया आईआईटीएल में हिस्सेदारी खरीद कर भारत में विस्तार करेगी

# भारतीय बाजार में नई सेवाएं प्रदान करेगी जेनेराली

भारकर न्यूज| नई दिल्ली

मिलान- जेनेराली ने संबद्ध विनियामक एवं प्रतिस्पर्द्धा अधिकारियों से सभी आवश्यक स्वीकृतियां मिलने के बाद फ्यूचर जेनेराली स्वाकृतिया मिलन के बाद पर्यूचर जनराला इंडिया लाइफ इंश्योरेंस (एफजीआईएल) में इंडस्ट्रीयल इनवेस्टमेंट ट्रस्ट लिमिटेड (आईआईटीएल) की संपूर्ण हिस्सेदारी (लगभग 16%) का अधिग्रहण पूरा कर लिया है। साथ ही एफजीआईएल में अतिरिक्त शेयरों का अभिदान (सब्सक्रिप्शन) भी पूरा कर लिया गया है। अब जेनेराली की एफजीआईएल में लगभग 68% हिस्सेदारी है, जो जेनेराली द्वारा शेयरों के आगामी अभिदान के बाद 2022 के अंत तक 71% तक बढ़ सकती है। कंपनी लगातार इस दिशा में

और नए लक्ष्यों को हासिल करने के लिए

प्रयासतत है।
यास तित प्री तरह से 'लाइफटाइम पार्टनर
24: ड्राइलिंग ग्रीथ' रणनीति के अनुरूप
है, जो तेजी से बढ़ रहे बाजारों में जेनेराली
की स्थिति को सुदृढ़ करती है और ग्राक्कों
के लिये महत्त्व का निर्माण करते हुए
लाभकारी बुद्धि प्रदान करने की ग्रुप की
प्रतिबद्धता की पुष्टि करती है।
जेनेशली के सीईओ इंटरनेशनल जैमी
अंचुस्तेगुइ मेलागोरंजी ने कहा कि यह
अधिग्रहण कड़ संभावना के बाजार में

अधिग्रहण उच्च संभावना के बाजार में अपनी स्थिति को मजबूत करने के लिये जेनेयली की रणनीति के अनुरूप है। हम भारत में अपनी मौजूदगी को बढ़ाने के लिए तत्पर हैं और भारतीय ग्राहकों की

### नई संभावनाओं को तलाश रही है कंपनी

पयुचर जेनेराली इंडिया लाइफ इंश्वोरेन्स के अंतरिम सीईओ मिरंजीत मुखर्जी ने कहा कि यह भारत के बीमा उद्योग में अपने तरह की पहली नई शुरुआत है, जो हमने देखी है और हमारा मानना है कि इस रणनीतिक भागीदारी से हम अपने बीमा व्यवसाय को नई ऊँचाई पर ले जा सकेंगे। हमें यकीन है कि इससे हमारे सभी हितधारकों, प्रतिष्ठित ग्राल्कों, कर्मचारियों और विश्वसनीय वितरण भागीदारों को फायदा होगा और यह सभी कंपनी के विकास में मदद करेंगे।

पार्टनर बनने की आशा करते हैं। जेनेराली एशिया के रीजनल ऑफिसर रॉब लियोनार्डी ने कहा कि "हम उत्साहित

बढ़ती हिस्सेदारी में उनका लाइफटाइम और वितरकों के लिये ज्यादा महत्व निर्मित कर सकते हैं। उन्होंने कहा कि हम भारतीय बीमा ग्राहकों को उनकी जरूरतों के अनुसार नए बीमा समाधान और रिष्ण (राप्पाणा) ने प्रकार के हम उपाने सामावान आर हैं कि अब हम अपने भारतीय जीवन बीमा संयुक्त उपक्रम में अपनी स्थित को मजबूती देने में पूरी तरह सक्षम हैं। साथ ही अपने ग्राहकों, एजेंटों, भागीदारां भी कर रहे हैं।



Published Date:	March 31, 2022	Publication:	Navbharat Times	
Journalist:	Agencies	Page No:	9	
Readership: 597900				

# जेनेराली ने IITL का अधिग्रहण किया

बिजनेस डेस्क, मुंबई: पयूचर जेनेराली इंडिया लाइफ इंश्योरेन्स (एफजीआईएल) में इंडस्ट्रीयल इनवेस्टमेंट ट्रस्ट लिमिटेड (आईआईटीएल) की संपूर्ण हिस्सेदारी (लगभग 16%) का अधिग्रहण पूरा हो गया है। सीईओ इंटरनेशनल जैमी अंचुस्तेगुइ मेलगारेजो ने कहा कि जेनेराली की एफजीआईएल में लगभग 63% हिस्सेदारी हो गई है।



Published Date:	March 31, 2022	Publication:	Dainik Navjyoti	
Journalist:	Agencies	Page No:	9	
Readership: 800000				

# जेनेराली हिस्सेदार बनने को तैयार

जयपुर। मिलान-जेनेराली ने संबद्ध विनियामक एवं प्रतिस्पर्द्धा प्राधिकारियों से सभी आवश्यक स्वीकृतियां मिलने के बाद प्यूचर जेनेराली इंडिया लाइफ इंश्योरेन्स (एफजीआईएल) में इंडस्ट्रीयल इनवेस्टमेंट ट्रस्ट लिमिटेड (आईआईटीएल) की संपूर्ण हिस्सेदारी (लगभग 16 फीसदी) का अधिग्रहण पूरा कर लिया है। साथ ही एफजीआईएल में अतिरिक्त शेयरों का अभिदान (सब्सक्रिप्शन) भी पूरा कर लिया गया है।



Published Date:	March 31, 2022	Publication:	Jaipur Evening Post	
Journalist:	Agencies	Page No:	9	
Readership: 800000				

### जेनेराली ने अपने भारतीय जीवन बीमा संयुक्त उपक्रम का प्रमुख हिस्सेदार बनने के लिये ट्रांजैक्शन पूरा किया

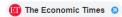
जयपुर। मिलान- जेनेराली ने संबद्घ विनियामक एवं प्रतिस्पर्द्धा प्राधिकारियों से सभी आवश्यक स्वीकृतियाँ मिलने के बाद फ्यूचर जेनेराली इंडिया लाइफ इंश्योरेन्स (एफजीआईएल) में इंडस्ट्रीयल इनवेस्टमेंट ट्रस्ट लिमिटेड (आईआईटीएल) की संपूर्ण हिस्सेदारी (लगभग 16न्न) का अधिग्रहण पूरा कर लिया है। साथ ही एफजीआईएल में अतिरिक्त शेयरों का अभिदान (सब्सिऋप्शन) भी पूरा कर लिया गया है। अब जेनेराली की एफजीआईएल में लगभग 68 ब हिस्सेदारी है, जो जेनेराली द्वारा शेयरों के आगामी अभिदान के बाद 2022 के अंत तक 71त्र तक बढ़ सकती है।

यह डील पूरी तरह से 'लाइफटाइम पार्टनर 24= ड्राइविंग ग्रोथ' रणनीति के अनुरूप है, जो तेजी से बढ़ रहे बाजारों में जेनेराली की स्थिति को सुदृ करती है और ग्राहकों के लिये महत्व का निर्माण करते हुए लाभकारी वृद्धि प्रदान करने की ग्रुप की प्रतिबद्धता की पुष्टि करती है। जेनेराली के सीईओ इंटरनेशनल जैमी अंचुस्तेगुइ मेलगारेजो ने कहा- यह अधिग्रहण उच्च संभावना के बाजार में अपनी स्थिति को मजबूत करने के लिये जेनेराली की रणनीति के अनुरूप है। हम भारत में अपनी मौजूदगी को बाने के लिए तत्पर हैं और भारतीय ग्राहकों की बढती हिस्सेदारी में उनका . लाइफटाइम पार्टनर बनने की आशा करते हैं।



Published Date:	March 31, 2022	Publication:	The Economic Times
Journalist:	PTI	Page No:	NA

Link: <a href="https://economictimes.indiatimes.com/industry/banking/finance/insure/generali-becomes-majority-shareholder-in-indian-life-Insurance-joint-venture/articleshow/90544387.cms">https://economictimes.indiatimes.com/industry/banking/finance/insure/generali-becomes-majority-shareholder-in-indian-life-Insurance-joint-venture/articleshow/90544387.cms</a>



### Generali becomes majority shareholder in Indian life Insurance joint venture

he company has completed the acquisition of the entire stake of around 16 per cent held by Industrial Investment Trust Limited (IITL) in Future Generali India Life (FGIL) and

the subscription of additional shares in FGLI, following receipt of all necessary approvals from the relevant regulatory and competition authorities.









Published Date:	March 31, 2022	Publication:	Business Standard
Journalist:	PTI	Page No:	NA

Link: <a href="https://www.business-standard.com/article/companies/generali-becomes-majority-shareholder-in-indian-life-insurance-jv-122033001052\_1.html">https://www.business-standard.com/article/companies/generali-becomes-majority-shareholder-in-indian-life-insurance-jv-122033001052\_1.html</a>



# Generali becomes majority shareholder in Indian Life Insurance JV



Generali said it has completed the acquisition of the entire stake (about 16%) held by Industrial Investment Trust Limited (IITL) in Future Generali India Life (FGIL) and the

subscription of additional shares in FGLI, following receipt of all necessary approvals from the relevant regulatory and competition authorities.



Published Date:	March 31, 2022	Publication:	The Hindu Business line
Journalist:	PTI	Page No:	NA

Link: <a href="https://www.thehindubusinessline.com/money-and-banking/generali-is-majority-shareholder-in-future-generali-india-lifeinsurance/article65273357.ece">https://www.thehindubusinessline.com/money-and-banking/generali-is-majority-shareholder-in-future-generali-india-lifeinsurance/article65273357.ece</a>

BL Thehindubusinessline ②

# Generali is majority shareholder in Future Generali India Life Insurance



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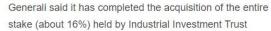


Published Date:	March 31, 2022	Publication:	The Times of India
Journalist:	PTI	Page No:	NA

Link: <a href="https://timesofindia.indiatimes.com/business/india-business/generali-becomes-majority-shareholder-in-indian-life-insurance-joint-venture/articleshow/90550068.cms">https://timesofindia.indiatimes.com/business/india-business/generali-becomes-majority-shareholder-in-indian-life-insurance-joint-venture/articleshow/90550068.cms</a>



generali: Generali becomes majority shareholder in Indian life insurance joint venture - Times of India





Limited (IITL) in Future Generali India Life (FGIL) and the subscription of additional shares in FGLI, following receipt of all necessary approvals from the relevant regulatory and competition authorities.



Published Date:	March 31, 2022	Publication:	ET BFSI
Journalist:	PTI	Page No:	NA

Link: <a href="https://bfsi.economictimes.indiatimes.com/news/insurance/generali-becomes-majority-shareholder-in-indian-life-insurance-joint-venture/90551586">https://bfsi.economictimes.indiatimes.com/news/insurance/generali-becomes-majority-shareholder-in-indian-life-insurance-joint-venture/90551586</a>



### Generali becomes majority shareholder in Indian life insurance joint venture - ET BFSI

Generali said it has completed the acquisition of the entire stake (about 16%) held by Industrial Investment Trust Limited (IITL) in Future Generali India Life (FGIL) and the



subscription of additional shares in FGLI, following receipt of all necessary approvals from the relevant regulatory and competition authorities.



Published Date:	March 31, 2022	Publication:	The Hindu
Journalist:	PTI	Page No:	NA

Link: <a href="https://www.thehindu.com/business/generali-acquires-majority-stake-in-india-life-insurance-jv/article65275559.ece">https://www.thehindu.com/business/generali-acquires-majority-stake-in-india-life-insurance-jv/article65275559.ece</a>

TH Thehindu 💿

# Generali acquires majority stake in India life insurance JV

Generali said it has completed the acquisition of the entire stake (about 16%) held by Industrial Investment Trust Limited (IITL) in Future Generali India Life (FGIL) and the subscription of additional shares in FGLI, following receipt of all necessary approvals from the relevant regulatory and competition authorities.



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Published Date:	March 31, 2022	Publication:	Outlook India
Journalist:	PTI	Page No:	NA

Link: <a href="https://www.outlookindia.com/business/generali-acquires-majority-stake-in-future-generali-india-life-news-189236">https://www.outlookindia.com/business/generali-acquires-majority-stake-in-future-generali-india-life-news-189236</a>



### Generali Acquires Majority Stake In Future Generali India Life

Generali said it has completed the acquisition of the entire stake (about 16%) held by Industrial Investment Trust Limited (IITL) in Future Generali India Life (FGIL) and the subscription of additional shares in FGLI, following receipt of all necessary approvals from the relevant regulatory and competition authorities.







SOCIAL 16



Published Date:	March 31, 2022	Publication:	NDTV
Journalist:	PTI	Page No:	NA

**Link**: <a href="https://www.ndtv.com/business/generali-becomes-majority-shareholder-in-indian-life-Insurance-joint-venture-2852507">https://www.ndtv.com/business/generali-becomes-majority-shareholder-in-indian-life-Insurance-joint-venture-2852507</a>



### Majority Stake In Indian Life Insurance Joint Venture Owned By Generali

Generali said it has completed the acquisition of the entire stake (about 16%) held by Industrial Investment Trust Limited (IITL) in Future Generali India Life (FGIL) and the



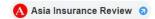
subscription of additional shares in FGLI, following receipt of all necessary approvals from the relevant regulatory and competition authorities.



Published Date:	March 31, 2022	Publication:	Asia Insurance
Journalist:	PTI	Page No:	NA

Link: https://www.asiainsurancereview.com/News/View-NewsLetter-

Article/id/79768/Type/eDaily/India-Generali-now-controls-life-joint-venture-with-68-stake



# India: Generali now controls life joint venture with 68% stake

Generali said it has completed the acquisition of the entire stake (about 16%) held by Industrial Investment Trust Limited (IITL) in Future Generali India Life (FGIL) and the subscription of additional shares in FGLI, following receipt of all necessary approvals from the relevant regulatory and competition authorities.





Published Date:	March 31, 2022	Publication:	Insurance Business Magazine
Journalist:	PTI	Page No:	NA

**Link**: <a href="https://www.insurancebusinessmag.com/asia/news/breaking-news/generali-becomes-majority-shareholder-of-india-life-joint-venture-400724.aspx">https://www.insurancebusinessmag.com/asia/news/breaking-news/generali-becomes-majority-shareholder-of-india-life-joint-venture-400724.aspx</a>

(B Insurancebusinessmag 🧔

# Generali becomes majority shareholder of India Life joint venture



Generali said it has completed the acquisition of the entire stake (about 16%) held by Industrial Investment Trust Limited (IITL) in Future Generali India Life (FGIL) and the

subscription of additional shares in FGLI, following receipt of all necessary approvals from the relevant regulatory and competition authorities.







Published Date:	March 31, 2022	Publication:	The Quint
Journalist:	PTI	Page No:	NA

Link: https://thequint.site/majority-stake-in-indian-life-insurance-joint-venture-owned-by-generali/

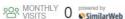
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### Majority Stake In Indian Lifestyles Insurance coverage Joint Project Owned Through Generali

Generali said it has completed the acquisition of the entire stake (about 16%) held by Industrial Investment Trust Limited (IITL) in Future Generali India Life (FGIL) and the subscription of additional shares in FGLI, following receipt of all necessary approvals from the relevant regulatory and competition authorities.













Date:	March 31, 2022	Publication:	Devdiscourse	
Media:	PTI	Page No:	NA	
Link: https://www.devdiscourse.com/article/business/1983395-generali-becomes-majority-				

Link: <a href="https://www.devdiscourse.com/article/business/1983395-generali-becomes-majority-shareholder-in-indian-life-Insurance-joint-venture">https://www.devdiscourse.com/article/business/1983395-generali-becomes-majority-shareholder-in-indian-life-Insurance-joint-venture</a>

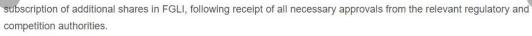


### Generali becomes majority shareholder in Indian life Insurance joint venture | Business



Generali said it has completed the acquisition of the entire stake (about 16%) held by Industrial Investment Trust

Limited (IITL) in Future Generali India Life (FGIL) and the





Date:	March 31, 2022	Publication:	Navbharat Times
Media:	PTi	Page No:	NA
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Link: <a href="https://navbharattimes.indiatimes.com/business/business-news/generali-becomes-majority-shareholder-in-life-insurance-joint-venture-of-india/articleshow/90546848.cms">https://navbharattimes.indiatimes.com/business/business-news/generali-becomes-majority-shareholder-in-life-insurance-joint-venture-of-india/articleshow/90546848.cms</a>



### जनरली भारतीय जीवन बीमा संयुक्त उद्यम में बहुलांश शेयरधारक बनी

नयी दिल्ली, 30 मार्च (भाषा) इटली की वित्तीय सेवा कंपनी जनरली ने बुधवार को कहा कि वह सभी नियामकीय मंजूरियों के बाद भारतीय जीवन बीमा संयुक्त उद्यम की बहुलांश शेयरधारक बन गई है। कंपनी ने क्यूचर जनरली इंडिया लाइफ (एफजीआईएल) में इंडस्ट्रियल इन्वेस्टमेंट ट्रस्ट लिमिटेड (आईआईटीएल) की लगभग 16 फीसदी





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Date:	March 31, 2022	Publication:	The Print	
Media:	The Print Hindi	Page No:	NA	
Link: https://hindi.theprint.in/india/economy/generali-becomes-majority-shareholder-in-life-				

Link: <a href="https://hindi.theprint.in/india/economy/generali-becomes-majority-shareholder-in-life-insurance-joint-venture-of-india/300579/">https://hindi.theprint.in/india/economy/generali-becomes-majority-shareholder-in-life-insurance-joint-venture-of-india/300579/</a>



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# **Coverage Industry Stories**



Date:	March 31, 2022	Publication:	The Economic Times
Media:	Online	Page No:	NA

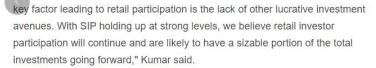
Link: <a href="https://economictimes.indiatimes.com/markets/stocks/news/will-retail-flows-stay-strong-if-d-st-stays-dull-for-another-6-">https://economictimes.indiatimes.com/markets/stocks/news/will-retail-flows-stay-strong-if-d-st-stays-dull-for-another-6-</a>

months/articleshow/90539015.cms?utm source=contentofinterest&utm medium=text&ut m\_campaign=cppst



# Will retail flows stay strong if D-St stays dull for another 6 months?

"These new investors have not seen any downturn or panic. How they react during these testing times will actually decide if this is the new cult or just a fad. A



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- Niraj Kumar, Chief Investment Officer, Future Generali India Life Insurance

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Date:	March 31, 2022	Publication:	Mint	
Media:	Online	Page No:	NA	
Link: https://www.livemint.com/market/stock-market-news/what-us-federal-reserve-s-rate-				

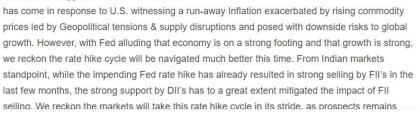
hike-means-for-indian-stock-markets-11647494766892.html



### Why Sensex, Nifty soared today despite US Fed's first rate hike in 3 years

Fed has embarked on rate hiking cycle and has guided for an aggressive normalization, as it

deems to be the quintessential tool to normalize high Inflation. The aggressive rate hike outlook









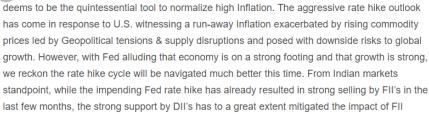


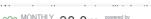
Date:	March 31, 2022	Publication:	The Economic Times
Media:	Online	Page No:	NA
Link: https://economictimes.indiatimes.com/sensex-nifty-live-today-2022-03-			
17/liveblog/90280680.cms			



Stock Market Highlights: Nifty forms bullish candle. What does it signal for Monday's session? -The Economic Times

Fed has embarked on rate hiking cycle and has guided for an aggressive normalization, as it





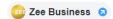


⇔ SOCIAL 41



Date:	March 31, 2022	Publication:	Zee Business
Media:	Online	Page No:	NA

Link: https://www.zeebiz.com/india/news-us-fed-rate-hike-impact-on-india-prospectsremain-strong-despite-inflationary-headwinds-india-on-cusp-of-sustained-revival-sayexperts-181102



US Fed rate hike impact on India: Prospects remain strong despite inflationary headwinds; India on cusp of sustained revival, say experts



Fed has embarked on rate hiking cycle and has guided for an aggressive normalization, as it deems to be the quintessential tool to normalize high Inflation. The aggressive rate hike outlook has come in response to U.S. witnessing a run-away Inflation exacerbated by rising commodity prices led by Geopolitical tensions & supply disruptions and posed with downside risks to global growth. However, with Fed alluding that economy is on a strong footing and that growth is strong, we reckon the rate hike cycle will be navigated much better this time. From Indian markets standpoint, while the impending Fed rate hike has already resulted in strong selling by FII's in the last few months, the strong support by DII's has to a great extent mitigated the impact of FII









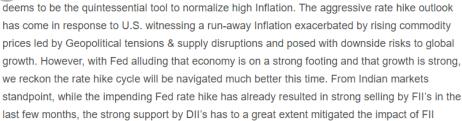
Date:	March 31, 2022	Publication:	Business Today
Media:	Online	Page No:	NA
Link: https://www.businesstoday.in/markets/stocks/story/share-market-updates-sensex-			

zooms-1000-points-nifty-crosses-17250-hdfc-titan-ril-top-gainers-326300-2022-03-17

BT Business Today 2

Share Market updates: Sensex zooms 1,000 points, Nifty crosses 17,250; HDFC, Titan, RIL top gainers

Fed has embarked on rate hiking cycle and has guided for an aggressive normalization, as it





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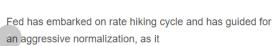


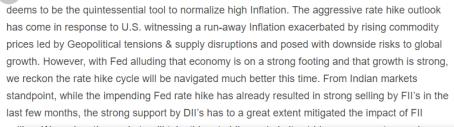
Date:	March 31, 2022	Publication:	Indian Express
Media:	Online	Page No:	NA

Link: https://indianexpress.com/article/business/market/equity-markets-live-updatesstocks-shares-bse-sensex-nse-nifty-rupee-oil-prices-russia-ukraine-us-federal-reserverate-hike-march-17-7823794/



Market Highlights: Sensex surges 1,047 points, Nifty settles above 17,250-mark on positive global cues













Date:	March 31, 2022	Publication:	5Paisa
Media:	Online	Page No:	NA
Link: https://www.5paisa.com/news/what-the-start-of-us-feds-rate-hike-cycle-means-and-			

how-it-could-impact-india



### What the start of US Fed's rate hike cycle means and how it could impact India

Fed has embarked on rate hiking cycle and has guided for an aggressive normalization, as it

deems to be the quintessential tool to normalize high

Inflation. The aggressive rate hike outlook

