

Monthly Coverage Dossier

April 2025

**Future Generali India Life Insurance
Company Ltd.**



Key Highlights:

- FGILI maintained a positive media presence with Leadership participation throughout April 2025, securing **13 media coverages** across various platforms – **1 in print, 12 online and 1 TV**
- Among these, there was **5 Cat A+ clip and 8 Cat A clips**, resulting in a **Monthly Advertising Value (MAV) of ₹46,64,060**.
- The total **readership and viewership** for the coverage reached an impressive **20,23, 060**.

Interviews & RBM

- An exclusive interview with **Ms. Geetanjali Chugh Kothari** was published on **Adgully**, highlighting FGILI's Martech innovations, specifically the integration of AI in digital interactions for customer retention.
- An interview with **Ms. Reena Tyagi** appeared on **HR Katha** in recognition of **World Day of Safety and Health at Work**, under the headline: **"At Future Generali Life, empathy isn't a buzzword but the bedrock of company culture."**

TV Interactions

- **Mr. Alok Rungta** was featured on **ET Now Swadesh**, where he congratulated IRDAI on completing 25 years. The interaction underscored FGILI's continued support for regulatory advancements and highlighted the company's commitment to fostering transparency and innovation in the insurance sector.

Industry Stories & Thought Leadership Contributions

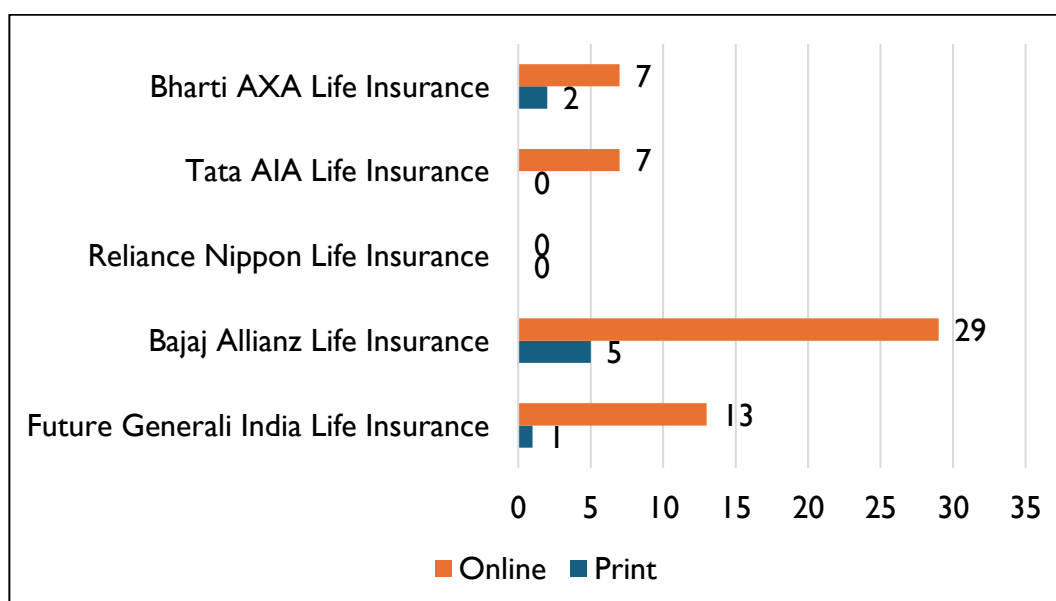
- **Mr. Aditya Mall** was featured in a **CNBC TV18** story on annuity plans titled: "What is an annuity plan and how does it work in India?" featuring **FGILI's Annuity Plan** with further amplification via **Moneycontrol Hindi**.
- **Mr. Sunil Kapoor** contributed to an **ET BFSI** feature on climate resilience in the insurance sector titled: **"Sweating through finances: Insurers weigh in on impact of heatwaves on the sector."**
- **Mr. Niraj Kumar** shared insights on the **RBI MPC** meeting held on April 8, where a 25 basis point repo rate cut was announced. His quotes were featured in **Financial Express** and **Asia Insurance Post**.
- **Mr. Aditya Mall** was quoted across three **Outlook Money** industry stories:
 1. MWPA: Ensure that your Life Insurance payout reaches the intended recipients
 2. Self-Employed? Here's how to choose the best Term Insurance Plan
 3. Term Insurance: Should you buy one during your first job?

Authored Articles

- **Mr. Alok Rungta** authored a thought leadership piece titled: **"Life Insurance for All: How increased life protection can secure India's social and economic future"** published on **ET BFSI**.

- His regional language article, “बचत जीवन बीमा योजनाएं वित्तीय नियोजन में महत्वपूर्ण भूमिका निभाती हैं” was published in **Dainik Bhaskar** (New Delhi Edition), emphasizing the role of savings-linked life insurance in financial planning.
- **Ms. Reena Tyagi** contributed an article to **People Matters** titled: “**Measuring and enhancing productivity in financial institutions**”, focusing on strategic HR practices, data-driven decision-making, and the role of digital tools in fostering workforce efficiency and engagement.

Share of Voice (SOV) for April 2025



1. **FGILI received a positive overall sentiment**, outperforming its competitors by securing all 13 media coverages related to leadership participation including exclusive interview and thought leadership articles, while competitors gained visibility primarily through press releases.
2. **Bajaj Allianz Life Insurance** made headlines with the launch of a women-centric comprehensive protection plan, alongside the announcement of CCI approval for its demerger with the Allianz Group and the release of quarterly results.
3. **Bharti AXA** was covered in the media following the CCI's approval of its acquisition by 360 ONE.
4. **Tata AIA Life Insurance** gained media attention through press releases announcing the launch of its Smart Pension and Shubh Flexi plans.
5. **Reliance Nippon Life Insurance** did not receive any notable media coverage during this period.

Published Date:	12 Apr 2025	Publication:	Dainik Bhaskar (Hindi)
Edition:	New Delhi	Page No:	15

IRDAI के 25 साल का बेमिसाल सफर, जानिए 25 साल में कितना बदल Insurance Sector का चेहरा?

https://www.youtube.com/watch?v=8Pzay_c6leg



Published Date:	12 Apr 2025	Publication:	Dainik Bhaskar (Hindi)
Edition:	New Delhi	Page No:	15

बचत जीवन बीमा योजनाएं वित्तीय नियोजन में महत्वपूर्ण भूमिका निभाती हैं : आलोक रूंगटा

भास्कर समाचार सेवा

नई दिल्ली। श्री आलोक रूंगटा, एमडी एवं सीईओ, फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस ने कहा विश्व स्तर पर, बाजार की अस्थिरता इक्विटी निवेशकों को परेशान कर रही है और उनके पोर्टफोलियो पर रिटर्न को रोक रही है। इसके अतिरिक्त, केंद्रीय बैंकों द्वारा मात्रात्मक ऋण नीतियों को अपनाने के कारण ब्याज दरों में कटौती से ऋण निवेश पर रिटर्न कम हो रहा है। ऐसे चुनौतीपूर्ण समय में, कोई भी दुर्भाग्यपूर्ण स्थिति जैसे नौकरी छूटना या प्राथमिक कमाई करने वाले सदस्य की समय से पहले मृत्यु पूरे परिवार को अत्यधिक वित्तीय संकट में डाल सकती है। जीवन बीमा उत्पादों का उपयोग करके सुरक्षा का विकास : दीर्घकालिक वित्तीय लक्ष्यों को प्राप्त करने के लिए स्टॉक या म्यूचुअल फंड जैसे बाजार से संबंधित साधनों पर पूरी तरह से निर्भर रहने के साथ कई जोखिम जुड़े होते हैं। स्थिर धन



सृजन के लिए जीवन बीमा समाधान : जीवन बीमा बचत योजनाओं के विभिन्न प्रकारों में, एंडोमेंट प्लान, मनी बैक प्लान और रिटायरमेंट प्लान सबसे लोकप्रिय हैं। ऐसी जीवन बीमा योजनाओं का उपयोग विविधीकरण उपकरण के तौर पर किया जाता है जो मृत्यु जोखिम के खिलाफ प्रियजनों को सुरक्षा प्रदान करता है। यूएलआईपी: जीवन सुरक्षा के साथ उच्च रिटर्न : अधिक जोखिम उठाने की क्षमता रखने वाले निवेशकों के लिए यूनिट-लिंक्ड इश्योरेंस प्लान (यूएलआईपी) में निवेश करना एक अच्छा विकल्प हो सकता है। जीवन बीमा में निवेश करके कर लाभ प्राप्त करें : आयकर अधिनियम, 1961 की धारा 80सी के तहत, जीवन बीमा योजनाओं के लिए दिए गए प्रीमियम पर ₹1.5 लाख तक की कटौती की जा सकती है। हेल्थ राइडर्स के लिए दिए गए प्रीमियम, उपयुक्त कानून की धारा 80डी के तहत कटौती योग्य हैं।

Publication:	ET BFSI	Edition:	Online Coverage
Published Date	26 Apr 2025	Journalist:	Bureau

Life Insurance for All: How increased life protection can secure India's social and economic future

<https://bfsi.economictimes.indiatimes.com/blog/life-insurance-for-all-how-increased-life-protection-can-secure-indias-social-and-economic-future/120627577>



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Life Insurance for All: How increased life protection can secure India's social and economic future

On their part, insurers are developing tailored insurance solutions for different demographic groups, thereby providing all segments within the country's working-age population with comprehensive protection solutions. This all-round focus should strengthen insurance coverage and drive inclusive socio-economic progress in the coming decades; in turn supporting India's aspirations of becoming a \$35 trillion economy by 2047.









Alok Rungta • ETBFSI
 Published On Apr 26, 2025 at 10:00 AM IST

While India's economic growth continues to outpace all major economies, the country's insurance penetration remains well below the global average. In FY23-24, India's overall insurance penetration was 3.7%, far below the global average of 7% in 2023. Similarly, life insurance penetration in India remained low at 2.8%, which was lower than the previous figure of 3% for FY 22-23.

Consequently, there are large risk protection gaps across various insurance segments that could undermine the financial resilience of India's burgeoning population. This can amount to significant economic losses during a natural catastrophe or a pandemic, highlighting the urgent need to close these gaps to promote sustainable and inclusive economic growth. In that sense, enhancing life insurance coverage should be prioritised to secure India's demographic dividend and support long-term economic stability.

Publication:	H R Katha	Edition:	Online Coverage
Published Date	25 Apr 2025	Journalist:	Radhika Sharma

At Future Generali Life empathy isn't a buzzword but bedrock of company culture

<https://www.hrkatha.com/features/at-future-general-life-empathy-isnt-a-buzzword-but-bedrock-of-company-culture/>


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At Future Generali Life empathy isn't a buzzword but bedrock of company culture

How Future Generali Life makes workplace wellbeing more than mere rhetoric

By Radhika Sharma | HRKatha April 25, 2025 5 Mins Read 8091 Views

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At most firms, employee wellness is little more than a tick-box exercise: the annual health camp, a sporadic meditation session, perhaps a fruit basket in the pantry. Future Generali Life Insurance, however, has taken a fundamentally different approach. Rather than relegating wellbeing to an afterthought, the Indian insurer has embedded it into the very architecture of its organisational culture.

The organisation also commemorates 'World Day for Safety and Health at Work,' using it as a reminder and a reinforcement of its unwavering focus on creating a safe, healthy, and thriving workplace for all.

Publication:	Moneycontrol Hindi	Edition:	Online Coverage
Published Date	25 Apr 2025	Journalist:	Bureau

Annuity Plan: क्या है एन्युटी प्लान, इसे खरीदना आपके लिए क्यों बहुत जरूरी है?

<https://hindi.moneycontrol.com/news/your-money/what-is-annuity-plan-who-should-buy-annuity-and-when-know-every-important-point-of-this-plan-1973225.html>



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Annuity Plan: क्या है एन्युटी प्लान, इसे खरीदना आपके लिए क्यों जरूरी है?

प्राइवेट नौकरी में सरकारी नौकरी की तरह गारंटीड पेंशन नहीं होती है। ऐसे में फाइनेंशियल प्लानर एन्युटी प्लान खरीदने की सलाह देते हैं। एन्युटी प्लान में आप नौकरी के दौरान धीरे-धीरे इनवेस्ट करते हैं। इसमें एकमुश्त निवेश करने का भी विकल्प होता है

MONEYCONTROL NEWS | अपडेटेड APR 25, 2025 पर 4:44 PM



स्ट्रक्चर के आधार पर भी एन्युटी कई तरह की होती है।


रिटायरमेंट प्लानिंग में हेल्पफुल है एन्युटी

फ्यूचर जेनरली इंडिया लाइफ इंश्योरेंस के आदित्य मल ने कहा कि रिटायरमेंट के बाद की फाइनेंशियल प्लानिंग के लिए एन्युटी जरूरी है। इससे व्यक्ति के जीवित रहने तक रेगुलर इनकम होती रहती है। असल में Annuity एक कॉन्ट्रैक्ट है, जो ग्राहक इंश्योरेंस कंपनी के साथ करता है। इसके लिए आप एकमुश्त या धीरे-धीरे इनवेस्ट कर सकते हैं। आम तौर पर दो तरह की एन्युटी होती है। पहला इमिडियट एन्युटी और दूसरा डेफर्ड एन्युटी है।

Publication:	CNBC TV18	Edition:	Online Coverage
Published Date	25 Apr 2025	Journalist:	Bureau

What is an annuity plan and how does it work in India

<https://www.cnbctv18.com/personal-finance/annuity-plans-explainer-what-is-it-how-it-works-india-life-insurance-19594351.htm>


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What is an annuity plan and how does it work in India

An annuity is a contract with an insurance company where you pay a lump sum or a series of payments in exchange for regular payouts during retirement.

By Anshul X
April 25, 2025, 12:32:08 PM IST (Updated)

4 Min Read



As salaried incomes stop post-retirement, the need for a steady income stream becomes more important than ever. One solution often recommended by financial planners is an annuity plan—a product that converts savings into a guaranteed income for life or for a fixed term.

"Annuities are critical in post-retirement financial planning," says Aditya Mall, Appointed Actuary at Future Generali India Life Insurance. "They ensure a guaranteed income stream for the rest of one's life and provide protection from the risk of exhausting retirement savings."

Publication:	Outlook Money	Edition:	Online Coverage
Published Date	17 Apr 2025	Journalist:	Meghna Maiti

MWPA: Ensure That Your Life Insurance Payout Reaches The Intended Recipients

<https://www.outlookmoney.com/insurance/life-insurance/mwpa-ensure-that-your-life-insurance-payout-reaches-the-intended-recipients>

MWPA: Ensure That Your Life Insurance Payout Reaches The Intended Recipients

If the policy is not safeguarded under an MWPA or separate trust, then it is likely that the life insurance proceeds may be subject to claims by legal heirs/creditors through the courts and be considered a part of the estate affairs of the deceased policyholder

Meghna Maiti
Updated on: 17 April 2025 6:38 pm

Life Insurance Payout Photo: Shutterstock

Your wife/children might not be the ultimate and sole beneficiary of life insurance policies since a nominee is considered a mere trustee and not the heir by law. Regardless of who the nominee is, there may be other legal heirs who need to be provided for as per the laws of succession. Also, the family of the deceased may be the last to receive the money, as creditors, if any, may seek a claim upon the Insurance monies to recover any debts which stand outstanding against the deceased.


Safeguard Your Policy With MWPA

In case of a dispute, or if the will is opposed to the nominee's choice, or if there are other legal controversies, the payout may be put on hold or redirected. "If the policy is not safeguarded under a Married Women's Property Act, 1874 (MWPA) or separate trust, then it is likely that the life insurance proceeds may be subject to claims by legal heirs/creditors through the courts and be considered a part of the estate affairs of the deceased policyholder. So it is of utmost importance that your nominee is safeguarded against any such unforeseen eventualities," says Manish Pahwa, Chief Compliance Officer, Future Generali India Life Insurance.

Publication:	Outlook Money	Edition:	Online Coverage
Published Date	10 Apr 2025	Journalist:	Meghna Maiti

Self-Employed? Here's How To Choose The Best Term Insurance Plan

<https://www.outlookmoney.com/insurance/self-employed-heres-how-to-choose-the-best-term-insurance-plan>




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Insurance


Self-Employed? Here's How To Choose The Best Term Insurance Plan

While a rule of thumb is good to go, since self-employed people do not have a regular paycheck, they should work on a customised plan to figure out how much term insurance they should opt for

 **Meghna Maiti**
Updated on: 10 April 2025 7:33 pm





Term Insurance For Self-Employed Professionals Photo: Shutterstock


For self-employed individuals, choosing the right term insurance plan is extremely important. Affordability as well as flexibility play a crucial role given the fluctuating nature of their income.

"Individuals need to consider flexible premium payment options that also offer comprehensive coverage. A plan with some flexible premium payment options and coverage terms is especially valuable for this group. The plan should provide adaptations to either a premium payment schedule or the premium rate if they experience a financial situation where money may be tight," says Aditya Mall, appointed actuary, Future Generali India Life Insurance.

Publication:	Adgully	Edition:	Online Coverage
Published Date	7 Apr 2025	Journalist:	Vaishnavi Yadav


How Future Generali is leveraging AI to usher in a future-ready insurance ecosystem

<https://www.adgully.com/how-future-generalis-leveraging-ai-to-usher-in-a-future-ready-insurance-ecosystem-158063.html>



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How Future Generali is leveraging AI to usher in a future-ready insurance ecosystem

MARKETING
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 APR 07, 2025
 VAISHNAVI YADAV
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Geetanjali Chugh Kothari
CMO
Future Generali India Life Insurance



In today's fast-evolving world of marketing, the role of the Chief Marketing Officer (CMO) is more crucial than ever. In Adgully's new column – CMO Unplugged – we bring you candid insights, expert advice, and thought-provoking discussions directly from the heart of the industry. CMO Unplugged goes beyond the surface to uncover the real strategies, innovations and challenges that define successful marketing leadership today.


In an exclusive conversation with Adgully, Geetanjali Chugh Kothari, Chief Marketing Officer, Future Generali India Life Insurance, shares how the company is revolutionizing the insurance landscape through customer-centric innovations, AI-driven personalization, and inclusive initiatives. With insurance often perceived as complex and transactional, Future Generali is simplifying products, enhancing accessibility, and leveraging cutting-edge technologies to create a seamless, intuitive experience for policyholders. From AI-powered personalized videos to intuitive self-service platforms, the company is committed to making insurance not just a financial safety net but a value-driven relationship built on trust and transparency.

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Publication:	ET BFSI	Edition:	Online Coverage
Published Date	7 Apr 2025	Journalist:	Bureau

Sweating through finances: Insurers weigh in on impact of heatwaves on the sector

<https://bfsi.economictimes.indiatimes.com/news/insurance/sweating-through-finances-insurers-weigh-in-on-impact-of-heatwaves-on-the-sector/120061665>









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Insurance · 3 Min Read

Sweating through finances: Insurers weigh in on impact of heatwaves

IMD predicts hotter-than-normal temperatures from April to June, with heatwave days potentially doubling in some states. Keeping these changing temperatures in mind, ETBFSI asked insurers how these increasing temperatures will impact the insurance sector.


ETBFSI Staff · ETBFSI
 Updated On Apr 7, 2025 at 07:52 PM IST

"The rising temperatures are creating a chain reaction: increased climate risks lead to higher reinsurance costs, which in turn lead to higher premiums and potentially reduced coverage for policyholders," said Sunil Kapoor, Chief Risk Officer, Future Generali India Life Insurance.





IRDAI's guidance on climate risk disclosures is likely to influence the company's product strategies. IRDAI's mandate for insurers to implement comprehensive Climate Risk Management frameworks, including the identification and assessment of both physical and transition risks, necessitates a strategic shift. This will include incorporating climate risk assessments into underwriting, pricing, and product development, ensuring long-term sustainability and resilience.

Sunil Kapoor, Chief Risk Officer, Future Generali India Life Insurance

Publication:	Outlook Money	Edition:	Online Coverage
Published Date	7 Apr 2025	Journalist:	Meghna Maiti

Term Insurance: Should You Buy One During Your First Job

<https://www.outlookmoney.com/insurance/life-insurance/term-insurance-should-you-buy-one-during-your-first-job>


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Life Insurance

Term Insurance: Should You Buy One During Your First Job

A policy taken out at a young age maintains its low premium throughout the policy duration, regardless of escalated health risks associated with ageing

 **Meghna Maiti**
Updated on: 8 April 2025 7:00 am



Term Insurance Photo: Shutterstock

"In the long run, these low-cost policies provide protective coverage that improves comprehensive risk management and strategic financial planning. The savings that come with lower premiums can be invested, subsequently, exponentially stimulating wealth. In conclusion, early adopters of term insurance are provided with an excellent financial protective solution," says Aditya Mall, Appointed Actuary at Future Generali India Life Insurance.

Yes, in most cases, the cover amount in term insurance can be increased either using a new policy or by a term known as "life stage benefit," which some plans offer, as income and responsibilities increase.

Publication:	People Matters	Edition:	Online Coverage
Published Date	25 Apr 2025	Journalist:	NA

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AUTHOR
Reena Tyagi

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Employee Engagement

Measuring and enhancing productivity in financial institutions

With rapid digitalisation transforming how financial institutions conduct business operations, identifying and tracking key productivity metrics can support them in unlocking new efficiencies across the entire value chain.


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In today's digital era, financial institutions are rapidly redefining how people interact, transact, and experience financial services. They are increasingly adopting advanced digital technologies to automate routine tasks, optimise workflows, and improve digital customer journeys across their product and service lines. Consequently, FIs can reduce operational redundancies while empowering employees with digital tools to facilitate personalised services and drive organic business growth.

FIs need to identify and track key productivity metrics at both the organisational and employee levels to ensure that the organisation's productivity remains on an upward trajectory. These insights can then be used to implement strategic changes that enhance customer satisfaction and boost long-term shareholder value creation. Tracking the right productivity metrics can unlock new efficiencies, improve service delivery, and drive long-term shareholder value.

Publication:	Financial Express	Edition:	Online Coverage
Published Date	9 Apr 2025	Journalist:	Bureau

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RBI MPC Meeting April 2025: RBI cuts rates by 25 bps to support growth given global headwinds.

Written by [FE Business](#)


Updated: April 9, 2025 18:14 IST

17:18 (IST) 9 Apr 2025

RBI Monetary Policy Meet Live Updates: 'A dovish policy amid the looming uncertainty around global growth'


Niraj Kumar, Chief Investment Officer, Future Generali India Life Insurance, said, "Monetary Policy Commission (MPC) has exemplified its pro-growth stance in today's policy by delivering a 25-bps rate cut to 6 per cent and change in stance to 'Accommodative', amidst heightened global volatility caused by tariff wars. MPC has alluded to being agile in the current fluid global landscape and ensuring stability in domestic financial markets. The modest nudging of Inflation and growth forecasts lower indeed reflects MPC's comfort on the inflation trajectory & the requisite need to support growth. While the extent of trade war impact is yet ambiguous, monetary policy is rightly taking on the baton of pump priming the economy & doing the heavy lifting in India. Overall, a dovish policy, amid the looming uncertainty around global growth. The change in policy rate will also help insurance companies to be more competitive in their offerings and capitalize on the opportunities in an ever-expanding financial space."

Publication:	Asia Insurance Review	Edition:	Online Coverage
Published Date	9 Apr 2025	Journalist:	Bureau


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RBI cuts rates by 25 bps for a second time as US tariffs add to growth risks

by AIP Online Bureau | Apr 9, 2025 | Banking & Bancassurance, Eco/Invest/Demography, Indian News, Regulation, Risk Management | 0 comments



Sanjay Malhotra, Governor, Reserve Bank of India

RBI has lowered the GDP growth forecast to 6.5 per cent from earlier projection of 6.7 per cent due to global uncertainties.

The RBI lowered the inflation projection for the current fiscal to 4 per cent from 4.2 per cent earlier, taking into account good agricultural output and falling crude prices.

The Monetary Policy Committee (MPC), which consists of three RBI and three external members, cut the repo rate by 25 basis points to 6.00%. It started reducing rates with a quarter-point reduction in February, its first cut since May 2020

Niraj Kumar, Chief Investment Officer, Future Generali India Life Insurance, commented, "While the extent of trade war impact is yet ambiguous, monetary policy is rightly taking on the baton of pump priming the economy & doing the heavy lifting in India. Overall, a dovish policy, amid the looming uncertainty around global growth. The change in policy rate will also help insurance companies to be more competitive in their offerings and capitalize on the opportunities in an ever-expanding financial space."