

G20 DELEGATES DISCUSS INTEGRATED WATER RESOURCE MANAGEMENT ON DAY 1 OF 2ND ECSWG MEET AT GANDHINAGAR INDIA'S TRADITIONAL & MODERN WATER MANAGEMENT PROWESS SHOWCASED TO DELEGATES

Chennai, March 28 2023: The 2nd Meeting of Environment and Climate Sustainability Working group started with focus on water resource management. More than 130 delegates from 19 G20 member countries, 09 Invitee countries and 13 International Organisations are taking part in the meeting being held at The Mahatma Mandir, Gandhinagar, Gujarat.

Ms Debashree Mukherjee, Special Secretary, Ministry of Jal Shakti in her opening Address welcomed the delegates from G20 members, invitee countries, and international organizations and highlighted the fact that management of water resources in a holistic manner is pre-requisite for the development of a nation and consequently water secured world. She emphasized the need for collaboration and knowledge sharing

in the field of water resources. She also pointed out that G20 India Presidency appreciates the valuable work, successful programmes, and innovations in the field of water resources by G20 members and India is committed to strengthen this cooperation in water resources development and management through sharing of the technical experiences, best practices, usage of state-of-the-art tools and technology and case studies of successful interventions in water sector for mutual benefits.

Thereafter, G20 members & other participants shared their best practices with presentations from Indonesia, Brazil, Argentina, Canada, China, European Union, France, Germany, Italy, Korea, Mexico, Japan, Saudi Arabia, South Africa, Turkey, UK, USA, Denmark,



Singapore, Spain, Oman and Netherlands as well as by International Organisations like Food and Agriculture Organization (FAO), International Solar Alliance (ISA), United Nations Development Program (UNDP) and Asian Development Bank (ADB) showcasing their Best Practices on Water Resources Management.

The following were the major themes of their presentations:

- Integrated & Sustainable Use of Water Resources / Ecosystem Management
- Water body Restoration / River Rejuvenation
- Rainwater Management
- Groundwater Management

- Water Efficiency Approach with Adaptation to Climate Change
- Drought/ Flood Management
- Watershed Management with Focus on Civil Society Participation
- Efficient Water Governance
- Safe drinking Water and Wastewater Management
- Water supply augmentation
- Participatory Groundwater management practices

During her closing remarks, Ms Mukherjee thanked the delegates for their active participation and for sharing best practices on Water Resources Management. She appreciated that the presentations from all across the globe

encompassing plethora of water issues and challenges and innovative ways to address them amicably by G20 members. She emphasized that India always plays an active role in such collaborative scientific endeavors as we truly believe in the concept of 'Universal brotherhood & Collective wisdom', and always contributed for betterment of humankind and collectively, it will lead to 'One Earth, One Family and One Future'.

The session was followed by visit by the delegates to the exhibition stalls put-up by the organizations under the Ministry of Jal Shakti showcasing various themes & sharing the quality work in Atal Jal, Swachh Bharat Mission, Jal Jeevan Mission, Namami Gange, Jal Shakti Abhiyan, Nation

Water Mission, etc. Thereafter, the excursion visits were undertaken by G20 Delegates to the following sites showcasing India's Water Management Practices

Adalaj Vav - Demonstration of the ancient water management practices of India

Sabarmati Siphon - Sabarmati Siphon demonstrates India's engineering prowess as Narmada river's waters flow through a huge tunnel built under the bed of the river

Sabarmati Escape - Sabarmati Escape facilitates a safe evacuation of canal in case of emergency.

Sabarmati River Front- The project approach is to bring about an overall environmental improvement, social upliftment and sustainable development along the Riverfront.

SIMS Genetic Clinic launched in association with LifeCell at SIMS Hospital

Chennai, March 28 2023: SIMS Hospital, a leading multi-speciality hospital in Chennai, has announced the launch of its new Genetic Clinic in association with LifeCell Diagnostics (soon to be known as MFine Diagnostics). The clinic will offer advanced genetic testing and counselling services to patients seeking to understand their genetic makeup and potential health risks.

With the latest developments in genetic testing technology, the hospital will offer comprehensive testing services in all the specialities that can help identify genetic mutations, hereditary conditions, and predispositions to certain health conditions. This information can be used to create personalised treatment plans that can help patients manage their health and reduce

their risk of developing certain conditions.

A team of experienced genetic counsellors will work closely with patients to help them understand their test results and provide guidance on any necessary lifestyle changes or medical interventions. The counsellors will also provide support and counselling services to patients and their families to help them navigate any emotional or psychological challenges that may arise as a result of their genetic testing.

Dr. Ravi Pachamuthu, Chairman SRM Group, said, "SIMS Hospital has always been at the forefront of offering top-notch medical care. We are thrilled to be launching our new SIMS Genetic Clinic in association with LifeCell. The advanced genetic testing and counselling services will provide patients with a deeper understanding of their



health and help them make informed decisions about their care. We are committed to offering the highest quality care to our patients and believe that our new clinic will be a valuable resource for individuals and families seeking to manage their health and well-being".

Dr. Gopinath, Director and Senior Consultant, Institute of Obstetrics, Gynaecology and IVF,

SIMS Hospital said, "We at SIMS Hospital are always focused on providing world-class solutions and long-term care for our patients based on their needs. Our hospital provided big breakthroughs in all the speciality departments. We are extremely happy to associate with LifeCell to offer advanced health care services to our patients."

LifeCell Diagnostics, is a premier diagnostic its service in newborn, Laboratory providing prenatal and postnatal

screening and diagnostic. Additionally, LifeCell is also supporting many hospitals across the country in the genetic segment by initiating the Concept of a "Live Genetic Clinic" through our qualified and experienced Clinical Geneticists and Genetic Counsellors. With the vast development in the field of Genetics, the launch of the Genetic Clinic at SIMS Hospital will associate with LifeCell to offer its best support and solutions to Patients

through live diagnostic counselling. The patient will be given complete guidance by the counsellor on the testing options and their future aspects. Mr Mayur Abhaya, Managing Director of LifeCell Diagnostics (MFine Diagnostics) said, "Genetic Clinic at SIMS Hospital is yet another milestone in our Journey towards providing Healthy Diagnostic solutions". With this Genetic Clinic, we promise to assist every patient for the timely detection of Genetic Conditions.

E-Sevai Maiyam
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7UP® NIMBOOZ® IS HERE TO REFRESH YOU THIS HOT SUMMER

Rolls out a new campaign 'Chatak Nimbooz®, Gatak Nimbooz®' and gets Mithila Palkar on board

Chennai, March 28 2023: Riding on a refreshing wave of freshness this summer, PepsiCo India is all set to quench the thirst with Nimbooz®, the popular refreshing drink from 7UP®. The brand today unveiled a new campaign 'Chatak Nimbooz®, Gatak Nimbooz®' featuring actress Mithila Palkar.



The film celebrates the refreshing and authentic taste of the unique lemon-based beverage. The TVC opens to show the protagonist in a market on a hot sultry day looking to refresh herself with a chilled bottle of 7UP Nimbooz®. One swig from the bottle and off she goes on a cool and fun ride on a wave of fresh lemons leaving everyone around her amazed. As she finally finds her feet on the ground, she can't wait to

go on another refreshing ride as she takes another sip of 7UP® Nimbooz®. The film truly symbolizes the familiar taste of 7UP Nimbooz® as well as the endless refreshment that we need to beat the heat this summer.

Speaking about the new summer campaign, Anuj Goyal, Associate Director, Juices, PepsiCo India, "7UP Nimbooz has been inspired from Indian's everlasting love for nimbu pani and is a perfect refresher for the long and hot summers ahead of us. Our new

campaign beautifully captures the thought of 'freshness in a bottle' and transports you to a cool and rejuvenating place. We are confident that it will appeal to the masses and reinforce the brand's superior taste offering."

Commenting on the campaign, Actress Mithila Palkar said, "I am thrilled to be a part of the new campaign for 7UP Nimbooz! As someone who loves to stay hydrated, this drink has been my go-to refresher to beat the summer heat. It's

refreshing and tangy taste has always appealed to my palate, just like it has with the rest of India. I loved shooting with the team, and it is evident in the way the campaign has turned out. I'm excited to see the positive response from my fans and viewers as they transform a hot day to a refreshing one with just a sip of 7UP Nimbooz!"

The new campaign will be amplified with a 360-degree surround across television, digital, outdoor, and social media. Nimbooz® is available in single/multi-serve packs across modern and traditional retail outlets as well as on leading e-commerce platforms with its sparkling lemon and lime flavor.

*The campaign has been conceptualized by Leo Burnett.

Apollo Hospitals organises Chest Summit on respiratory conditions, top minds attend

Chennai, March 28 2023: Apollo Hospitals took a significant step towards raising awareness about the increasing influenza cases and the potential consequences of long COVID by organising the Apollo Chest Summit 2023, Today. The event was inaugurated by Ms. Preetha Reddy, Executive Vice Chairperson of the Apollo Hospitals Group in the presence of subject expertise.

The Summit was spearheaded by Dr R Narasimhan, a Senior Respiratory Physician and In-charge of the Endobronchial Ultrasound and Bronchial Thermoplasty Services. Its main goal was to promote understanding and treatment of respiratory diseases while fostering a research culture that is dedicated to the subject. Distinguished experts in the field of Respiratory Medicine participated in the Summit, where they exchanged insights on recent outbreaks of influenza, the potential impact of long Covid, and the latest advances in Pulmonology



interventions.

Ms. Preetha Reddy, Executive Vice Chairperson of Apollo Hospitals, said, "The importance of healthcare leaders being prepared for new challenges presented by the pandemic. We, at Apollo Hospitals have been closely monitoring new strains of the virus and implementing cutting-edge treatments, surgical procedures, and interventions to stay ahead of the curve. The Apollo Chest Summit 2023 is a fantastic platform to demonstrate our preparedness, expertise, and rigour in

healthcare delivery, particularly during times of disaster.

During the Summit, doctors discussed the current influenza strain in India, which is a combination of influenza A and B, making it highly contagious and challenging to treat. Dr. Suresh Kumar, an Infectious Diseases Specialist at Apollo Hospitals, highlighted the link between influenza and long Covid, stating that viral pneumonia is one of the leading causes of mortality. He noted that

vaccinations can prevent interstitial lung diseases and severe viral infections that cause morbidity and mortality.

In line with the cutting-edge face of Apollo Hospital's Respiratory Medicine expert Dr. Ajay Narasimhan highlighted the advanced facilities offered in robotic thoracic surgery. He emphasised that these interventions significantly reduce pain and improve patient satisfaction, aligning with Apollo Hospitals' cutting-edge approach to healthcare.

Providing multilingual internet crucial to bridge digital divide in India: MeitY Addl Secy at 2-day NIXI event on Universal Acceptance

Chennai, March 28 2023: Calling India the right place for Universal Acceptance Day celebrations, Additional Secretary, Ministry of Electronics & Information Technology (MeitY), Shri Bhuvnesh Kumar said that providing a multilingual internet user interface was crucial to bridge digital divide in the country. He was speaking at the curtain raiser of the 2-day event on Universal Acceptance Day today, organised by National Internet Exchange of India (NIXI), a non-for-profit company, under the aegis of the MeitY.



Being organised on 27th and 28th March, the event is aimed at driving collaborative efforts for inclusive and multilingual internet. The unique initiative was lauded by Union Minister of State for Electronics and Information Technology Rajeev Chandrasekhar as well.

Elaborating on the importance of Universal Acceptance, Shri Bhuvnesh Kumar said, "India, which is home to many languages, has been successful in providing domain names in 22 official languages and this is a huge achievement. The country has the most internet users but it must be noted that language barriers also make it a base of the largest numbers of non-users who do not speak English. It is very important that we not just provide internet services

but also create emails and websites in native languages. Providing a multilingual internet user interface is crucial for bridging the current digital divide. Through Universal Acceptance, we can connect with non-internet users and promote digital inclusion across the country and the world."

Notably, India which is fast-turning into a digital economy, has been chosen as the flag bearer this year to promote and promulgate Universal Acceptance for digital inclusion. The event is a first-of-its-kind effort to initiate thought-provoking, meaningful and result-oriented dialogues to raise awareness, break the language barriers and make the internet accessible to a larger population and bring every citizen in the ambit of economic progress.

The first day of the event witnessed the presence of dignitaries and thought-leaders including Edmon Chung- Board Director, ICANN, Ajay Data - Chair UASG, Jia-Rong Low- Vice President & MD, APAC, ICANN, Anil Kumar Jain- CEO, NIXI, Asha Nangia-

Scientist G (MeitY), T Santhosh- Scientist 'E', Internet Governance Division, Ministry of Electronics & Information Technology, Nitin Wali - Senior Director of Stakeholder Engagement, ICANN, and others who shared their views with students, developers, researchers, content creators, participants and other guests.

Speaking during a session, Jia-Rong Low, Vice President & MD, APAC, ICANN said, "UA will break down language barriers to help bring the next billion people online. We need to work together to raise awareness for industry particularly the Indian tech companies to accept domain names in different scripts. I am confident that India's vision for a multilingual Internet will come to fruition and be a success case for the world."

The first day of the event hosted engaging sessions and workshops on relevant and important topics such as 'Introduction to Universal Acceptance (UA)', 'Making your website Universal Acceptance ready: Way Forward', 'Universal

Acceptance work in India', 'Importance of UA for multi-cultural society in India,' and others.

Universal Acceptance means building a technical environment to allow computing devices, operating systems, browsers, social media or e-commerce to accept instructions in local language other than English and ensure valid domain names and email addresses, regardless of script, language or character length. India has set a target of becoming a USD 1 trillion digital economy soon and it is important for the country to widen the cover of digital inclusion with UA. Achieving it can ensure every Indian has the ability to experience the full social and economic power of the internet by choosing domain name and email address in any language that best aligns with their interests, business, culture, language, and script.

Being celebrated globally on 28th March, this inaugural UA Day is being organised by UASG and ICANN and it aims to engage and mobilize top technical and language communities, companies, governments and DNS industry stakeholders to better understand the benefits of UA and how they can make their systems UA-ready. It is reported that more than 50 countries are participating in celebrating 1st Global UA day.

Reputed Lyricist Ku Karthik of Superstar Rajinikanth and Thalapathy Vijay movies turns Music Director with Sathyaraj-Sreepathy starrer "Angaaragan"

Chennai, March 28 2023: Lyricist Ku Karthik gained a colossal reception for penning wonderful lyrics for the songs of Superstar Rajinikanth and Thalapathy Vijay alongside many albums. He is now debuting as music director with the film titled 'Angaaragan', produced by Julien & Jeroma International. The film features an ensemble star cast comprising Sathyaraj, Sreepathy, Niya, Reina Karad, Angaadi Theru Mahesh, and Appukutty among others. Sources confirm that top singers like Udit Narayan and GV Prakash have collaborated on this album which is expected to be launched on Trend Music official page on 29th March 2023.

It is noteworthy that Sreepathy will be seen essaying the titular character in the movie 'Pendulum' directed by Satish Saran with Asuran fame Ammu Abirami and Komal Sharma as the female



lead characters. This film will have a musical score by Simon King. Besides, he plays the lead character in En Iniya Thanimaiye, directed by Sagu Pandian with the musical score of James Vasanth. Malayalam actress Niya and Mumbai-based model Reina Karad make their debut in female lead roles in the Tamil industry through this movie. Niya played the female lead role in versatile filmmaker Vinayan's recent Malayalam movie 'Pathonpatham Noottandu, and has shared the screen with famous Telugu Comedy actor Ali in the

movie Lawyer Viswanath as well. Roshan, Diya, Neha Rose, Guru Chandran, KC Prabath, and Gayathri D have also played prominent roles in the film. Karundhel Rajesh, who has won appreciation for his commendable screenplay work in movies like Soodhu Kavvum, Indru Netru Naalai, and Maragadha Nanayam, has penned dialogues for this movie. The producer Jomon Philip states that the film is designed to be a horror thriller but the songs play a pivotal role in our film and add the entire required colour to the film and also confirms that the

film is planned to be released in summer 2023. Technical Crew Cinematography & Direction: Mohan Dachu Screenplay & Creative Direction: Sreepathy Music Director: Ku. Karthik Dialogues: Karundhel Rajesh Editing: Valar Pandi 2nd Cinematographer: Kalaivaanan Stunts: Jockey Johnson Choreography: Vasu Navadeepan Art Director: K Madhan Executive Producer: S. Christy Production Design: L. Vivek (Primrose Entertainment) PRO: A. John.

Uber and Mastercard Team Up for an Exclusive Event Featuring Legendary Cricketer Anil Kumble

Chennai, March 28 2023: Uber, the leading ridesharing app in collaboration with Mastercard, organized an exclusive event with Indian cricket legend Anil Kumble for 30 selected users in Chennai on March 21, 2023. The event, which was a huge success, was curated by Uber and Mastercard to offer their customers a memorable experience, by giving them an opportunity to interact with Anil Kumble and learn about his journey and experiences.



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This partnership between Uber and Mastercard showcases their commitment to providing exceptional experiences for their customers while also promoting sports and culture in the country.

Uber India and Mastercard have previously collaborated on various initiatives to enhance customer experience and drive social impact in the community. This event is yet another step towards building a stronger partnership and delivering innovative solutions for their customers.

At the event, Anil Kumble engaged in a

fireside chat with the audience, discussing a range of topics including how he used to travel before the advent of Uber in India, his cricket mentors, and some of the most memorable matches of his career. The highlight of the event, however, were the engagement activities for the audience such as "Balance the ball" and a quiz based on details shared by Kumble during the fireside chat. Those who answered correctly were rewarded with a signed cricket ball while 25 attendees received merchandise signed by Kumble.

Mahindra Rural Housing Finance & Habitat for Humanity India collaborate to build sanitation units in Tamil Nadu

Chennai, March 28 2023: Mahindra Rural Housing Finance Limited (MRHFL), one of the largest home finance companies serving rural and affordable areas across India and a subsidiary of Mahindra and Mahindra Financial Services Ltd. recently built sanitation units for 110 marginalised families living in Ketti Panchayat, Nilgiris district, Tamil Nadu under its CSR initiative. The project has been executed in partnership with an NGO Partner Habitat for Humanity India, a housing non-profit organization which helps low-income families across India build healthy housing eco-systems through shelter and sanitation.

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With access to improved sanitation units, these families will be able to lead a safe and hygienic life. Additionally, Habitat for Humanity India will conduct an awareness session on personal health, hygiene, and sanitation practices for 20 community leaders, who will then pass on their knowledge to the villagers by acting as change agents.

The project commenced in November 2022,

Commenting on the partnership, Dr. Rajan Samuel, Managing Director, Habitat for Humanity India, said, "We are extremely delighted to collaborate with Mahindra Rural Housing Finance Limited (MRHFL) to bring improved sanitation facilities to the marginalised communities in Ketti Panchayat. This partnership reflects our shared vision to build healthy housing ecosystems that support safe, decent homes with better sanitation facilities. We hope that this project will have a positive impact on the lives of underprivileged communities and contribute to the development of a healthier India".

Magadh Foundation forms its first ward committee in Tamil Nadu in Perambur, Chennai

Chennai, March 28 2023: Magadh Foundation forms its first ward committee in Tamil Nadu in Perambur, Chennai District. The Perambur Ward Committee was formed with the approval of the founder and current president of the Magadh Foundation, Mr. KN Tripathi, a former minister of Jharkhand, in the presence of Mr. Venkatesh Ramaraj, Central Committee Member, State Convener of Tamil Nadu, and Incharge of Membership for South India, along with Mrs. Dilara Khan, Mr. Dharmesh T., Mrs.



Bijoya Tanna, Mr. Namu Govindan, and the special invitee of the event, Er. K. Arul. This is the first committee that only has female members. Over 25 residents of the Perambur area joined and became members of the foundation, which formed this

Zeena, Mahalakshmi, and Kanaga. "The roles and responsibilities for all the members of the Perambur committee will be assigned shortly. Our next district committee is scheduled for formation in the Kanyakumari District on April 1, 2023. We have planned to conduct a free eye check-up camp in the Vyasarpadi area and a free orthopaedic check-up camp and distribution of medicines at no cost to the neediest residents of the North Chennai area on the last week of April 2023," Venkatesh said.

Epilepsy can be cured if detected early Dr. Sudhakar Kasinathan, Neurosurgeon Fortis Hospital, Vadapalani

Chennai, March 28 2023: Even as 10 million persons are affected with Epilepsy cases surfaces every year in India, its prevalence is about 1% in our population. Sudden uncontrolled electric currents in the neurons are what lead to seizures. Recurrent episodes of seizures is called epilepsy. The prevalence is observed to be higher in the rural population compared to the urban population. Dr. Sudhakar Kasinathan from Fortis Hospital Vadapalani say it can be cured if they take regular and correct dosage of the prescribed medicine and people need not hide the condition. National Epilepsy Day is marked to raise awareness of the condition that leads to "fits" or "seizures".



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Treatment

Treatment with drugs or occasional surgery can control seizures. While some need ongoing medication to control their seizures, others may experience an end of their seizures. With time, epileptic youngsters may outgrow their condition and will be free from seizures.

Medicines: There are anti-seizure drugs / medicines that limit the spread of seizures in brain. The dosage is prescribed on the intensity of the seizure. This is one of the most common prescribed treatments for those suffering.

Surgery: When seizures occur in a single

area of the brain it is called as focal seizures. A resection surgery is suggested to remove epileptic foci in the brain. This helps in controlling the seizures in case it re-occurs. Epilepsy surgery is mostly used when the seizure focus is located in the temporal lobe of the brain.

Other treatments: When medicines and surgery does not work, other treatment like vagus nerve stimulation is suggested. Here, an electric device is placed under the skin on upper chest portion to send signals to a large nerve in the neck.

Healthy and Safety Concerns

Women who have epilepsy face challenges. Due to hormonal imbalance or changes that occur during their periods every month, and among pregnant ladies the effect lasts long. Some drugs may not suit the body condition of women, and this may affect the child in

pregnancy too. Talking to the doctor and explaining the condition works better as the doctor is aware of this and he would prescribe the dose of medicine accordingly. Oral contraception pills (OCP's) can increase or decrease concentration of the drug, so doctor consultation is necessary to take OCP's for an epileptic patient. Alcohol reduces the metabolism of the anti-epileptic drugs and should be taken with caution.

Most people with epilepsy live a full life. However, the risk of early death is high among few. Those with serious epilepsy may develop tumour or stroke. These conditions carry an increased risk of death and may cause seizures. Falls or other injuries that happen because of seizures could cause injuries that can be life-threatening. The risk of sudden death is high only for people with major uncontrolled seizures.

The kind of seizures determines the specific symptoms. The symptoms will be consistent from episode to episode since, in the majority of situations, a person with epilepsy tends to experience the same sort of seizure every time. So timely diagnosis and treatment reduces the risk of the disease, and the patient will have a healthy prolonged life span.

Manoj Bharathiraja to direct Bharathiraja for a film to be produced by Director Suseenthiran Shoot for this GV Prakash musical to start very soon

Chennai, March 28 2023: Actor Manoj Bharathiraja will make his debut as a director through a new film to be bankrolled by Director Suseenthiran's Vennila Productions. The film has newcomers in lead roles, while 'Iyakkunar Imayam' Bharathiraja will play a very important role. Director Suseenthiran is delighted over producing this movie, which will bring together 'Iyakkunar Imayam' Bharathiraja and his son Manoj Bharathiraja, under his Vennila Productions banner. G V Prakash will score music for this film and the shoot will begin by the end of next month.



Ten leading directors are set to release the first look of the yet-to-be-titled movie on March 31. Manoj Bharathiraja

expressed happiness that he got the opportunity to direct his legendary father in his maiden directorial venture, though he made his acting debut with Bharathiraja's 'Taj Mahal' and has acted in various films since then. Thanking Suseenthiran for producing his first film as a director, Manoj Bharathiraja expressed

hope that the movie will be liked and appreciated by all. Manoj, who worked as assistant director to Mani Ratnam in 'Bombay', met the ace filmmaker and sought wishes for his directorial debut. Manoj Bharathiraja also said that G V Prakash's songs and background score will play an

important role in this story which has got a huge scope for music. Shooting of the film to be bankrolled by Director Suseenthiran's Vennila Productions, marking the directorial debut of Manoj Bharathiraja and starring 'Iyakkunar Imayam' Bharathiraja in a key role will commence from the end of next month.

Max Life launches the rural edition of its India Protection Quotient 5.0 survey; Rural India's financial protection at 12 points

Chennai, March 28 2023: Max Life Insurance Company Ltd. ("Max Life" / "Company") has unveiled the findings of a first-ever rural edition of its flagship survey India Protection Quotient survey (IPQ)* conducted in partnership with KANTAR, the world's leading marketing data and analytics company. The survey reveals valuable insights into the financial preparedness of India's rural population, shedding light on gaps seen between the urban and rural regions of the country, and the opportunities for boosting financial preparedness across the heartland.

As per the survey, conducted across 113 villages, rural India scored 12 points on the protection quotient scale, compared to 43 points achieved by urban India in IPQ 5.0 (conducted in Nov - Dec '22). The life insurance ownership gap is even more pronounced with only 22% of India's rural population owning life insurance products, compared to 73% across urban India. The low uptake can be primarily attributed to inadequate funds to buy life insurance (41%), high premiums (32%), and multiple buying formalities (24%).

According to the findings, the Knowledge Index in rural India stands at 27, even as a higher sense of financial security (38%) prevails. While saving for children's education and marriage emerged as top savings objectives, multiple anxieties around savings and expenditures for the future abound. In the survey, 3 in 4 participants expressed concern over the depletion of their savings over the next ten years, while 1 in 4 was unsure about the savings corpus needed for the future.

Prashant Tripathy, MD & CEO, Max Life said, "India is taking positive strides towards more inclusive development, and the focus on building rural economy is becoming more imperative. We took our established IPQ study to 113 villages to understand how rural India plans its finances. While the life insurance penetration in India remains low, this study has helped in identifying the gaps and opportunities for the life insurance ecosystem, and avenues to collectively work towards creating a systematic, scalable, multi-pronged approach that can empower the rural people to achieve their financial aspirations."

The following findings reveal rural India's financial



protection state and provide insights into its priorities and anxieties.

FINANCIAL PREPAREDNESS OF RURAL INDIANS

Long journey ahead for rural India: Survey reveals stark urban-rural divide

The survey has shed light on a crucial issue plaguing the nation - the urban-rural divide. The findings reveal that rural India has a significantly lower score of 12 points on the Protection Quotient scale, as compared to urban India's score of 43, indicating huge opportunity areas in enabling financial protection. This disparity also highlights the urgent need to empower rural India's households to become better financially prepared. While the governmental push for 'Insurance-for-All' via schemes like Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Saral Jeevan Bima, and Pension Yojana, amongst others, and the same have seen greater success, it is via an effective public-private partnership that life insurance penetration can be enhanced in the country.

Rural India struggles across metrics of financial production: Large gap in awareness and ownership of life insurance products

The survey has highlighted that with a Knowledge Index of 27, rural Indians are less aware of life insurance products, while urban India's Knowledge Index was more than double at 57. However, the gap in financial security between urban and rural India was not as stark as other metrics, with security levels in rural India at 38% as opposed to 63% for urban India, indicating a respectable security outlook across the country.

OUTLOOK TOWARDS FINANCIAL

backed schemes. Aligning with their commitment to saving for their families' futures, 64% of India's rural population showcased an inclination to save for their children's education, while 41% cited kids' marriage as a savings imperative.

Basic household expenses take up majority of Rural India's earnings

Rural India spends a major chunk of their income on basic expenditures with negligible allocation towards other discretionary expenses. The saving and spending pattern of rural India is different from urban India's saving and expense allocation. While rural Indians divert 55% of their earnings towards basic expenses, urban India allocates only 42% towards this non-discretionary category. Conversely, luxury expenses take up 15% of the urban Indian's income, while rural Indians only allocate 5% for such expenses. The gap in saving and investment remains low with urban and rural India allocating 43% and 39% of their earnings, respectively towards this spending class.

Rural India's anxieties towards increasing expenses and lowered savings

Anxieties surrounding the rapid depletion of savings remained consistent across rural India, with 3 in 4 respondents expressing concern about their savings diminishing in the next ten years. The survey has revealed that 6 out of 10 in rural India have started to cut down their expenses to keep up with rising prices, while 1 out of 2 is unable to manage daily expenses. Additionally, 1 out of 4 respondents were unsure about the corpus of savings needed for the future.

RAPID DIGITIZATION POWERING EMERGENCE ON NEW INDIA

Rural India is accessing the world from the comfort of their homes

In a positive, the survey reveals that rural India is accessing the world by leveraging technology from the comfort of their homes, with 64% of rural respondents using mobile phones for engaging in social media messaging/chatting and 58% using phones to watch movies or videos. However, only 17% use phones for online financial transactions, highlighting that better measures are needed to build digital financial awareness and uptake in India's rural regions.

PROTECTION

Barriers to financial protection: High premiums and inadequate funds to invest in life insurance products

As per the survey, nearly half of rural India's respondents expressed concern over insufficient funds to purchase life insurance products. On the other hand, 1 in 3 cited 'high premiums' as a significant barrier in life insurance purchase, and 1 out of 4 respondents felt that the purchase process is cumbersome with multiple formalities. Similarly, 2 in 5 said they have not thought of buying life insurance to financially protect their families.

Rural India prefers savings products over term plans; however, the ownership of both savings and term plans alarmingly low

Consistent with the national trend of prioritizing savings over protection, rural households prefer savings instruments over term insurance plans. The awareness of savings and term plans was almost at par with 31% and 32%, respectively. However, the low ownership of savings products (9%) and term plans (12%) emerged as a cause for concern, showcasing an urgent need to bring in suitable products to enhance life insurance penetration in the country.

SAVINGS AND SPENDING PATTERNS

Rural India's savings mindset: Preference for traditional asset classes like gold and fixed deposits becomes evident; Savings goals like kids' education and retirement gain focus

The survey has revealed rural India's inclination to invest in traditional financial products such as gold and fixed deposits. Heartening to know is that 83% of respondents are aware of government-

Emphasizing peace and non-violence, JITO Ladies Wing conducting an awareness IIFL JITO AHIMSA MARATHON RUN in which lakhs of people participate in 65 locations across the country on a single day

Chennai, March 28 2023: JITO LADIES WING Chennai IS CONDUCTING THE IIFL JITO AHIMSA RUN ON 2nd April 2023.

This marathon is conducted across all chapters of JITO at 65 Locations across india and overseas. The purpose of this Ahimsa marothon is to be an ambassador of peace and non violence. Mfine has taken leads to support this cause.

JITO LADIES WING which is head by Shivani Jain, Sapna Bethala and Surabhi Daga is turning every



stone to spread awareness towards Peace And Non Violence.

Mr Ramesh dugar , Mr Nehal Shah, Mr Jaswant Munoth with Naresh Jain of JITO CHENNAI CHAPTER HAVE joined hands with ladies wing to support and take chennai Ahimsa Run to new heights. KLP,

SBS, Third Space has appreciated the the idea and has given their constant support. One lakh participants have registered till date globally.

Chennai JITO has so far Registered 5000+ participants. All the safety measures will be taken for all the participants by Chennai Ahimsa Run to new heights. KLP, MedWay Hospital for

3km, 5km and 10km run commencing @ Olcott Memorial Higher Secondary School Besent Nagar.

Thiru Udayanidhi Stalin, Tamilnadu Government Sports Minister will be awarding the winners on 2nd of April.

Asman cable and Paceman congratulates JITO for its initiative to contribute to end leprosy in association with khushi trust

Zebronic And Kesar Mart Is felicitating all the participants with gifts and medals.

Effective reduction of NSE transaction charges by 4% due to roll back of increase in transaction charges done in 2021 and recalibration of volume based IPFT contribution

Chennai, March 28 2023: NSE Board of Directors in its meeting held on March 23, 2023, decided to roll back the increase of 6% in transaction charges, in Cash Equities Market Segment and Equity Derivatives Segment, with effect from April 1, 2023. The charges were

earlier increased by 6%, with effect from January 1, 2021, partly to augment NSE Investor Protection Fund Trust (NSE IPFT) corpus in view of certain market exigencies due to broker defaults at that point in time.

Further with

objective to systematically augment the corpus of NSE IPFT, it was also decided to recalibrate the contribution to NSE IPFT from Rs.0.01 per crore to Rs.10 per crore in Cash Equities Market Segment & Equity Futures and Rs.0.01 per crore to Rs.50 per crore

in Equity Options.

This above reduction in transaction charges partially offset by the recalibration of contribution to NSE IPFT will lead to effective reduction impact on overall transaction charges by around 4%.

1st TIWG meeting under India's g20 presidency in Mumbai

Chennai, March 28 2023: The 1st TIWG meeting under India's G20 Presidency is scheduled in Mumbai, from March 28th - 30th, 2023. During this three-day Meeting, over 100 delegates from G20 member countries, invitee countries, regional groupings and

international organisations will engage in deliberations to accelerate global trade and investments.

On the first day, a seminar on 'Trade Finance' will be held at the Ballroom, Taj Lands' End, Mumbai.

On 29th March, 2023, the TIWG

Meeting will be inaugurated by Hon'ble Minister of India. Subsequently, in the two working sessions, the TIWG priority issues focussed on making trade work for growth and prosperity, and building resilient Global Value

Chains (GVCs) will be discussed.

On the concluding day, the TIWG priorities on integrating MSMEs in Global Trade, and building efficient logistics for trade will be discussed across two working sessions. The Presidency will aim to carry forward.

MHJA office bearers met and greeted Senior Supreme Court Judge Sanjay Kishan Kaul



On behalf of Madras High Court Journalists Association (MHJA) the administrators met and greeted Senior Supreme Court Judge Sanjay Kishan Kaul.