

ICICI Lombard's India Wellness Index 2024

Research Partner: KANTAR

29th September 2024

FLOW OF REPORT

1

WELLNESS INDEX

1. India's Wellness Index
2. Wellness Types
3. Wellness by Regions
4. Deep dive into Wellness Segments

2

ENABLERS OF WELLNESS

1. Health insurance
2. India's mental health
3. Role of social media
4. Health tech

3

WELLNESS THEMES

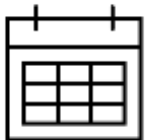
1. Stress & Depression
2. Heart Wellness
3. New Age Investments

Research Methodology - Survey

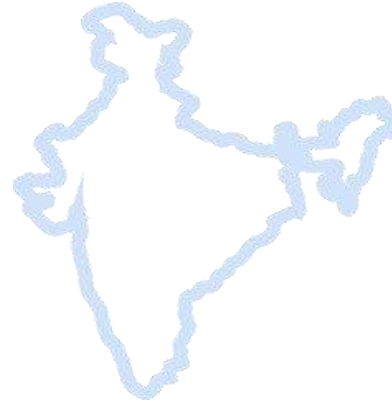
We interviewed **2155 consumers** in the age group **18-50** years in NCCS A and B across **Metros & Tier I towns**.

Online interviews using CAWI (Computer Aided Web Interview) methodology were conducted by Kantar amongst the target group.

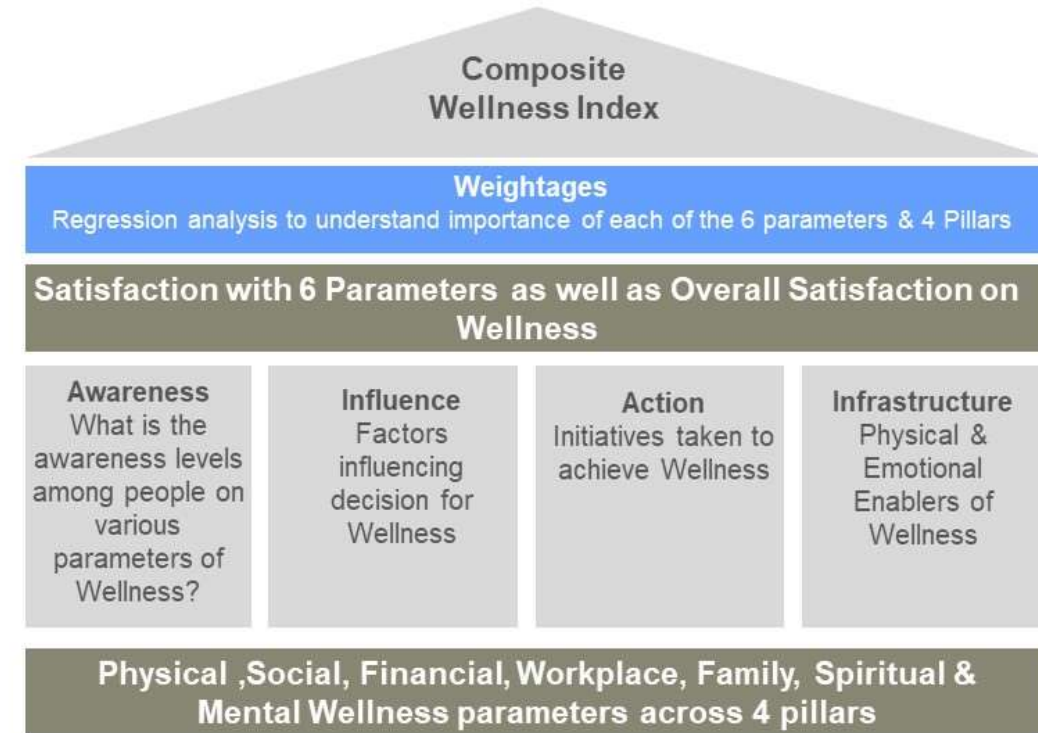
- Spread across 19 Cities.
- Mix of Males (69%) & Females (31%)
- A good mix of Health Insurance Owners (50%) & Non-Owners (50%)
- NCCS A (~80%), NCCS B (~20%)
- Age 18-24 (35%), Age 25-35 (35%), 35+ (30%)



Interviews took place **in July 2024** and were administered online via *Kantar* panels

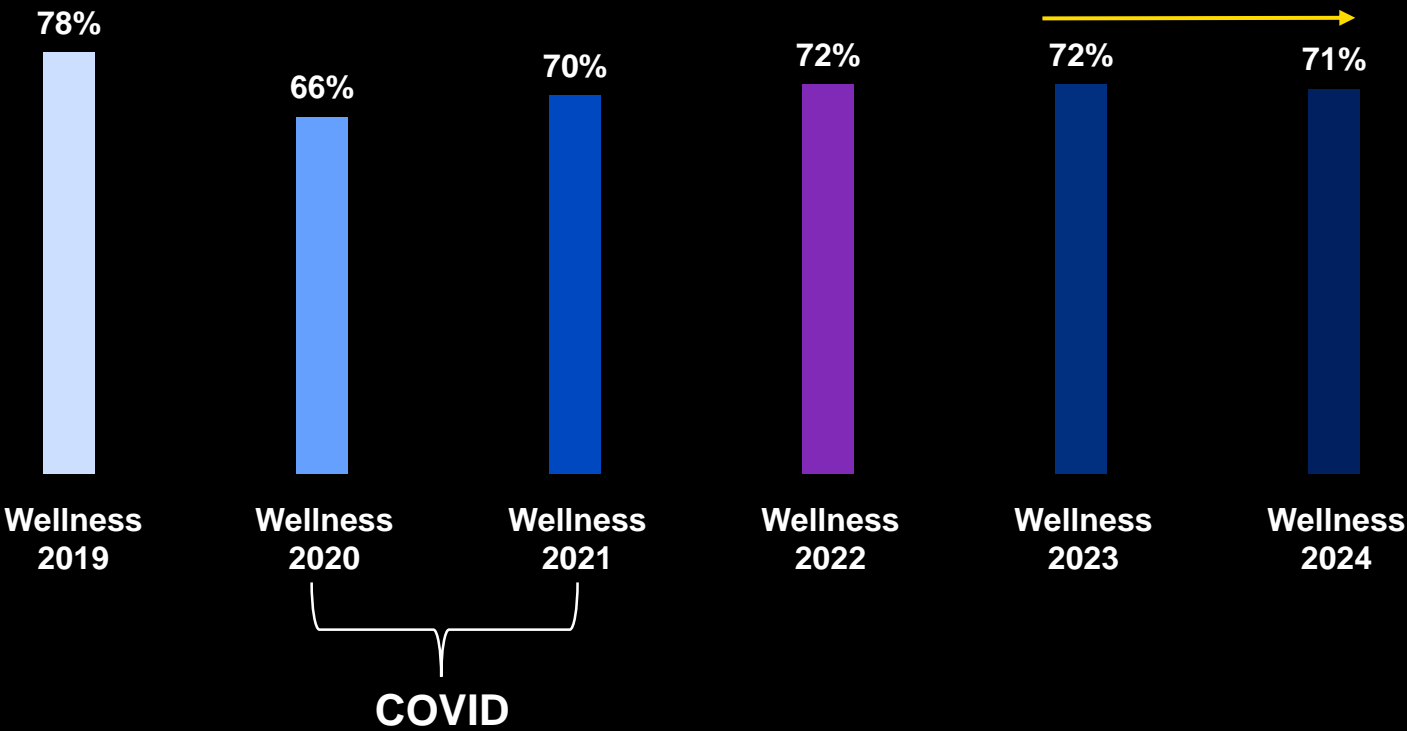


Wellness Index



In 2024, India's Wellness Index remains stable over the past 3 years

Stable in Wellness from 2021 till 2024



Base - All Respondents
N - 2155

India Wellness Index

India's Wellness remains stable, unable to grow further towards 2019 levels

Declining trend seen for Physical & Mental Wellness over the past 3 years



Derived Importance of Wellness Sub-Types

In 2024, physical and mental wellness continue to be crucial, maintaining their status as the primary factors contributing to overall well-being. These aspects remain increasingly prominent. Furthermore, workplace wellness has maintained its importance and is now ranked third in the hierarchy of well-being considerations for the year.

However, there has been a significant decline in both family wellness and social wellness. This drop may be due to shifts in societal dynamics and heightened work pressures.

Physical



58% ↑

2023 – 46%
2022 – 45%
2021 – 43%

Mental



18%

2023 – 17%
2022 – 16%
2021 – 18%

Family



3% ↓

2023 – 13%
2022 – 10%
2021 – 14%

Workplace



11%

2023 – 11%
2022 – 9%
2021 – 9%

Financial



8%

2023 – 7%
2022 – 9%
2021 – 9%

Social

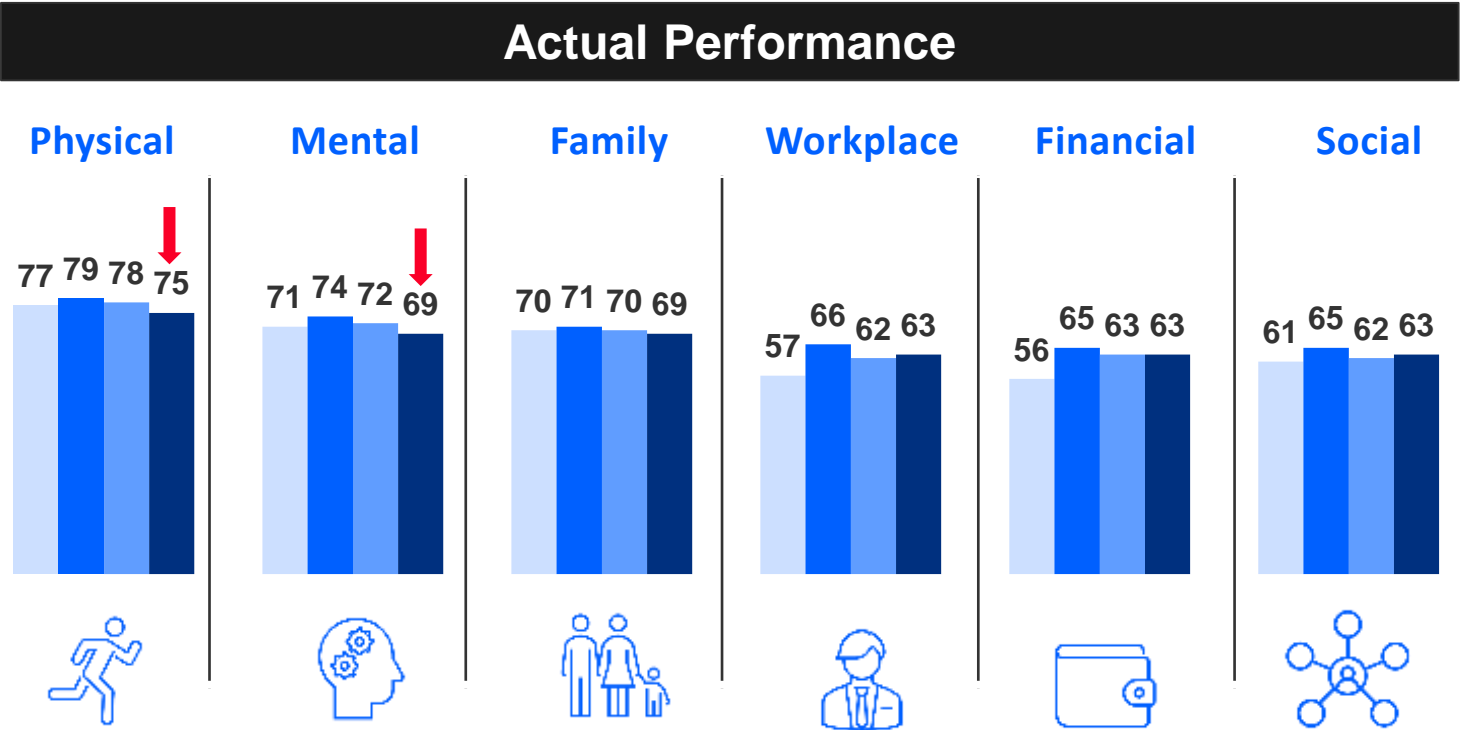


2% ↓

2023 – 6%
2022 – 8%
2021 – 7%

Actual Performance of Sub-Types of Wellness

Physical and Mental wellness has experienced a decline in comparison to last year. However, physical wellness maintain its position as the top priority.



Physical Wellness declined in 2024. This decline can be attributed to poor lifestyle habits, such as inadequate exercise, unhealthy diets, and insufficient sleep, particularly prevalent among Millennials and Gen Z.

Mental Wellness also declines, which reflects rising levels of stress and anxiety. Factors contributing to this include workplace pressure, lack of adequate mental health support, and challenges with work-life balance, especially for women and younger cohorts.

Wellness Index – By Cohorts

In 2024, Millennials show a decline in Physical, Family and Financial Wellness, while Gen X experiences significant growth in Financial, Workplace, and Social aspects of Wellness.

	Total				Age Group												Gender								Town Class							
					Gen Z				Millennial				Gen X				Male				Female				Metros				Tier 1			
	2021	2022	2023	2024	2021	2022	2023	2024	2021	2022	2023	2024	2021	2022	2023	2024	2021	2022	2023	2024	2021	2022	2023	2024	2021	2022	2023	2024	2021	2022	2023	2024
Wellness Index	70	72	72	71	76	76	73	71	67	71	75	72	70	71	68	70	73	74	75	73	65	69	66	66	70	68	69	69	72	81	79	77
Physical Wellness	77	79	78	75	84	83	80	76	74	78	81	76	76	77	72	73	80	81	81	77	72	75	71	71	76	74	75	73	81	89	84	80
Mental Wellness	71	74	72	69	75	73	72	69	68	73	74	70	73	75	71	70	73	76	75	72	66	69	66	63	70	70	69	67	74	81	78	74
Family Wellness	70	71	70	69	74	75	70	68	68	68	74	69	70	70	67	71	72	72	72	70	66	69	67	67	70	68	67	67	71	78	76	73
Financial Wellness	57	65	63	63	63	70	60	62	55	63	70	64	56	64	58	64	60	66	66	66	50	63	55	57	61	60	58	59	59	75	70	72
Workplace Wellness	61	66	62	63	68	73	62	61	58	63	65	65	60	63	57	63	64	68	65	65	54	61	55	56	56	62	56	59	54	75	72	70
Social Wellness	56	65	62	63	64	69	63	62	52	63	63	62	55	63	57	67	59	65	65	66	50	65	55	59	57	61	58	59	56	74	69	71

All cohorts demonstrate stability on keys pillars of wellness; Physical, Mental & Family Wellness

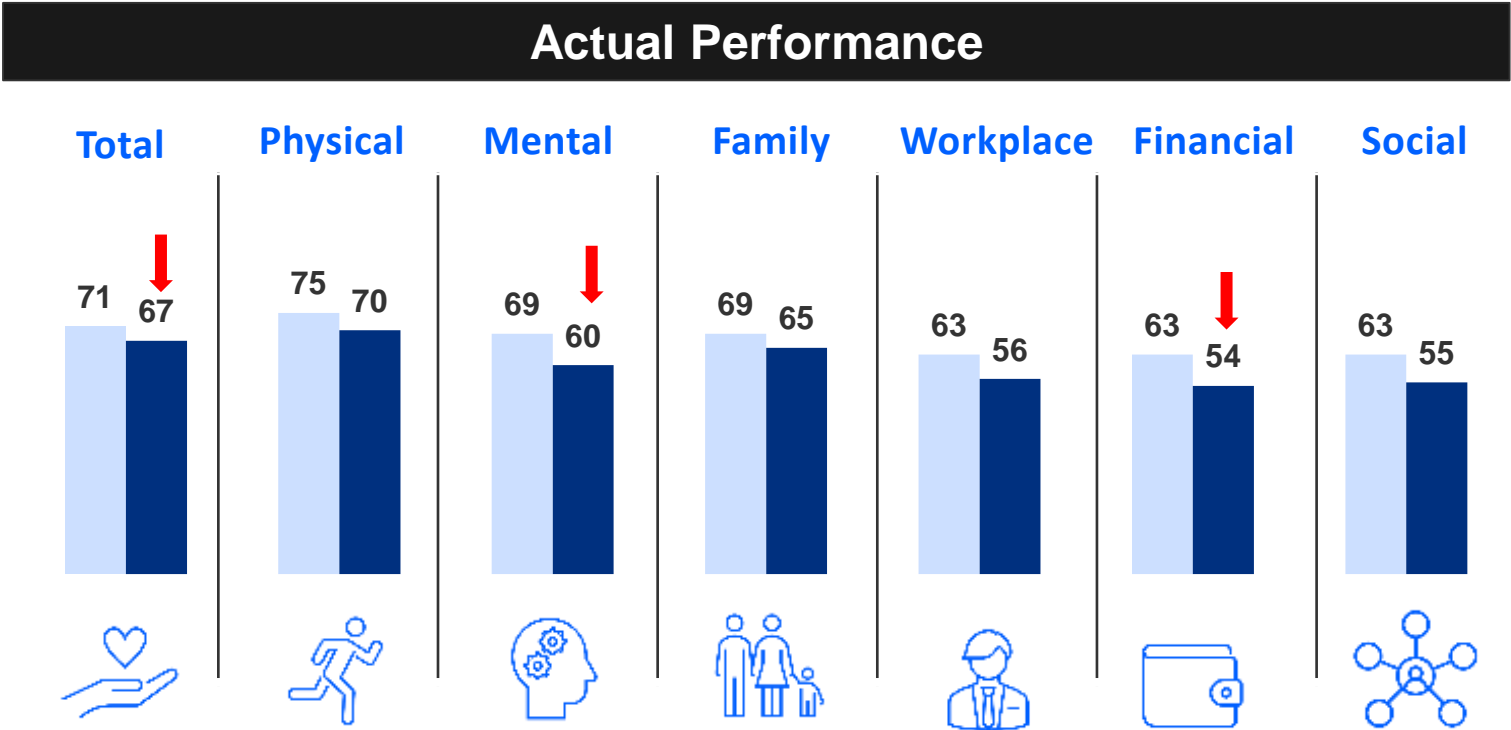
MOW2. There are different ways to look at health and wellness. If we look at the different types of health and wellness, how well do you think you are currently performing on each?

*The scores highlighted in green are those which have increased by 6% or more compared to 2023.

Gen X's focus on wellness has been bolstered by improvements in financial stability, workplace conditions, and social connections. In contrast, Millennials face challenges in physical health, family dynamics, and financial stability, contributing to their overall decline in wellness.

Actual Performance of Sub-Types of Wellness for Corporate Employees

Mental and Financial wellness among corporates has seen a decline in comparison to the total. Physical wellness maintain its position as the top priority.



With employees now expecting improved mental well-being. This shift has led to higher dissatisfaction, particularly among those in Tier 1 cities and women.

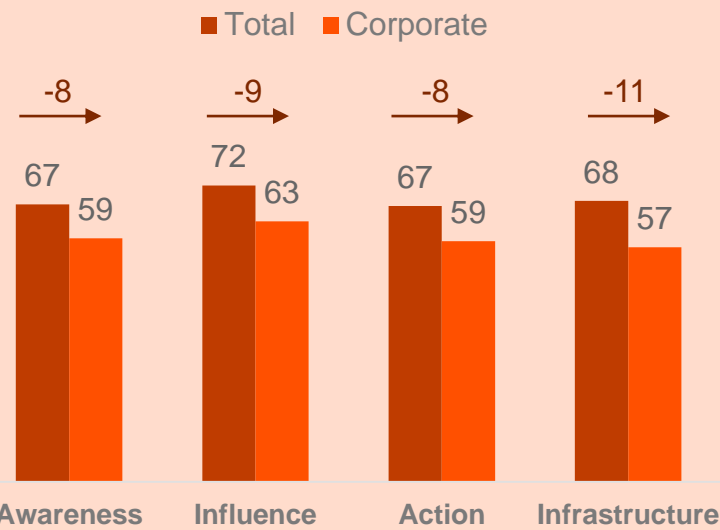
The Wellness Index also reveals low financial wellness among Tier 1 cities and women in India, highlighting the urgent need for increased efforts to empower these groups.

Corporate Employees have lost out on Mental Wellness

Which?

Sub-type of Wellness is declining

Mental wellness declines significantly on all pillars, especially infrastructure



Where?

Is the high decline observed

Highest decline is observed in terms of Infra (Access to counselling, support groups, helplines, doctors etc. to help cope with stress), Action (Avoid negative people or news or indulging in negative talks) & Awareness (Aware of ways to effectively cope with stress & achieve mental well-being)

Infrastructure	Access to counselling, support groups, helplines, doctors etc. to help cope with stress	-11%
Action	Avoid negative people or news or indulging in negative talks	-10%
Awareness	Aware of ways to effectively cope with stress & achieve mental well-being	-8%

Who?

Is driving this decline

Among Corporate Employees, decline on Awareness (Cope with stress & achieve mental well-being) & Infrastructure (Access to counselling, support groups, helplines, doctors etc.) is high for Tier 1 towns and Women

Tier 1

Awareness	Aware of ways to effectively cope with stress & achieve mental well-being	-24%
Infrastructure	Access to counselling, support groups, helplines, doctors etc. to help cope with stress	-31%

Women

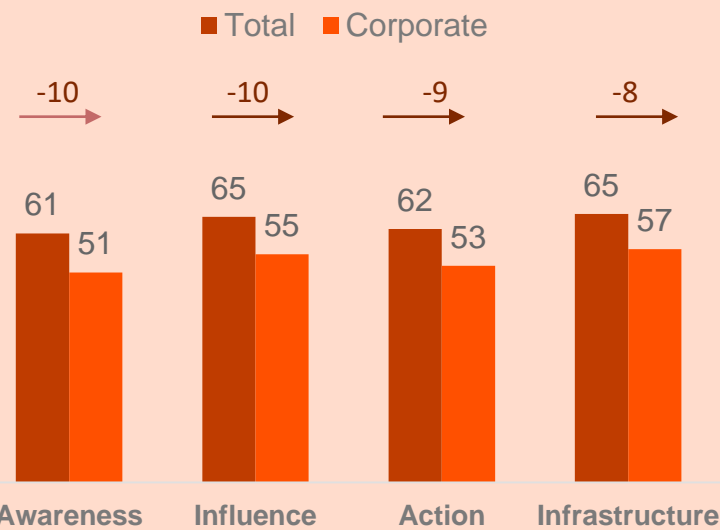
Awareness	Aware of ways to effectively cope with stress & achieve mental well-being	-14%
Infrastructure	Access to counselling, support groups, helplines, doctors etc. to help cope with stress	-12%

Corporate Employees have lost out on Financial Wellness

Which?

Sub-type of Wellness is losing

Scores for Financial wellness declines significantly across pillars, especially Awareness, Influence & Action



Where?

Is the high decline observed

Highest decline is observed in terms of Awareness (Aware of ways to effectively manage my wealth and finances), Influence (Driven to ensure financial wellbeing through Insurance & Investments) & Action (Manage Investments for enhancing my standard of Living)

Awareness	Aware of ways to effectively manage my wealth and finances	-7%
Influence	Driven to ensure financial wellbeing through Insurance & Investments	-7%
Infrastructure	Access to information and entities to help me secure the health	-9%

Who?

Is driving this decline

Among Corporate Employees, decline on Awareness (Aware of ways to effectively secure from unforeseen risk through insurance) & Influence (Access to counselling, support groups, helplines, doctors etc.) is high for Tier 1 cities and Women

Tier 1

Awareness	Driven to ensure financial wellbeing through Insurance & Investments	-31%
Influence	Access to information and entities to help me secure the health	-30%

Women

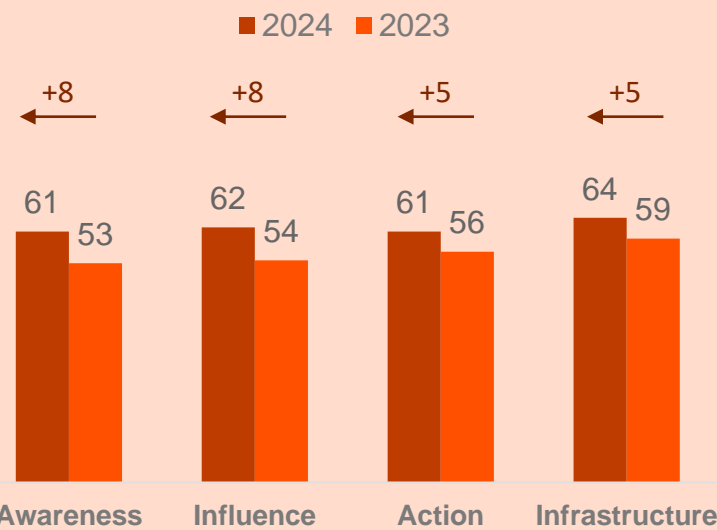
Influence	Driven to ensure financial wellbeing through Insurance & Investments	-10%
Infrastructure	Access to information and entities to help me secure the health	-8%

Gen X gain on Workplace Wellness

Which?

Sub-type of Wellness is growing

Workplace wellness gains significantly on all pillars, especially Awareness & Influence



Where?

Is the high growth observed

Highest growth is observed in terms of Awareness (Aware of ways of managing my work and ensure work life balance), Influence (My Superiors/HR inspire me to be more efficient) & Action (Actively manage work-life balance)

Awareness	Aware of ways of managing my work and ensure work life balance	+8%
Influence	My Superiors/HR inspire me to be more efficient	+11%
Action	Actively manage work-life balance	+5%

Who?

Is driving this growth

Among Gen X, growth on Awareness (Aware of ways of managing my work and ensure work life balance) & Influence (My Superiors/HR inspire me to be more efficient) is high for Metro cities and Men

Metros

Awareness	Aware of ways of managing my work and ensure work life balance	+8%
-----------	--	-----

Influence	My Superiors/HR inspire me to be more efficient	+8%
-----------	---	-----

Men

Awareness	Aware of ways of managing my work and ensure work life balance	+8%
-----------	--	-----

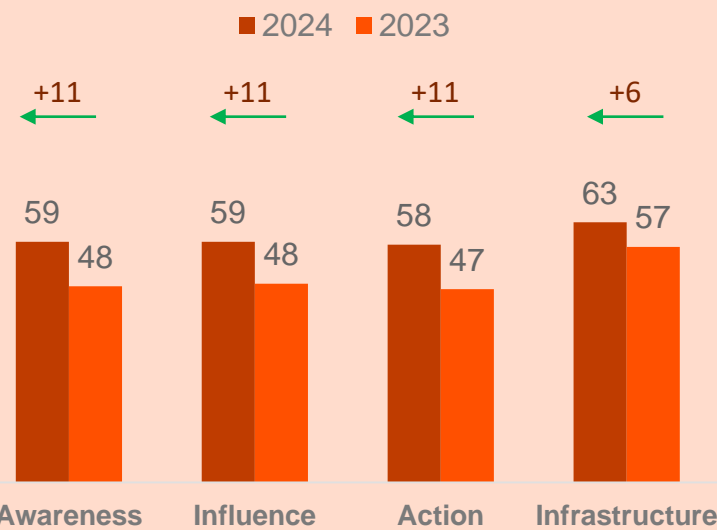
Influence	My Superiors/HR inspire me to be more efficient	+9%
-----------	---	-----

Gen X gain on Social Wellness

Which?

Sub-type of Wellness is growing

Social wellness gains significantly on all pillars, especially Awareness, Influence & Action



Where?

Is the high growth observed

Highest growth is observed in terms of Awareness (Aware of ways to effectively engage with friends & community), Influence (Peer pressures make me connect with friends & community) & Action (Spend quality time with my friends & community)

Awareness	Aware of ways to effectively engage with friends & community	+13%
Influence	Peer pressures make me connect with friends & community	+13%
Action	Spend quality time with my friends & community	+13%

Who?

Is driving this growth

Among Gen X, growth on Awareness (Aware of ways to effectively engage with friends & community) & Action (Spend quality time with my friends & community) is high for Tier 1 cities and Men

Tier 1

Awareness	Aware of ways to effectively engage with friends & community	+15%
Action	Spend quality time with my friends & community	+13%

Men

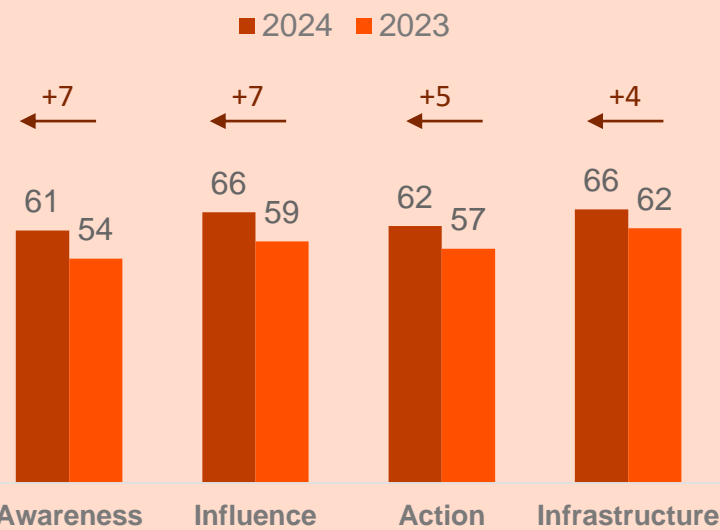
Awareness	Aware of ways to effectively engage with friends & community	+14%
Action	Spend quality time with my friends & community	+15%

Gen X gain on Financial Wellness

Which?

Sub-type of Wellness is growing

Financial wellness gains significantly on all pillars, especially Awareness & Influence



Where?

Is the high growth observed

Highest growth is observed in terms of Awareness (Aware of ways to effectively secure from unforeseen risk through insurance), Influence (Driven to ensure financial wellbeing through Insurance & Investments) & Action (Manage Investments for enhancing my standard of Living)

Awareness	Aware of ways to effectively secure from unforeseen risk through insurance	+8%
Influence	Driven to ensure financial wellbeing through Insurance & Investments	+7%
Action	Manage Investments for enhancing my standard of Living	+6%

Who?

Is driving this growth

Among Gen X, growth on Awareness (Aware of ways to effectively secure from unforeseen risk through insurance) & Influence (Access to counselling, support groups, helplines, doctors etc.) is high for Tier 1 cities and Men

Tier 1

Awareness	Aware of ways to effectively secure from unforeseen risk through insurance	+8%
-----------	--	-----

Influence	Driven to ensure financial wellbeing through Insurance & Investments	+8%
-----------	--	-----

Men

Awareness	Aware of ways to effectively secure from unforeseen risk through insurance	+7%
-----------	--	-----

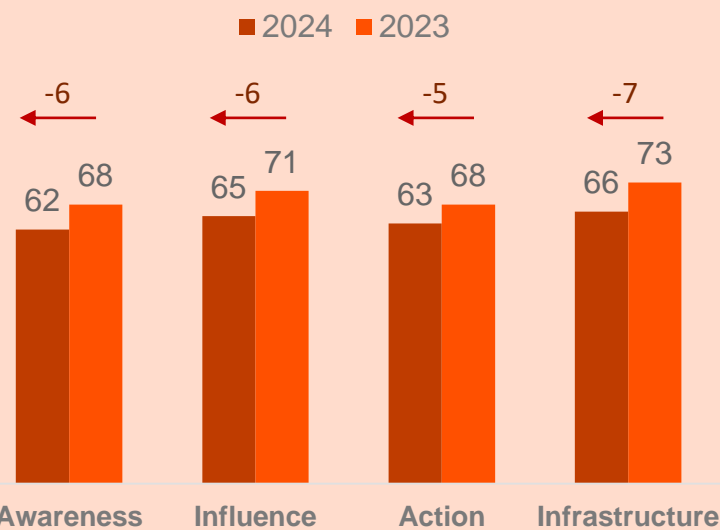
Influence	Driven to ensure financial wellbeing through Insurance & Investments	+8%
-----------	--	-----

Millennials have lost out on Financial Wellness

Which?

Sub-type of Wellness is losing

Financial wellness declines significantly on all pillars, especially Awareness, Influence & Infrastructure



Where?

Is the high decline observed

Highest decline is observed in terms of Awareness (Aware of ways to effectively manage my wealth and finances), Influence (Driven to ensure financial wellbeing through Insurance & Investments) & Action (Manage Investments for enhancing my standard of Living)

Awareness	Aware of ways to effectively manage my wealth and finances	-7%
Influence	Driven to ensure financial wellbeing through Insurance & Investments	-7%
Infrastructure	Access to information and entities to help me secure the health	-9%

Who?

Is driving this decline

Among Millennials, decline on Awareness (Aware of ways to effectively secure from unforeseen risk through insurance) & Influence (Access to counselling, support groups, helplines, doctors etc.) is high for Tier 1 cities and Women

Tier 1

Influence	Driven to ensure financial wellbeing through Insurance & Investments	-8%
Infrastructure	Access to information and entities to help me secure the health	-14%

Women

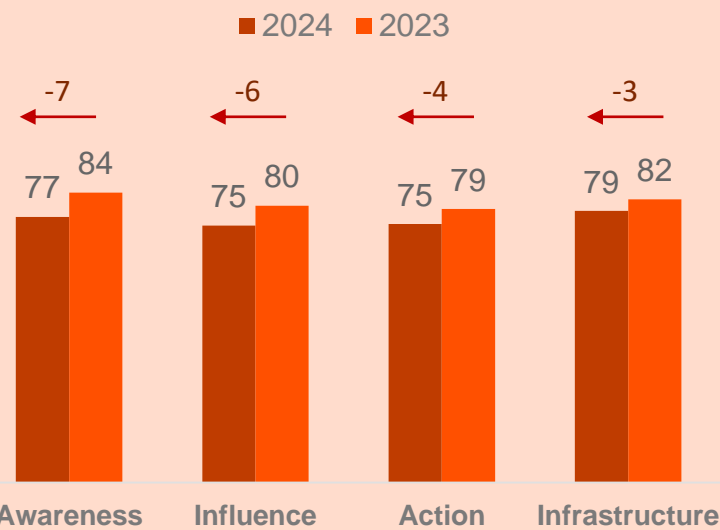
Influence	Driven to ensure financial wellbeing through Insurance & Investments	-10%
Infrastructure	Access to information and entities to help me secure the health	-8%

Millennials have lost out on Physical Wellness

Which?

Sub-type of Wellness is losing

Physical wellness declines significantly on all pillars, especially Awareness & Influence



Where?

Is the high decline observed

Highest decline is observed in terms of Awareness (Aware of ways of maintaining a healthy and physically fit body), Influence (Personal desire to follow a fitness regime to stay healthy) & Action (Manage my diet and eat healthy food)

Awareness	Aware of ways of maintaining a healthy and physically fit body	-7%
Influence	Personal desire to follow a fitness regime to stay healthy	-8%
Action	Manage my diet and eat healthy food	-5%

Who?

Is driving this decline

Among Millennials, decline on Awareness (Aware of ways of maintaining a healthy and physically fit body) & Influence (Personal desire to follow a fitness regime to stay healthy) is high for Tier 1 cities and Men

Tier 1

Awareness	Aware of ways of maintaining a healthy and physically fit body	-12%
Influence	Personal desire to follow a fitness regime to stay healthy	-13%

Men

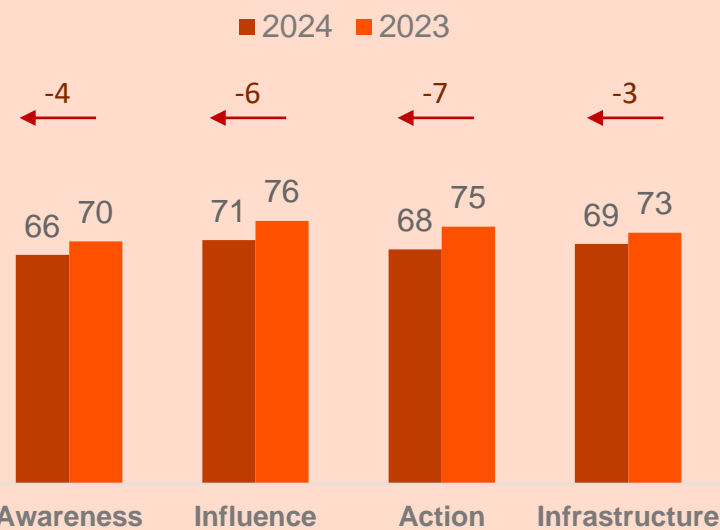
Awareness	Aware of ways of maintaining a healthy and physically fit body	-8%
Influence	Personal desire to follow a fitness regime to stay healthy	-7%

Millennials have lost out on Family Wellness

Which?

Sub-type of Wellness is losing

Family wellness declines significantly on all pillars, especially Influence & Action



Where?

Is the high decline observed

Highest decline is observed in terms of Awareness (Aware of ways to find adequate time for my family), Influence (Inspired by my parents on giving time and taking care of family) & Action (Spend adequate time with and take care of my family)

Awareness	Aware of ways to find adequate time for my family	-4%
Influence	Inspired by my parents on giving time and taking care of family	-6%
Action	Spend adequate time with and take care of my family	-7%

Who?

Is driving this decline

Among Millennials, decline on Influence (My responsibility to ensure adequate time is given to my Family) & Action (Spend adequate time with and take care of my family) is high for Tier 1 cities and Men

Tier 1

Influence	My responsibility to ensure adequate time is given to my Family	-14%
Action	Spend adequate time with and take care of my family	-13%

Men

Influence	My responsibility to ensure adequate time is given to my Family	-8%
Action	Spend adequate time with and take care of my family	-11%

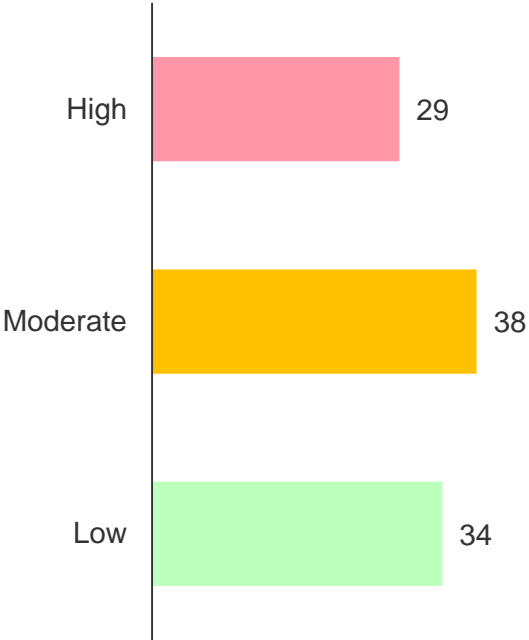
India's Mental Health

A close-up, low-key photograph of a person's face lying down, with hands gently touching their forehead and eyes, suggesting a therapeutic or calming touch. The lighting is soft and focused on the face, with the background being dark and out of focus.

India’s Mental Health Status – Daily Stress Levels

Indians experience moderate levels of stress regularly. However, stress levels are notably higher among Gen X in Tier-1 cities.

Level of Stress Daily



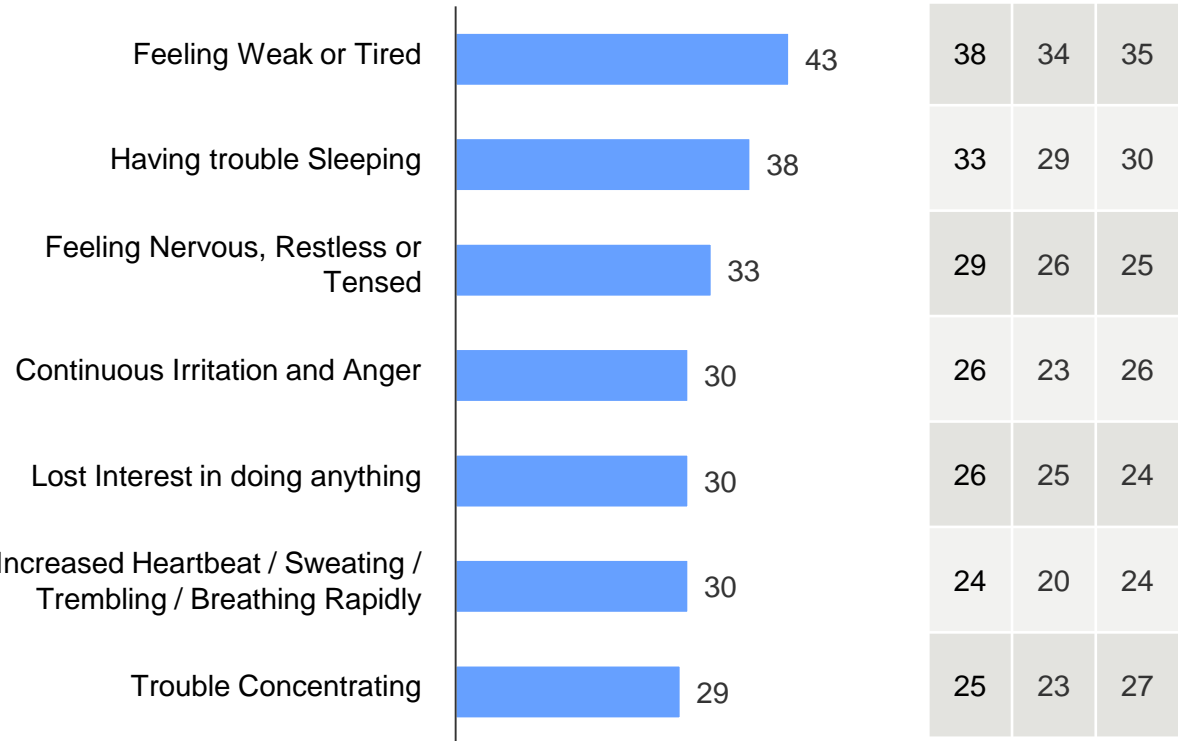
Gender		Age Groups			Town Class	
Male	Female	Gen Z	Millennials	Gen X	Metros	Tier-1
1494	661	829	674	652	1404	751
30	27	30	25	33	27	33
36	41	35	43	37	43	29
33	32	36	33	31	30	39

India's Mental Health Status – Symptoms of Stress

On average, Indians experience common stress symptoms like feeling tired and weak. Women report a higher prevalence of the stress symptoms.

Symptoms for Stress

Avg. 2.3
Stress symptoms suffered by Indians



Any One Symptom – 80%

Gender		Age Groups			Town Class	
Male	Female	Gen Z	Millennials	Gen X	Metros	Tier-1
1494	661	829	674	652	1404	751
42	47	45	43	42	44	42
39	37	38	41	35	38	39
32	34	35	34	28	34	30
30	31	32	31	27	28	35
31	29	33	30	27	28	34
30	28	33	28	27	27	34
31	26	34	27	25	26	36

India's Mental Health Status – Symptoms of Depression

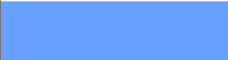
Indians commonly experience fatigue, which is prevalent across various groups. Additionally, higher levels of depression symptoms are observed in Tier 1 cities.

Symptoms for Depression

Avg. 1.5

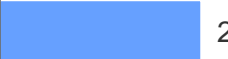
Depression symptoms suffered by Indians

Increased Fatigue



30

Hopeless Outlook for every work



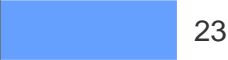
26

Uncontrollable Emotions



24

Changes in Appetite and Weight



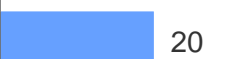
23

Having sense of Impending Danger, Panic or Doom



22

Continuous Negative thoughts in mind



20

Any One Symptom – 69%

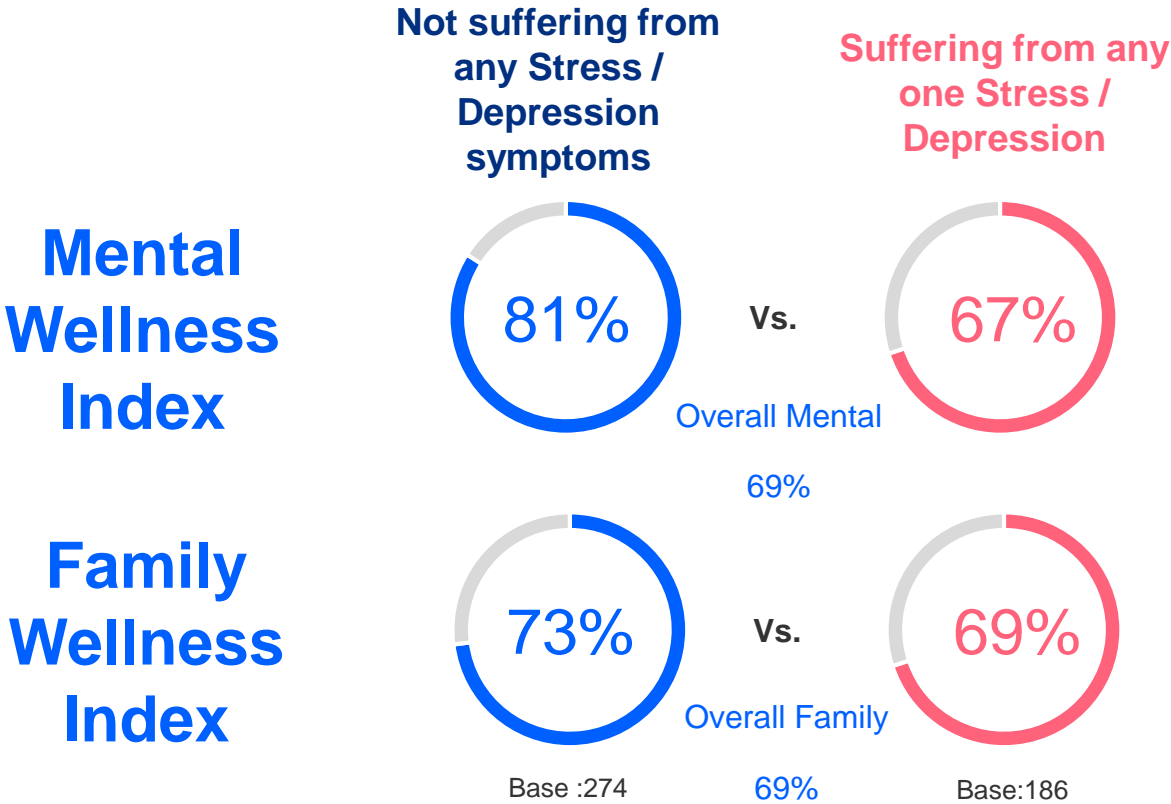
	2023	2022	2021
Increased Fatigue	22	25	22
Hopeless Outlook for every work	19	21	23
Uncontrollable Emotions	20	24	16
Changes in Appetite and Weight	20	26	21
Having sense of Impending Danger, Panic or Doom	19	19	22
Continuous Negative thoughts in mind	15	23	13



Gender		Age Groups			Town Class	
Male	Female	Gen Z	Millennials	Gen X	Metros	Tier-1
1494	661	829	674	652	1404	751
30	31	33	28	28	28	34
27	26	31	26	22	23	32
23	28	27	24	21	25	23
22	24	24	24	20	24	22
23	19	24	22	19	18	28
18	23	19	21	19	21	17

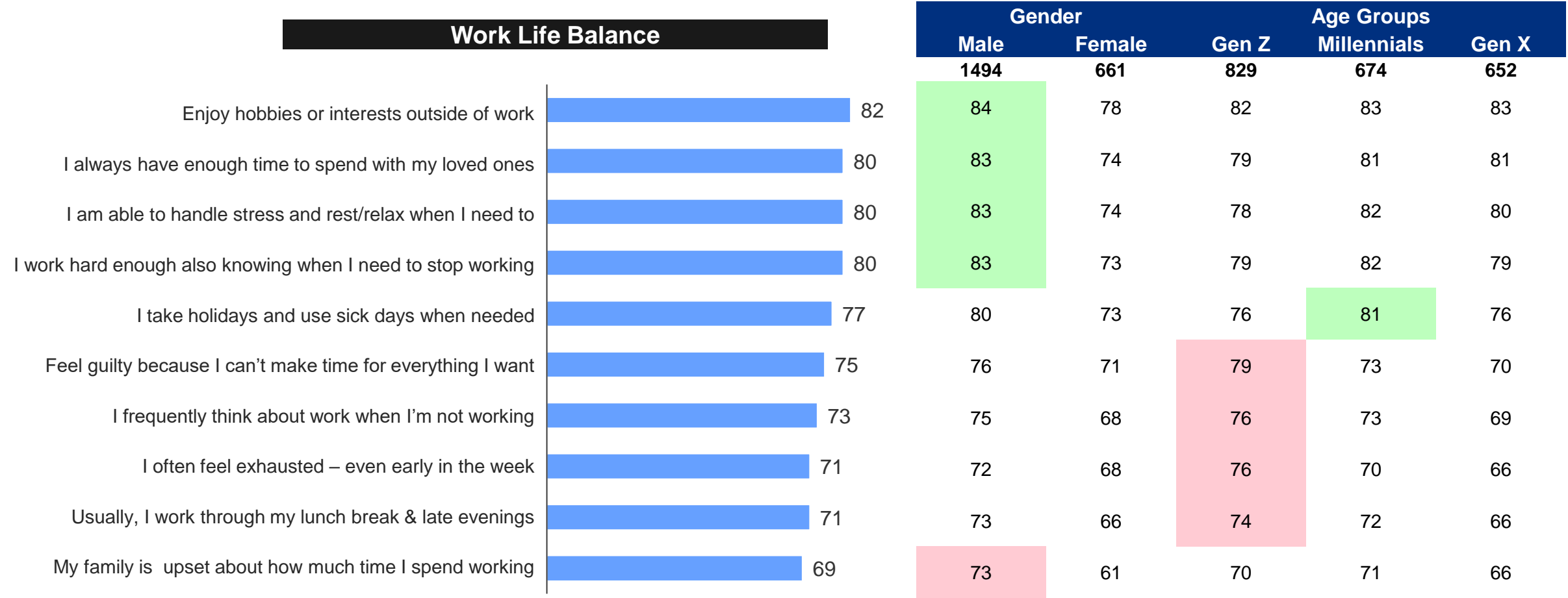
The detrimental effects of poor mental health on overall Well-being in India

Mental & Family Wellness index is higher among individuals who do not experience symptoms of stress or depression.



Work Life Balance

To maintain a healthy work-life balance, Indians engage in hobbies outside of work, particularly males. However, Gen Z often feel guilty about not having enough time for their desired activities



Manifestation of Wellness among Indians

The most common desire among Indians is to be happy and positive, followed by a focus on physical fitness and maintaining strong family bonds.

Mentally Happy & Positive



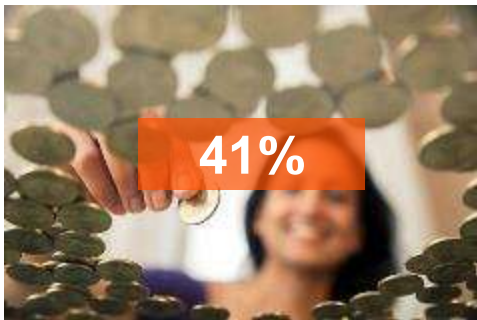
Physically Fit & Fine



Strong Bond with Family



Financially Stable



Stress Free Work



Active Friends Circle



Disease Free Body



Peaceful Sleep



Prevalence of Unhealthy Lifestyle Habits Across Age and Gender Groups

Smoking habits of Gen Z and Gen X are comparable

Lifestyle Bad Habits	ALL	Male	Female	Gen Z	Millennials	Gen X
Sitting for more than 4 -5 hours	51	50	50	52	51	48
Drink less than 3-4 glasses of water in a day	39	40	37	44	38	34
Get less than 6 hours of sleep	35	36	32	41	32	31
Consume high caffeine more than 3 cups of tea or coffee in a day	33	35	30	37	32	31
Consumer Sugary foods like Cakes, Mithai	32	34	27	38	31	25
Eating Late Nights	31	33	28	37	30	25
Add extra salt in my meals	30	33	24	38	26	22
Eating Junk food like Chips, Burgers, Pizza, Momo etc.	28	30	25	35	25	23
Consumer Carbonated cold drinks / Cola	28	31	23	35	27	21
Skip lunch due to work	26	28	22	32	24	19
Smoke	25	28	18	26	23	26
Drink Alcohol	20	23	16	25	19	21

****Do this activity daily or 4-5 times a week**

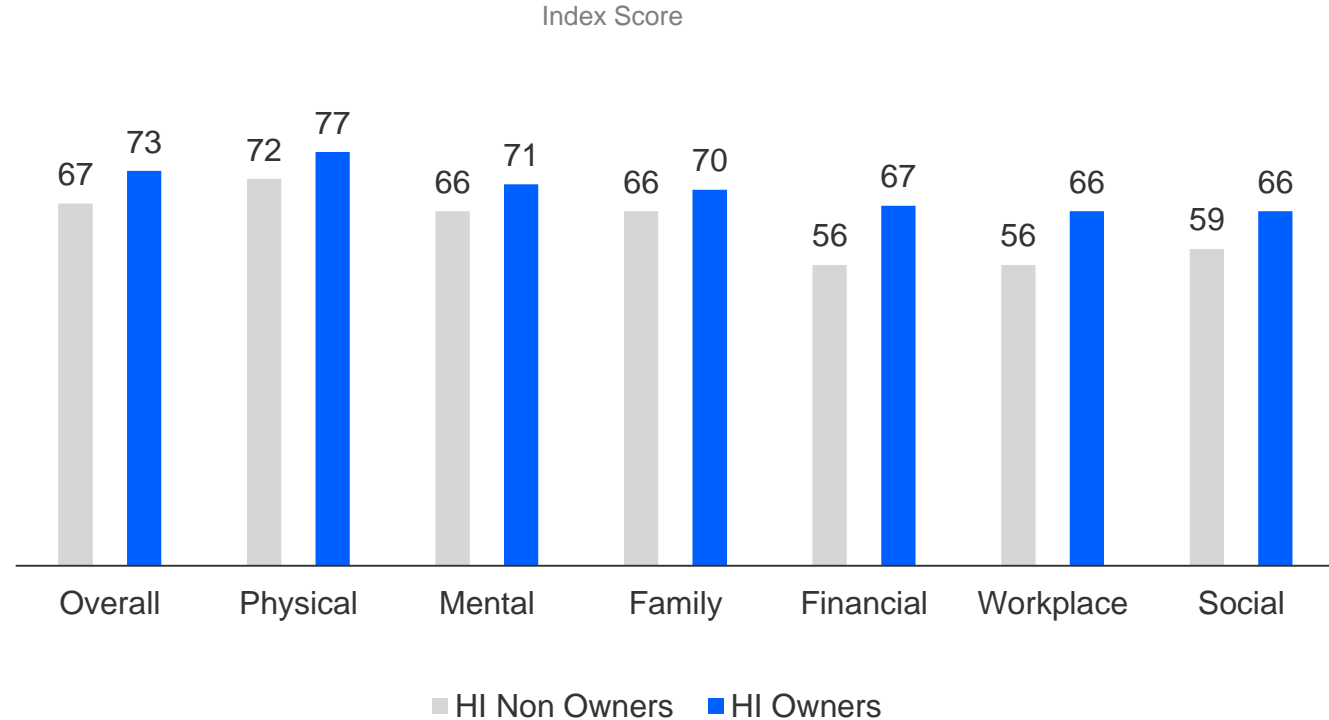
Health Insurance



Health Insurance Ownership Boosts Wellness Among Indians

Owning health insurance significantly protects individuals and promotes better wellness.

Health insurance owners score higher on all wellness Sub-types compared to non-owners



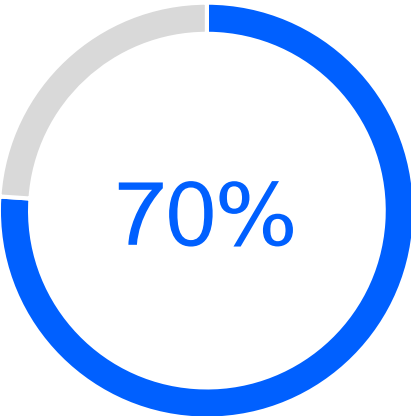
Use of Social Media for attaining Wellness



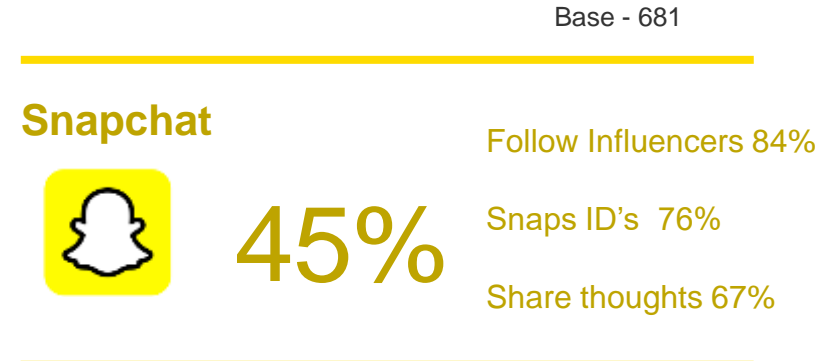
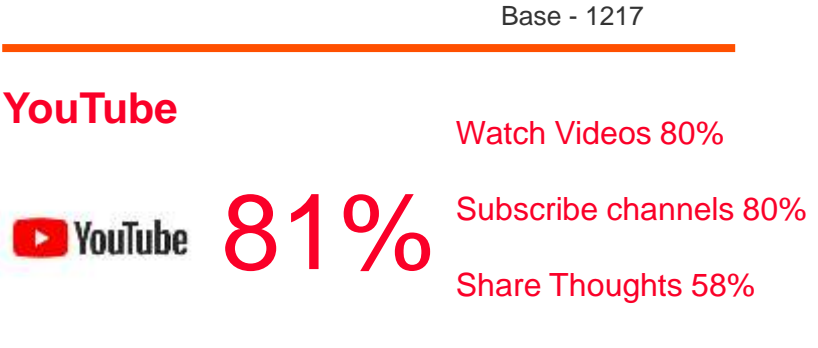
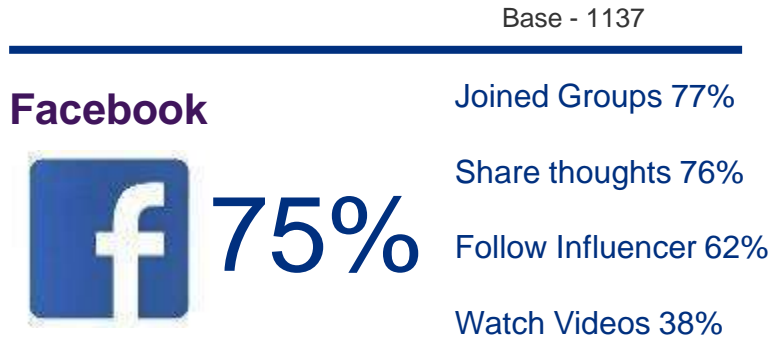
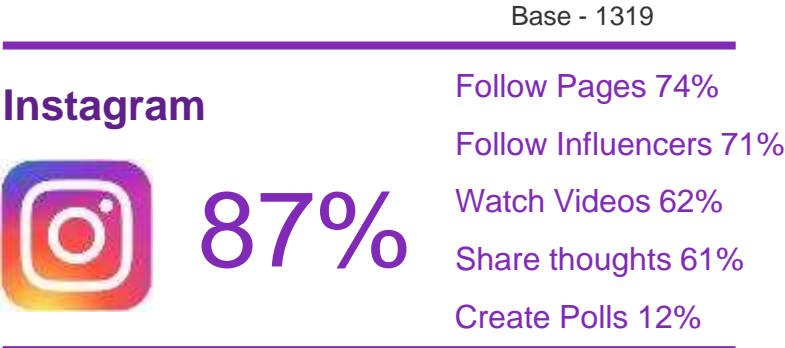
70% of Indians turn to social media to share or gain insights about Mental and Physical Wellness.

Instagram is the most used Social Media Platform followed by YouTube.

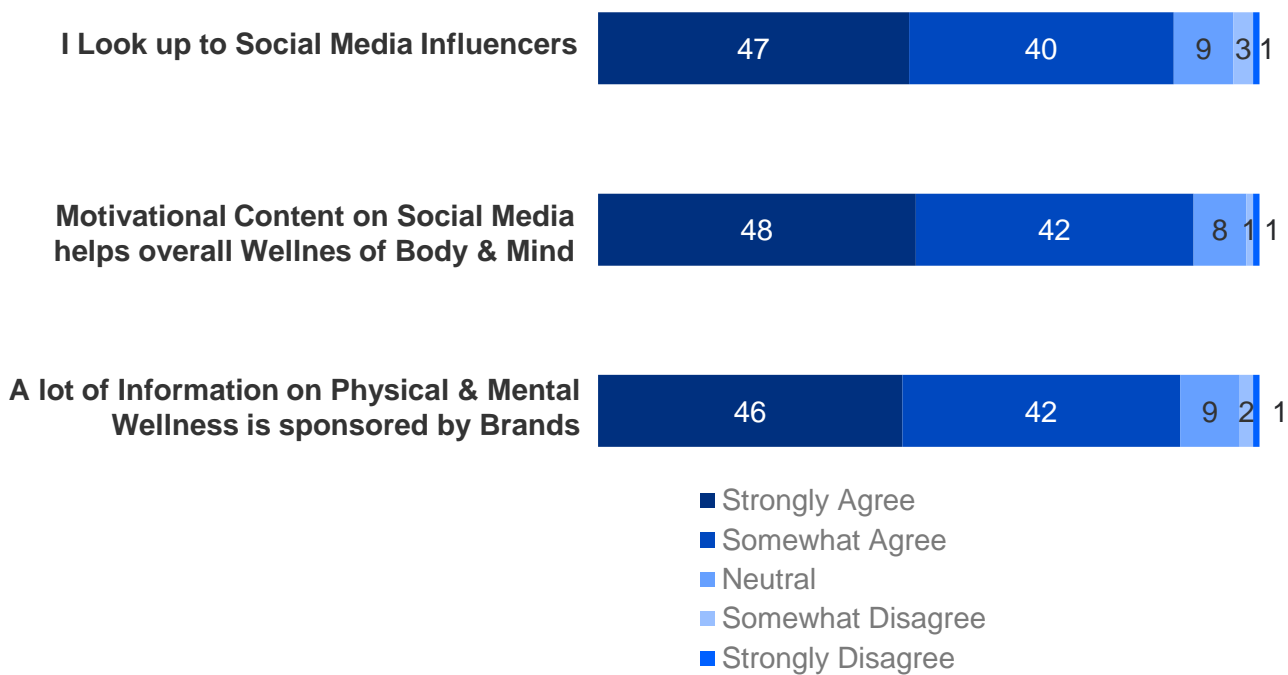
Use Social Media for
expressing or talking
about Physical or Mental
Wellness



Base - 2155



Respondents view social media as a crucial source for mental and physical wellness.



Health Tech & Wellness



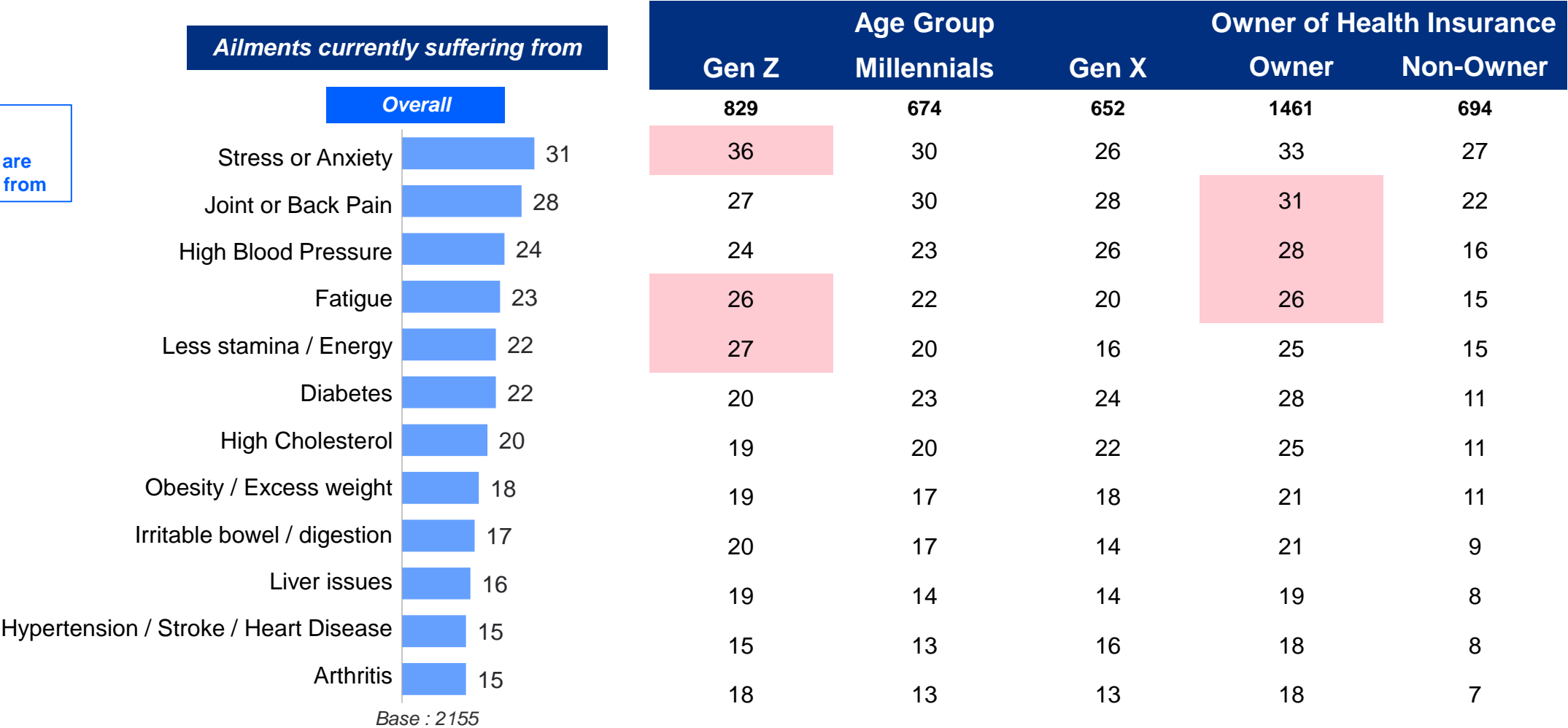
Heart Health & Wellness



Ailments suffered

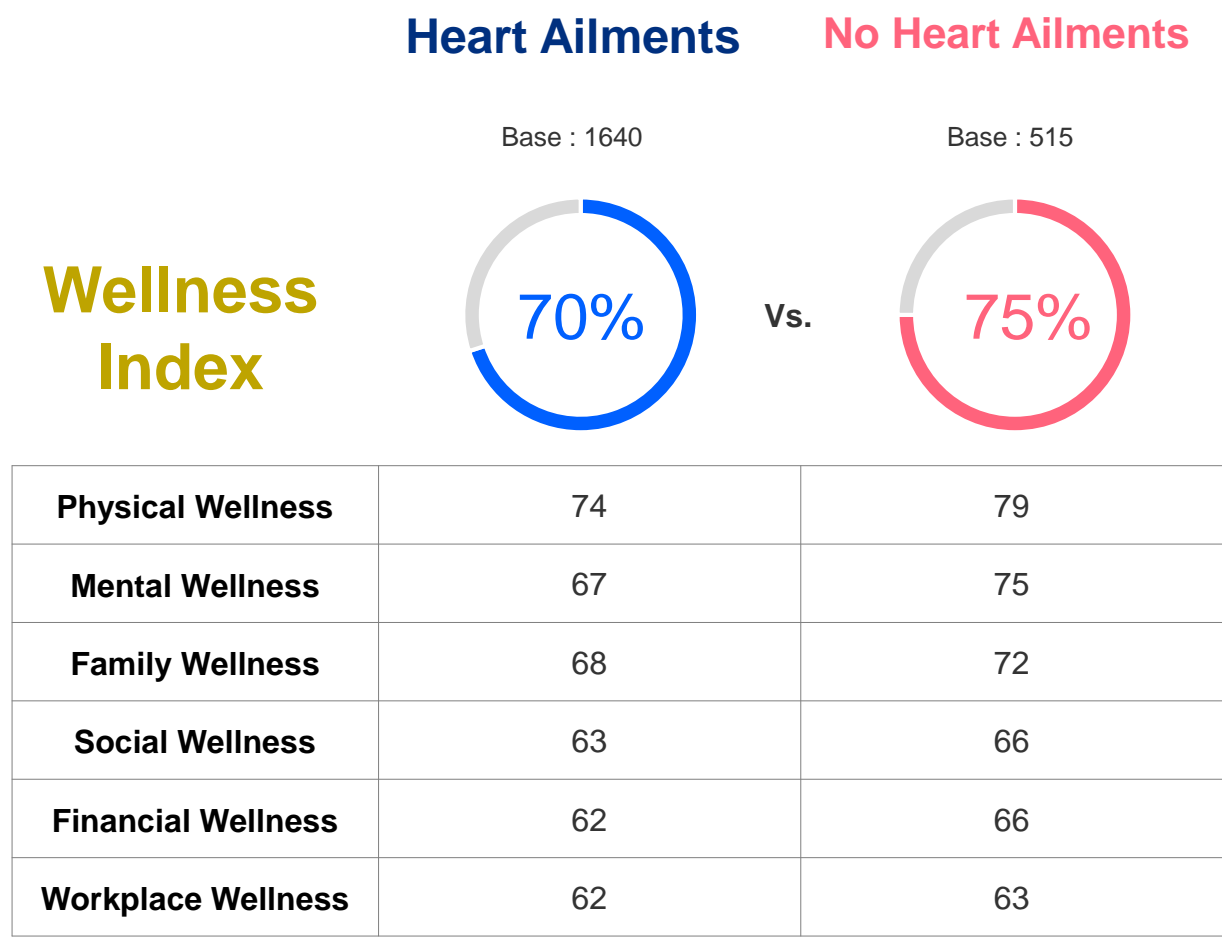
Indians most frequently experience stress, anxiety, and joint or back pain. For those with health insurance, high blood pressure and fatigue are also significant issues.

Avg. 2.5
Ailments Indians are currently suffering from



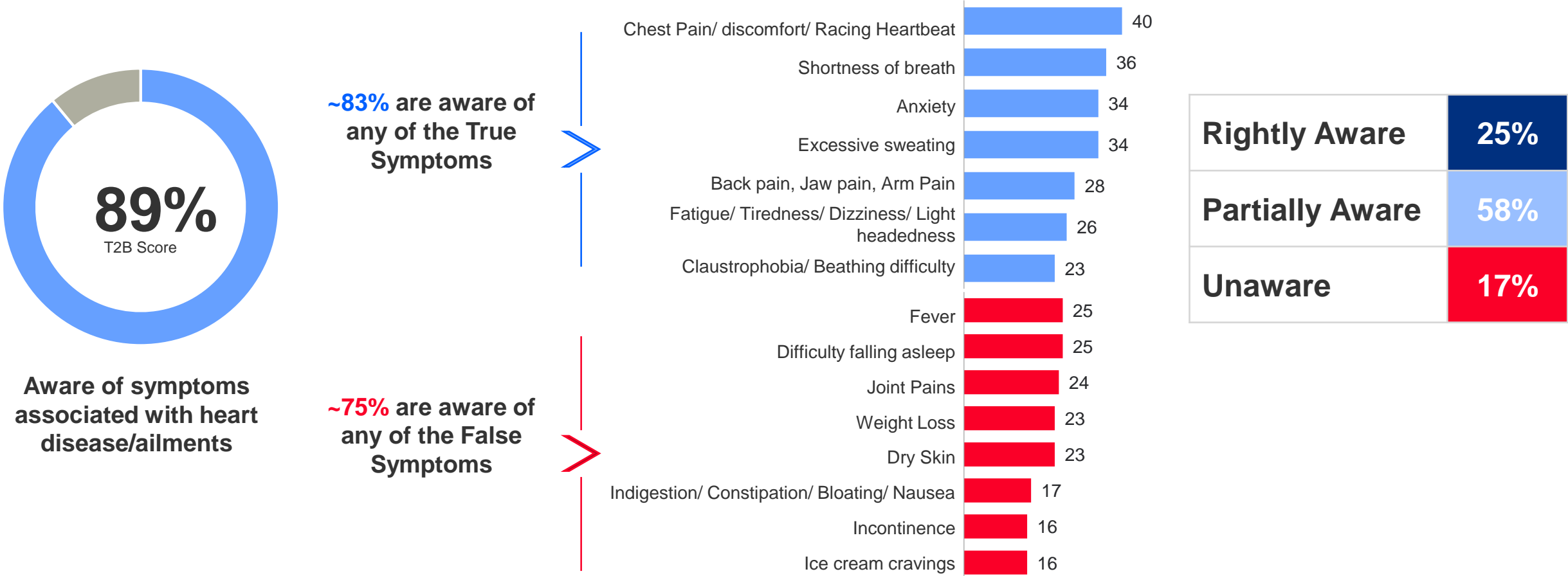
Base : 2155

People with no heart ailments tend to have a higher Wellness Index.



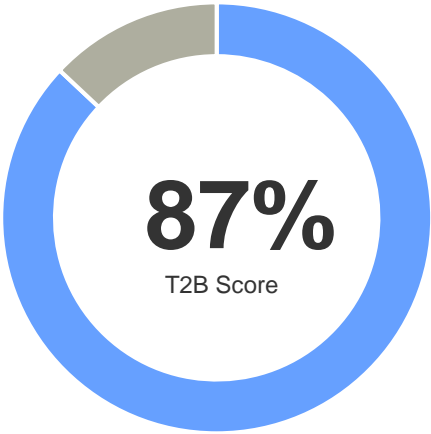
Only 1 in 4 Indians can accurately identify the true symptoms of heart diseases or ailments.

17% of Indians are unaware of symptoms that could lead to severe heart problems, highlighting a need for increased awareness.



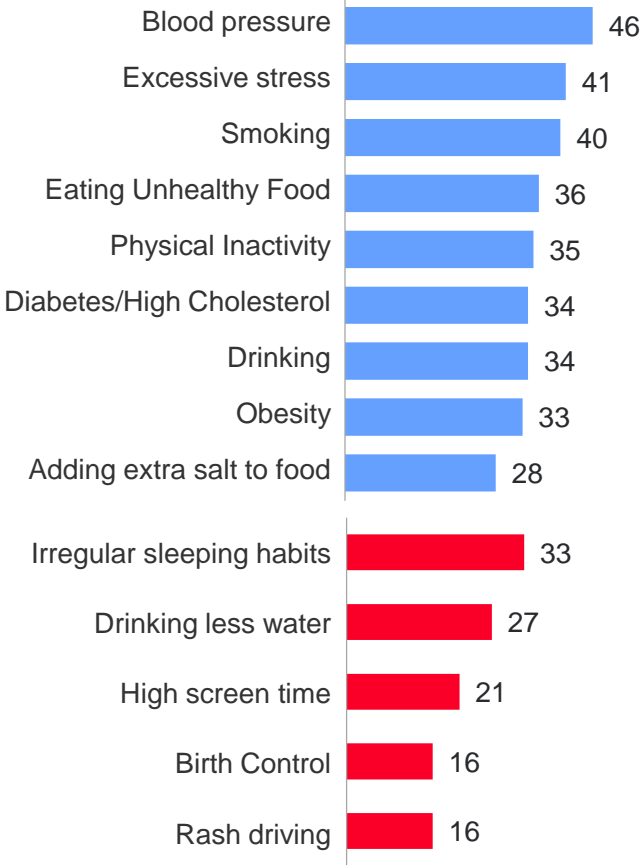
78% of Indians are aware of health issues that can be linked to heart ailments

22% of individuals are unaware of the risk factors for heart ailments. Many Indians incorrectly associate irregular sleeping habits, inadequate water intake, and excessive screen time with heart disease risk.



Aware that many risk factors associated with heart disease

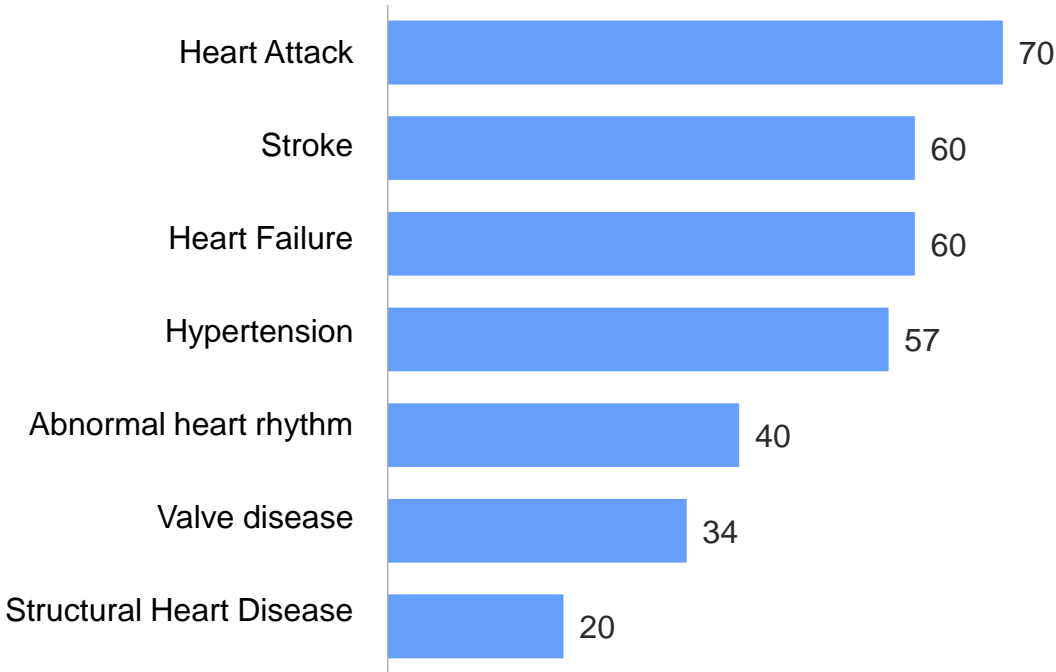
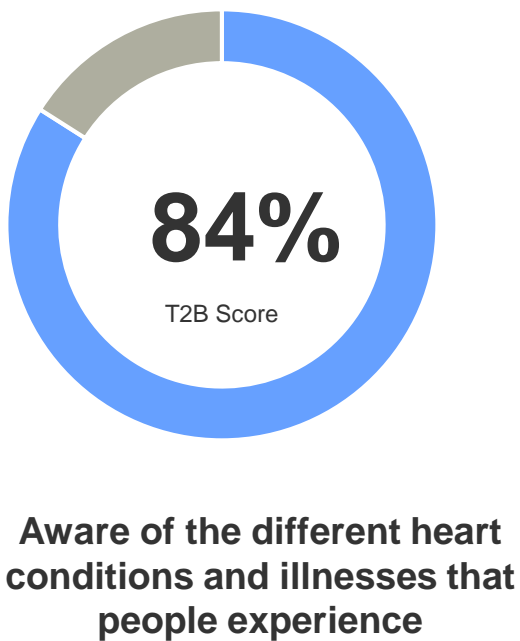
~78% associate Blood Pressure, Diabetes /High Cholesterol, Obesity or Excessive Stress as key risk factors



Age Group		
Gen Z	Millennials	Gen X
44	47	47
40	40	42
41	39	40
36	34	37
34	36	36
33	34	36
34	32	34
34	33	30
27	26	31
33	32	33
27	28	26
24	21	18
18	16	14
18	15	16

84% of people are aware of various types of heart diseases and ailments

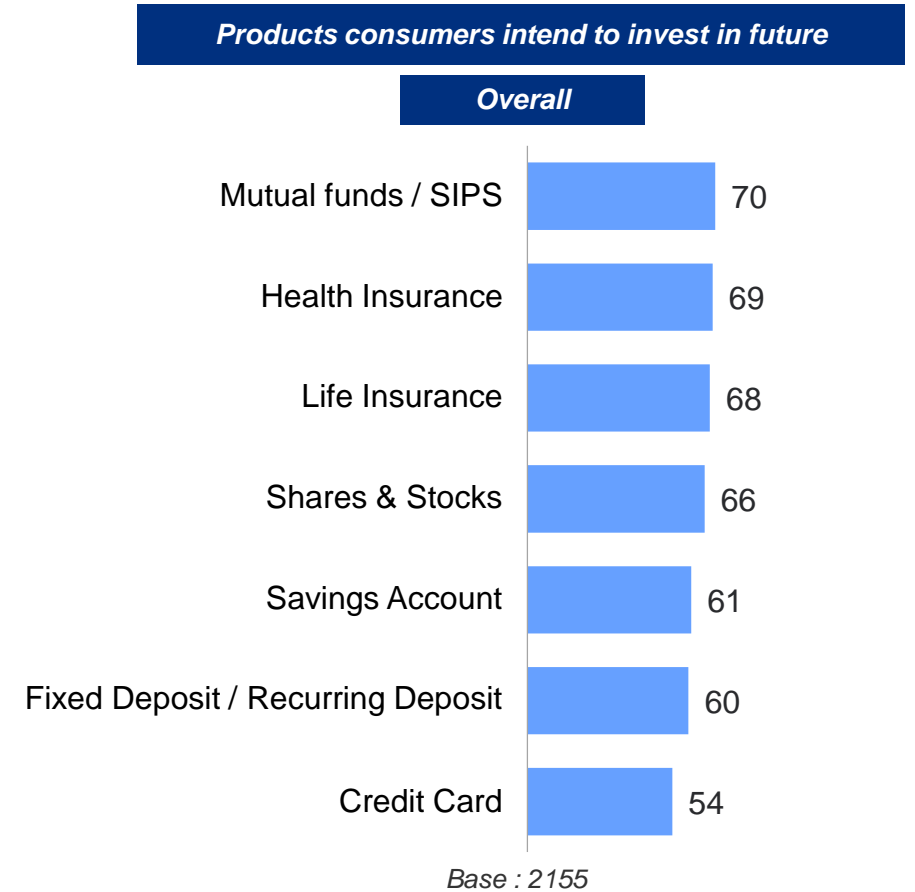
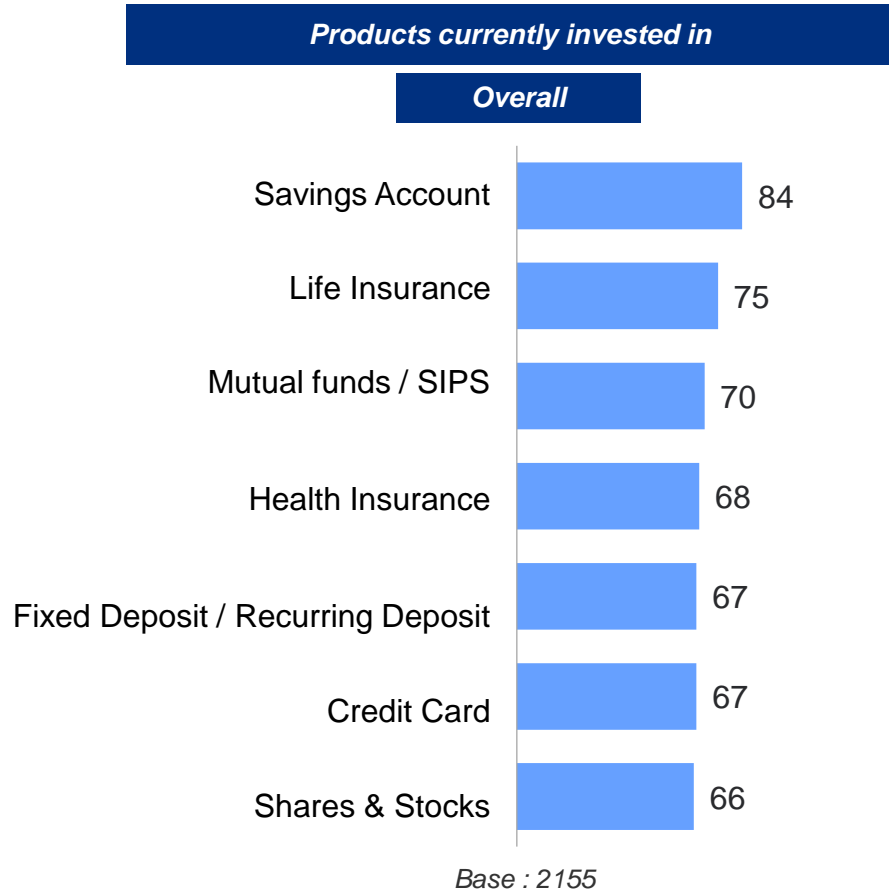
Heart attacks, strokes and heart failures are the most recognized ailments, while there is significantly lower awareness of conditions for structural heart disease.



New Age Investment

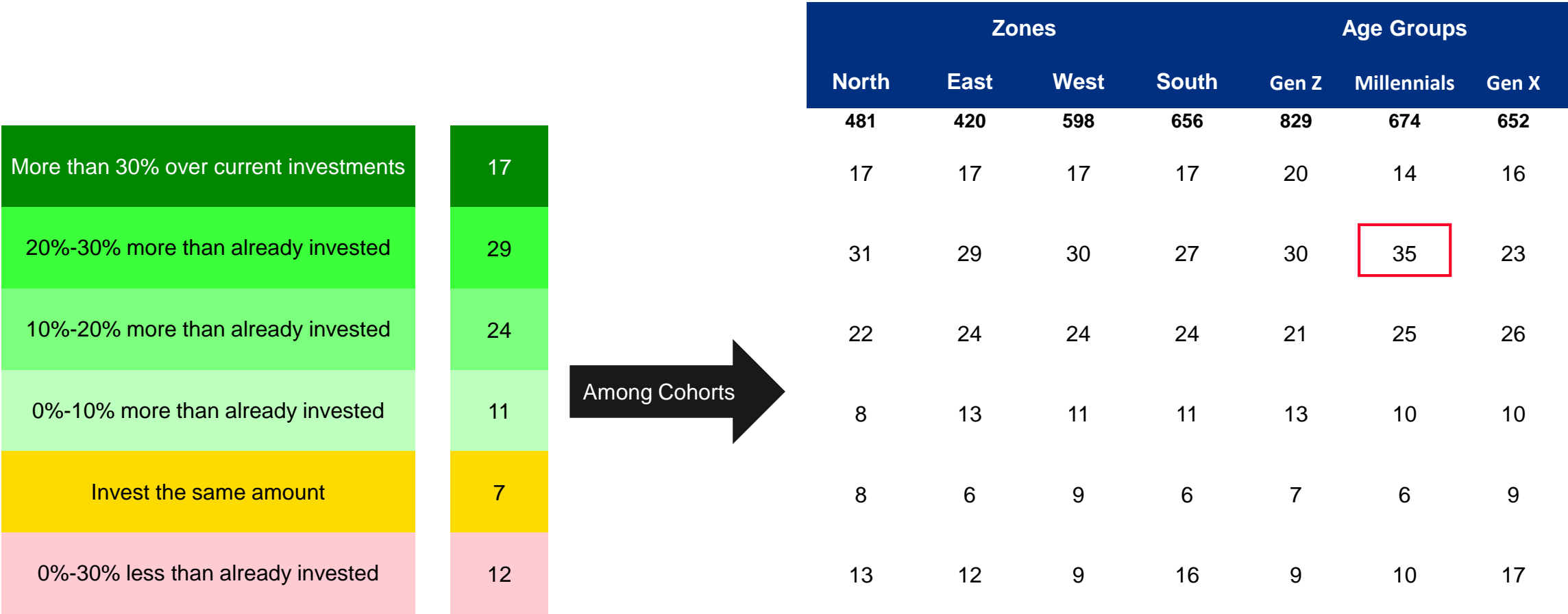


Current Investment Preferences and Future Investment Intentions



Outlook towards future investment

Millennials are more inclined to invest additional funds compared to their current investments.



New Age Investments

Although Indians are aware of and are investing in new-age financial products, there remains a significant amount of fear and hesitation towards these investments.

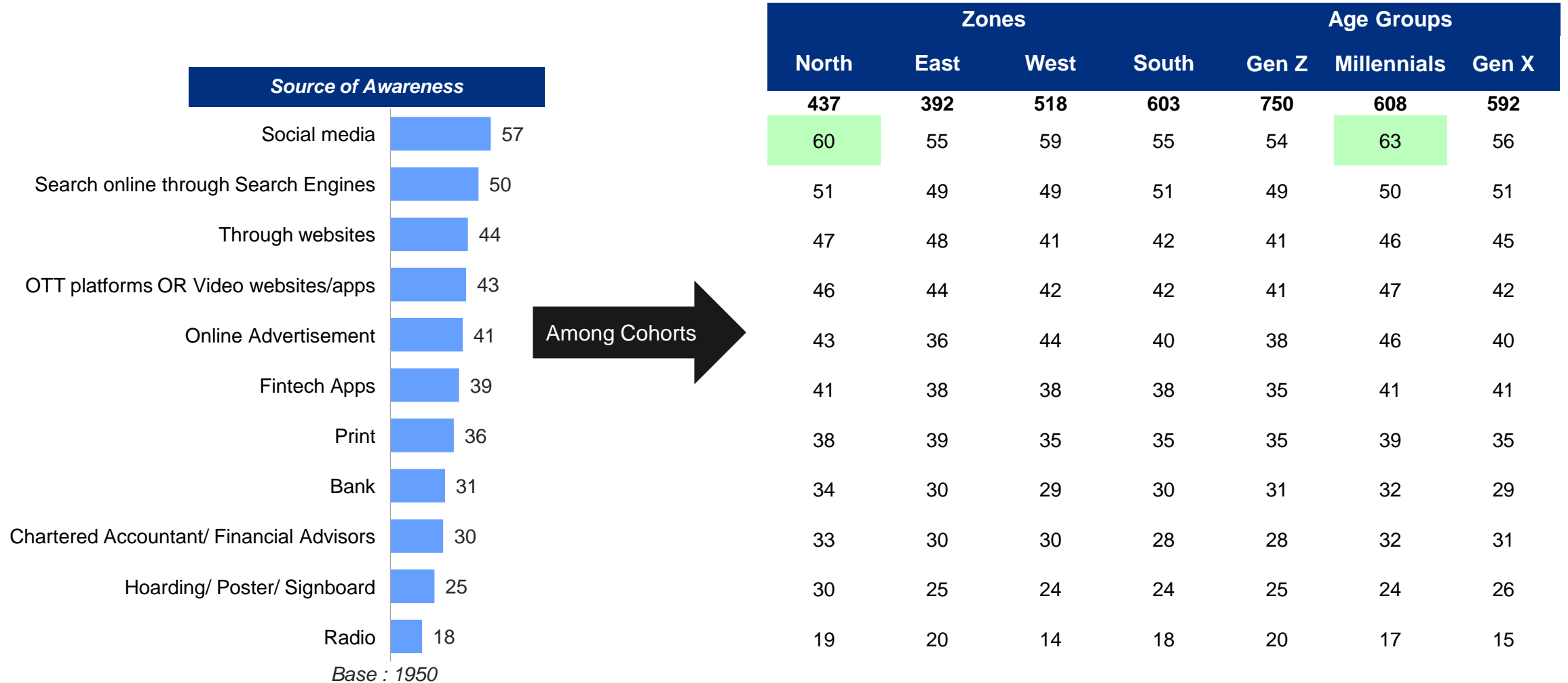
Customers disposed towards New Age Investments

Brands	Awareness	Currently Invested	Never invest in future
Cryptocurrencies	63	43	30
ESG Mutual Funds	55	37	26
International Equity	46	23	23
NFTs Non-Fungible Tokens	43	18	18
InvITs or Infrastructure Investment Trusts	40	23	19
Equity crowdfunding	27	11	10

Taking a look at best way to reach them

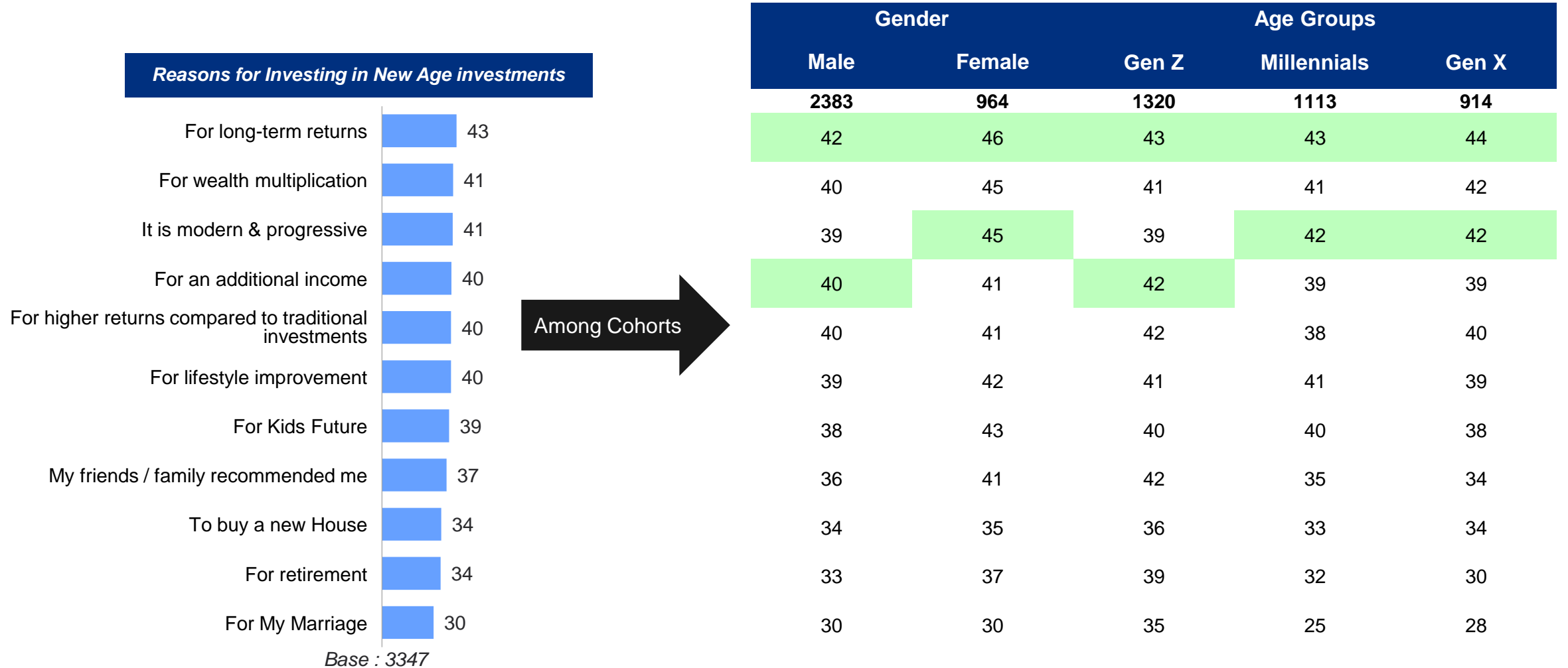
Source of Awareness- New Age Investments

Social media serves as a key source of awareness, particularly in the North and among Millennials.



Standpoint on New Age Investments

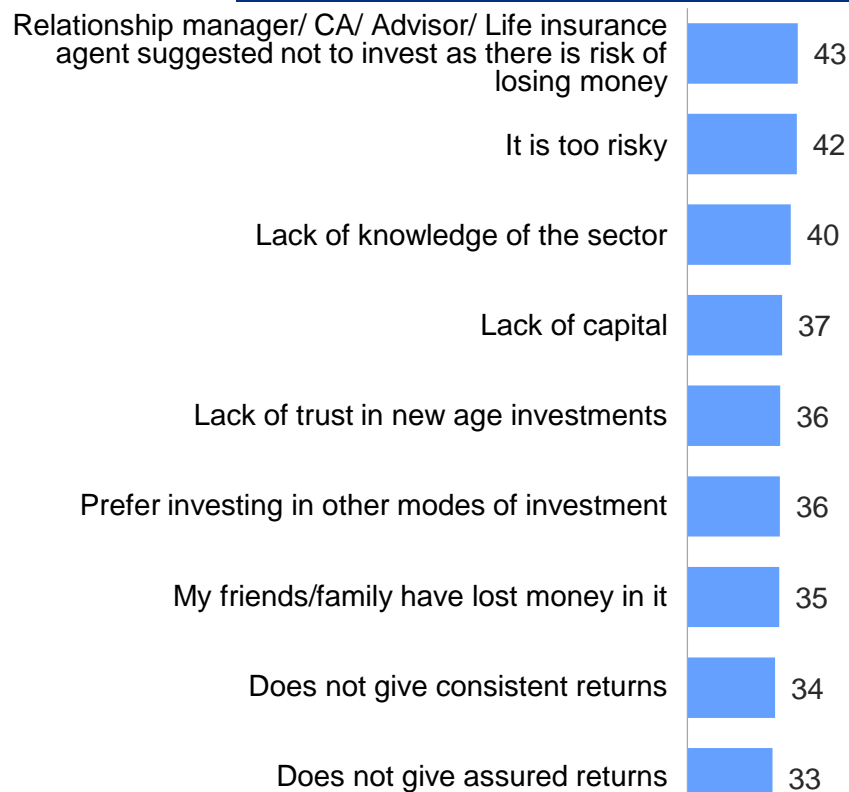
Long-term returns are the main motivation for investing in new-age financial investments.



Standpoint on New Age Investments

Concerns about the risk of losing money are the primary reasons many people avoid new-age financial products, with worries about high risk also contributing.

Reasons for NOT Investing in New Age investments



Base : 2727

Among Cohorts

Gender		Age Groups		
Male	Female	Gen Z	Millennials	Gen X
1958	769	1136	820	771
43	41	45	37	44
41	45	44	39	42
38	43	40	40	39
35	39	39	33	36
35	38	38	34	35
35	38	39	31	37
35	37	37	34	33
33	36	36	31	33
32	34	35	29	32

Key Highlights



Highlights

- **India's Wellness Index** has remained stable at 71 over the past 3 years, from 2022 to 2024.
- **Crucial factors for holistic well-being:** Physical wellness, at 58%, is the most important and primary driver of overall wellness, followed by mental wellness at 18%. However, there has been a significant decline in both family (-10%) and social (-4%) wellness.
- **Zonal Performances in Wellness:** The North zone continues to lead on overall wellness with a score of 76, while West zone trails at 69. At city level, Varanasi (87) and Chandigarh (86) are the top performers in wellness.
- **Wellness Index across generations:** Gen X's focus on wellness has been bolstered by an increase in their wellness score from 68 to 70, primarily due to improvements in financial stability, workplace conditions, and social connections. In contrast, Millennials face challenges in physical health, family dynamics, and financial stability, leading to a 3 point decline in their overall wellness index.
- **Gen X Embrace Social Bonds:** Significant improvement in awareness of managing work-life balance among Gen X with individuals taking active steps to maintain this balance and increasingly spending quality time within their social circles.
- **Millennials Wellness Challenges:** Wellness among Indian millennials dips with decline in physical (-5), family (-5), and financial (-6) wellness over last year. They struggle with financial management and family time, and exhibit reduced motivation to maintain a fitness regime.

Highlights

- **Corporate Well-being:** Mental and financial wellness among corporates is significantly lower than the general population, with mental wellness at 60 compared to 69 overall, and financial wellness at 53 compared to 64 for the total sample. This decline is mainly driven by Tier 1 cities and women, highlighting the urgent need for increased efforts to support & empower these groups.
- **Heart Health & Wellness:** Individuals without heart ailments have a higher Wellness Index (75) compared to those with heart conditions (70). While 89% of Indians are aware of symptoms associated with heart disease, only 1 in 4 can accurately identify the true symptoms of heart conditions. Many Indians mistakenly associate irregular sleeping habits, inadequate water intake, and excessive screen time with heart disease risk. Heart attacks, strokes, and heart failures are the most recognized conditions, but there is significantly lower awareness of structural heart disease.
- **India's Mental Health :** 80% of Indians experience any one symptom of stress, women hit the hardest. Fatigue and depression are common, but those free from stress or depression enjoy better mental and family wellness.
- **Perks of Health Insurance :** With an overall wellness score of 73 compared to 67 for non-owners, Health insurance ownership greatly enhances well-being and peace of mind. Additionally, more than 90% HI holders value it primarily for protection rather than tax savings (73%).
- **Social Media: The Modern Guide to wellness :** 70% of Indians use social media to discuss or learn about wellness, with platforms like Instagram (87%) and YouTube (81%) playing a pivotal role in shaping wellness behaviours.

Highlights

- **Use of Health Tech:** At 72, Individuals using fitness tracking devices report significantly higher wellness scores compared to non-users who score 54, reinforcing the growing role of technology in promoting healthy lifestyles.
- **Finance Literacy for Better Investments:** 70% Indians view Mutual funds/SPI's as a preferred choices for future investments. Despite growing awareness of new-age financial products such as cryptocurrencies and ESG mutual funds, fear of losing money and lack of knowledge hinder many investors. Social media (57%) serves as a key source of awareness for new-age investments, particularly among Millennials.

Thank You