

ICICI Lombard's India's Wellness Index 2025

Research Partner: KANTAR

November 2025

Research Background

- ICICI Lombard embarked upon conducting India Wellness Index since 2018 & continues to do so. It is a research property which measures well-being in India & quantifies the current state of wellness among people & to align its brand on the Pillars of Wellness.
- Therefore, the current report is aimed at understanding the Wellness Index of consumers across 6 sub-categories of Wellness



**PHYSICAL
WELLNESS**

1



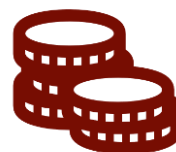
**MENTAL
WELLNESS**

2



**FAMILY
WELLNESS**

3



**FINANCIAL
WELLNESS**

4



**WORKPLACE
WELLNESS**

5



**SOCIAL
WELLNESS**

6

Flow of Report

1

WELLNESS INDEX

1. India's Wellness Index
2. Wellness Types – By Cohorts
3. Deep dive into Wellness Segments

2

WELLNESS THEMES

1. Heart Health
2. India's mental health
3. Health insurance
4. Health tech & wellness
5. Work life balance
6. Diet & Nutrition

3

SUMMARY

1. Key PR talking points

Research Methodology - Survey

We interviewed **2063 respondent** 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 (70%) & Females (30%)
- Health Insurance Owners (61%) & Non-Owners (39%)
- NCCS A (~80%), NCCS B (~20%)
- Age 18-25 (36%), Age 26-35 (34%), 35+ (30%)



We will refer to different audiences throughout the report.

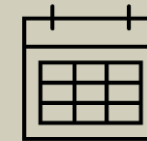
Metros

Tier 1

The data is reported at All India, Zonal & Town Class level. City wise only Wellness Indexes have been reported.



Survey was **mobile-friendly** and took about **15-20 minutes**.



Interviews took place **in August 2025** and were administered online via Kantar panels

**Bases for the numbers shown on charts are highlighted in the footnotes

Sample Spread

North

Delhi – 160
Jaipur – 76
Lucknow – 94
Chandigarh – 75
Agra – 86

West

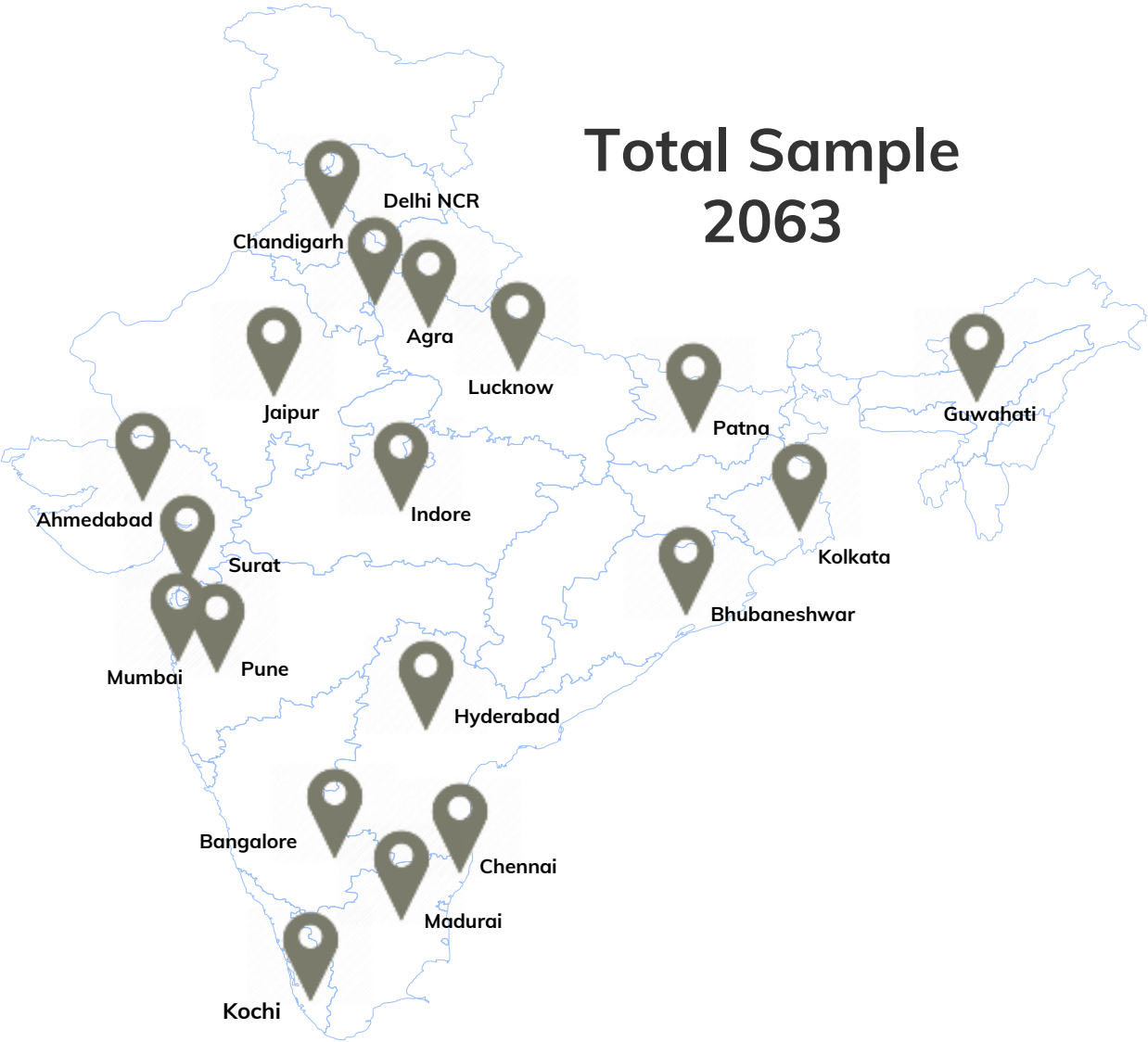
Mumbai – 159
Pune – 102
Ahmedabad – 102
Surat – 102
Indore – 88

East

Kolkata – 155
B'neshwar – 78
Patna – 78
Guwahati – 78

South

Chennai – 154
Bangalore – 157
Hyderabad – 154
Kochi – 79
Madurai – 86



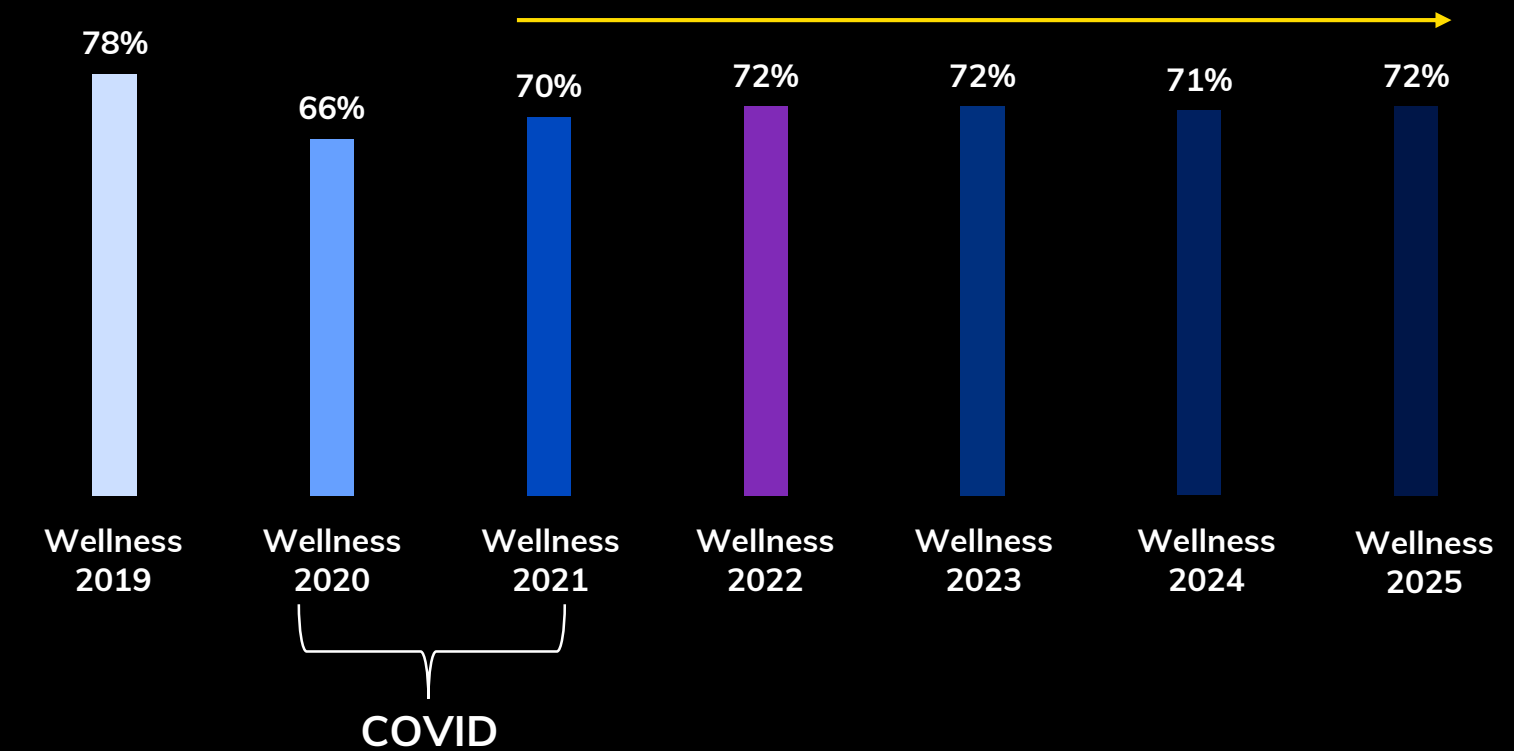
India's Wellness Index

Measures the well-being and quantifies the current state of wellness among people on multiple wellness pillars simultaneously



In 2025, India's Wellness Index remains stable over the past 4 years

Stable in Wellness from 2021 till 2025



Base - All Respondents
N - 2063

India Wellness Index

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



Derived Importance of Wellness Sub-Types

In 2025, physical and mental wellness remain top priorities, financial wellness gains ground, while workplace declines. Family and social wellness rebound, highlighting a shift toward personal and social connections.

Physical



47%↓

2024 – 58%
2023 – 46%
2022 – 45%
2021 – 43%

Family



8%↑

2024 – 3%
2023 – 13%
2022 – 10%
2021 – 14%

Mental



20%

2024 – 18%
2023 – 17%
2022 – 16%
2021 – 18%

Financial



11%↑

2024 – 8%
2023 – 7%
2022 – 9%
2021 – 9%

Workplace



6%↓

2024 – 11%
2023 – 11%
2022 – 9%
2021 – 9%

Social

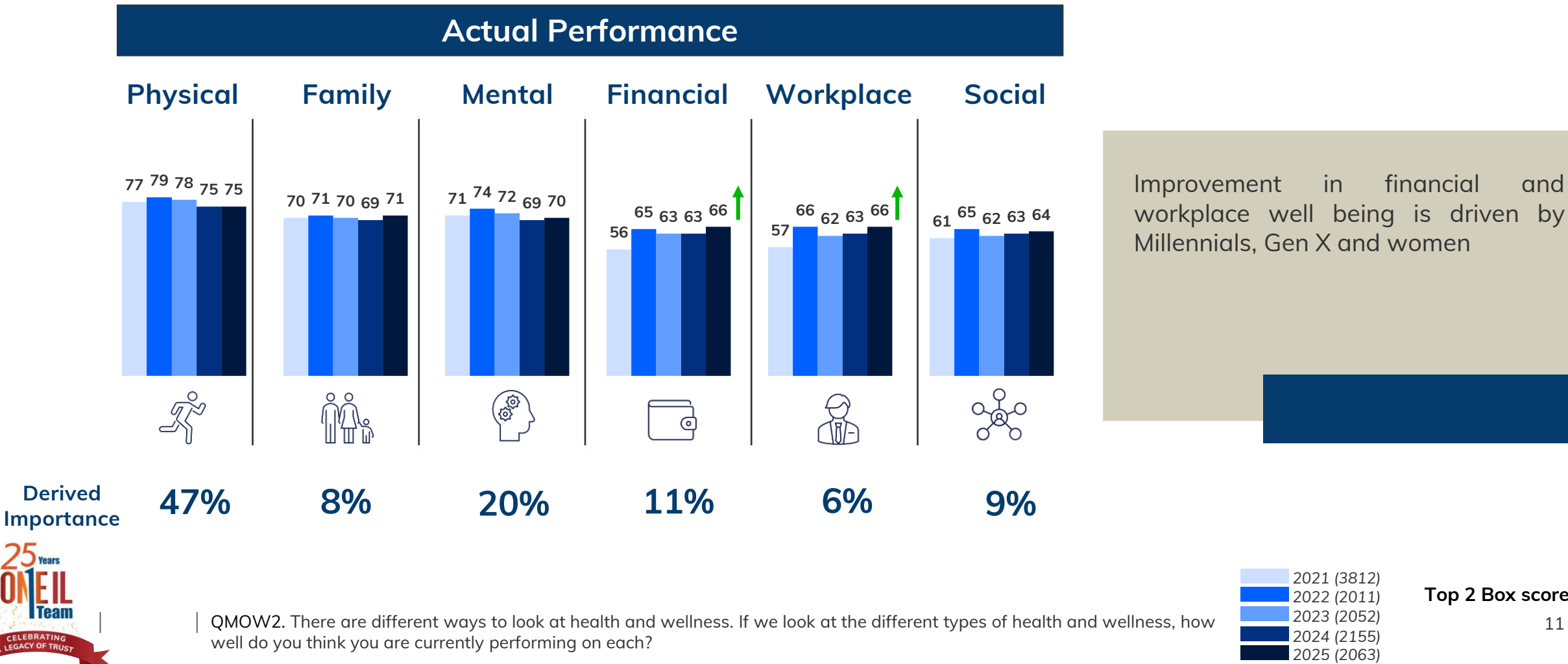


9%↑

2024 – 2%
2023 – 6%
2022 – 8%
2021 – 7%

Actual Performance of Sub-Types of Wellness

Wellness is anchored in Physical and Mental health, but growth is seen in Financial and Workplace wellness dimensions.in 2025 compared to previous year



Financial and Workplace enablers - greater access to investment advice, financial literacy, workplace infrastructure and workforce quality

	2022	2023	2024	2025
Personal desire	87	87	81	81
fitness infrastructure like Gyms, Parks, etc.	81	81	78	79
Healthy and physically fit body	82	81	77	78
Manage diet and eat healthy food	81	81	78	77
Access to information health	81	81	76	77
Regular exercise	73	72	70	71
My family/ friends push to maintain a healthy body	73	72	70	69
Inspiration from Celebrities / Sportsmen	73	70	69	68

75 (0%)
Physical

66 (+3)
Financial

Responsibility to ensure adequate time	75	75	72	75
Inspired by parents to take care of family	73	69	71	72
Sufficient time & tools to spend quality time	72	69	68	72
Spend time & take care of family	69	70	69	70
Adequate time & build a strong bond	66	66	64	66

71 (+1)
Family

71
**India's
Wellness
Index**

66 (+3)
Workplace

Strongly influenced by talks of mental health	80	75	73	74
Mental peace & ability to cope with stress	78	76	71	73
Cope with stress , achieve mental well-being	74	71	67	70
Avoid negative people / negative talks	73	71	68	69
Access to counselling, support groups, etc..	72	70	68	68
Meditate, etc. to remain stress free	67	69	66	66

70 (+1)
Mental

64 (+1)
Social

	2022	2023	2024	2025
Information on Investments & planning	68	65	65	69
Information & entities to secure health	68	68	66	68
Driven to ensure financial wellbeing	69	64	66	68
Advice from advisors on Investments	65	64	63	66
Manage Investments for standard of Living	63	61	62	65
Secure myself & family from unforeseen risk	64	61	61	65
Secured family members with insurance	62	61	61	64
Manage wealth through investments	61	61	61	63

Access to a quality workforce	65	65	66	70
Self-motivated	69	66	65	69
Access to all workplace infrastructure	NA	65	64	68
Nice group of colleagues	68	62	63	65
Actively manage work-life balance	63	59	62	64
Managing work and ensure work life balance	63	58	60	63
My Superiors, HR inspire me	61	54	57	59

Networking tools to stay in touch	69	67	65	67
Desire to socialize with friends & community	68	66	65	67
Access to recreational facilities	67	66	64	66
Effectively engage with community	63	58	62	63
Quality time with friends & community	61	59	62	62
Societal pressures to connect with community	62	57	60	59

 Sig increase @95% Level of confidence Total
 Sig decrease @95% Level of confidence Total

(Delta vs 2024)

Wellness Index – By Regions

North Zone continues to lead on Overall Wellness, whereas West still lags behind

In Tier I towns, Lucknow, Indore, Surat and Guwahati have shown improvements, while among metros, Delhi shows a slight decline in 2025

Zone	City	2021	2022	2023	2024	2025
North	Jaipur	81	69	75	73	72
North	C'garh	66	80	87	86	85
North	Delhi	64	63	69	75	70
North	Lucknow	68	81	67	61	83
North	Agra	NA	NA	NA	NA	71
North Total		71	73	75	76	75

Zone	City	2021	2022	2023	2024	2025
West	Mumbai	68	69	66	67	68
West	Pune	73	69	65	66	68
West	Ahmd.	77	71	71	67	68
West	Surat	80	84	75	71	77
West	Indore	78	81	74	71	75
West Total		74	74	70	69	71



Zone	City	2021	2022	2023	2024	2025
East	Kolkata	59	66	66	68	67
East	Patna	62	78	76	70	67
East	Guwahati	82	84	73	69	73
East	B'shwr	80	83	81	84	80
East Total		66	75	73	71	71

Zone	City	2021	2022	2023	2024	2025
South	B'lore	61	64	63	63	61
South	H'bad	71	64	69	66	67
South	Chennai	65	69	70	72	68
South	Madurai	75	85	82	84	78
South	Kochi	64	80	86	84	85
South Total		67	69	71	71	69

Wellness Index – By Cohorts

In 2025, Gen Z show a decline in Physical, Financial, Workplace and Social Wellness, while Gen X and Females experiences significant growth in across all pillars.

Wellness Scores	Total				Age												Gender							
					Gen Z				Millennials				Gen X				Males				Females			
	2022	2023	2024	2025	2022	2023	2024	2025	2022	2023	2024	2025	2022	2023	2024	2025	2022	2023	2024	2025	2022	2023	2024	2025
Wellness Index	72	72	71	72	76	73	71	65	71	75	72	73	71	68	70	78	74	75	73	70	69	66	66	76
Physical Wellness	79	78	75	75	83	80	76	70	78	81	76	76	77	72	73	79	81	81	77	73	75	71	71	78
Mental Wellness	74	72	69	70	73	72	69	64	73	74	70	71	75	71	70	77	76	75	72	69	69	66	63	74
Family Wellness	71	70	69	71	75	70	68	63	68	74	69	73	70	67	71	79	72	72	70	69	69	67	67	77
Financial Wellness	65	63	63	66	70	60	62	55	63	70	64	72	64	58	64	74	66	66	66	64	63	55	57	71
Workplace Wellness	66	62	63	66	73	62	61	55	63	65	65	71	63	57	63	72	68	65	65	63	61	55	56	73
Social Wellness	65	62	63	64	69	63	62	54	63	63	62	67	63	57	67	73	65	65	66	62	65	55	59	68



*The scores highlighted are those which have increased/decrease by 5% or more compared to 2024.

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?



Cohorts of focus

Highlights

PR Talking points

- **India's Wellness Index Stuck in Neutral:** India's wellness remains stable, but unable to return to pre-Covid levels. There is a need for actionable steps, as the index has plateaued.
- **Gen Z Struggles Deepen:** Younger cohorts report declines across physical, financial, workplace and social wellness – underscoring growing pressures of health, economic insecurity and family balance. Gen Z's decline across all wellness pillars is a wake-up call for targeted interventions
- **Gen X & Women Shine:** Gen X and women post the strongest improvements across all wellness pillars, driving gains in physical, financial, family and workplace wellness – Need remains to empower them further.

A dense field of dark blue umbrellas, viewed from above, creating a repeating pattern of curved shapes. In the center-right, one umbrella is a contrasting bright yellow, making it the focal point. A semi-transparent dark grey horizontal band runs across the middle of the image, serving as a background for the text.

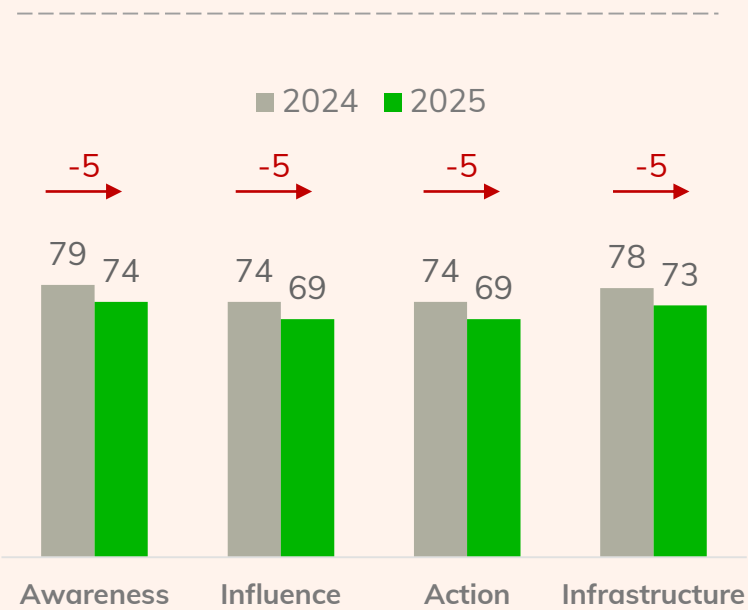
Deep dive into Gen Z's

Gen Z have lost out on Physical Wellness

Which?

Sub-type of Wellness is losing

Physical wellness declines significantly on all pillars



Where?

Is the high decline observed

Awareness	Aware of ways of maintaining a healthy and physically fit body	-5%
Influence	Family/ friends/ colleagues push me to maintain a healthy and physically fit body	-12%
Action	Actively manage my diet and eat healthy food	-7%
Infrastructure	Have access to fitness infrastructure like Gyms, Parks, Playgrounds etc. near my house; Have access to information on maintaining a healthy & balanced diet	-5%

Who?

Is driving this decline

Metros

Awareness	Aware of ways of maintaining a healthy and physically fit body	-22%
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Action	Actively manage my diet and eat healthy food	-6%
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Tier 1

Influence	Family/ friends/ colleagues push me to maintain a healthy and physically fit body	-10%
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Action	Actively manage my diet and eat healthy food	-9%
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Men

Influence	Family/ friends/ colleagues push me to maintain a healthy and physically fit body	-15%
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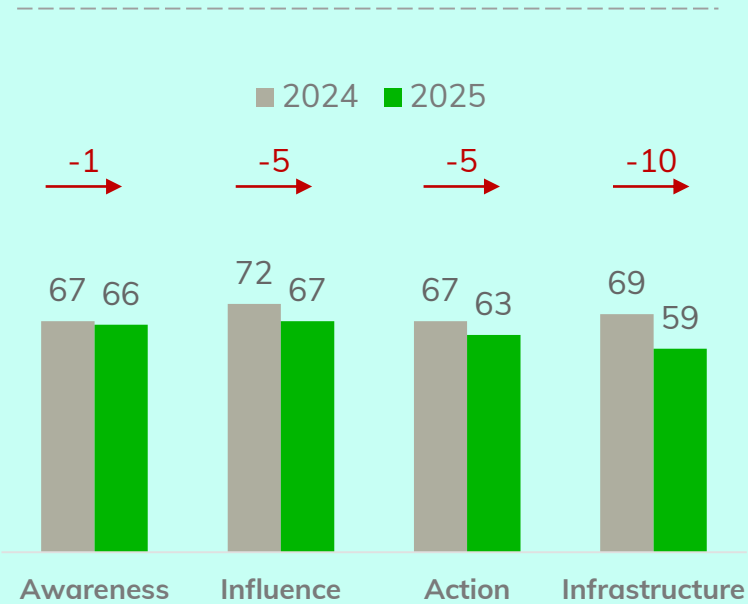
Action	Actively manage my diet and eat healthy food	-11%
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Gen Z lost on Mental Wellness

Which?

Sub-type of Wellness is losing

Mental wellness loose especially infrastructure



Where?

Is the high decline observed

Awareness	Aware of ways to effectively cope with stress & achieve mental well-being	-1%
Influence	Strongly influenced by the talks around importance of mental health	-6%
Action	Meditate, listen to soothing music, pursue hobbies, etc to remain stress free	-6%
Infrastructure	Have access to counselling, support groups, helplines, doctors etc. to help me cope with stress	-10%

Who?

Is driving this decline

Metros

Awareness	Aware of ways to effectively cope with stress & achieve mental well-being	-15%
Infrastructure	Have access to counselling, support groups, helplines, doctors etc. to help me cope with stress	-2%
Influence	Strongly influenced by the talks around importance of mental health	-3%

Men

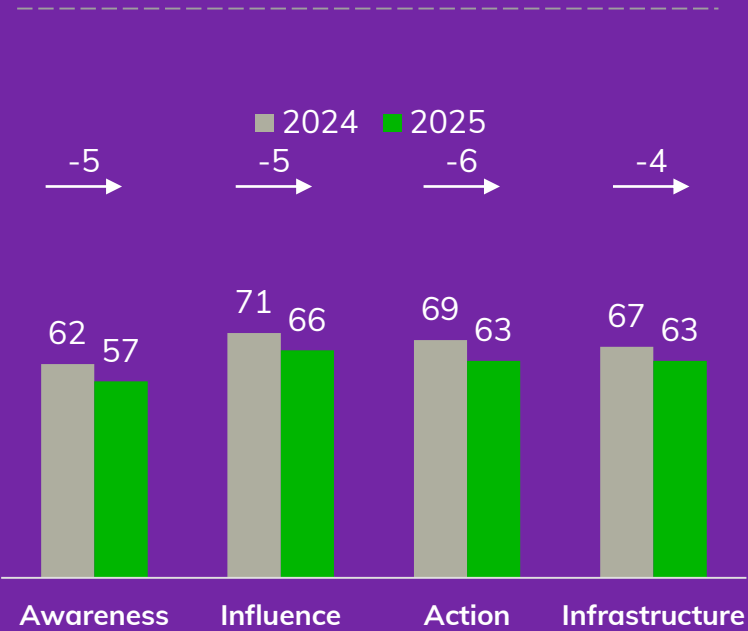
Infrastructure	Have access to counselling, support groups, helplines, doctors etc. to help me cope with stress	-14%
Influence	Strongly influenced by the talks around importance of mental health	-9%

Gen Z lost on Family Wellness

Which?

Sub-type of Wellness is losing

Family wellness looses significantly across pillars



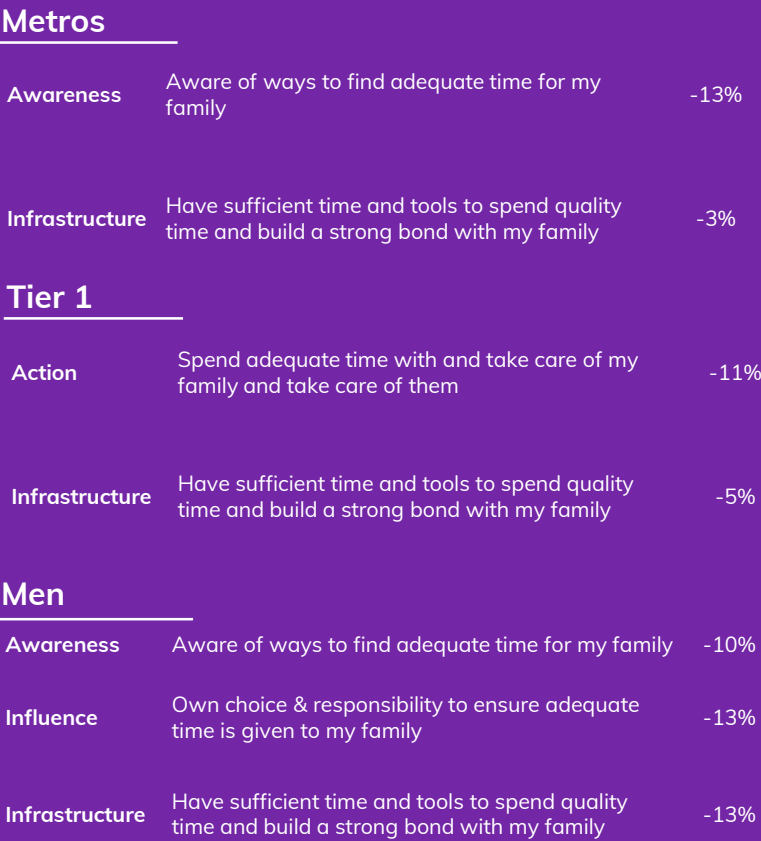
Where?

Is the high decline observed



Who?

Is driving this decline

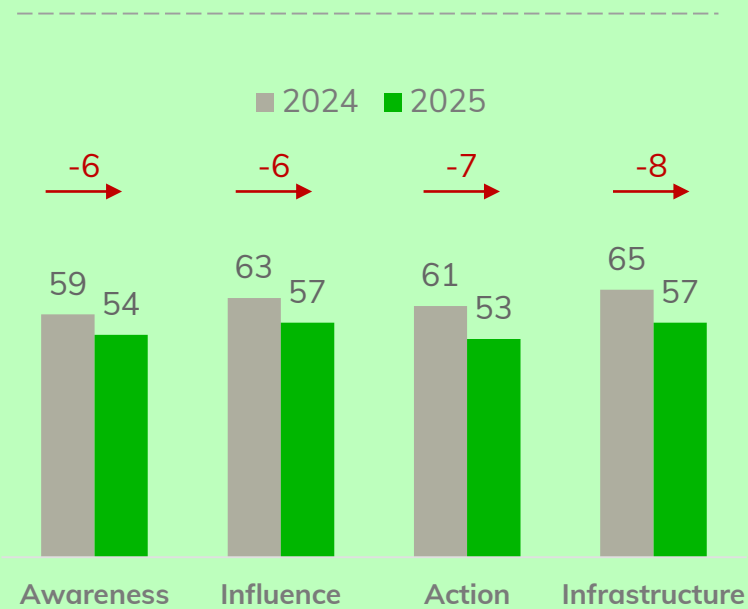


Gen Z have lost out on Financial Wellness

Which?

Sub-type of Wellness is losing

Financial wellness declines significantly on all pillars



Where?

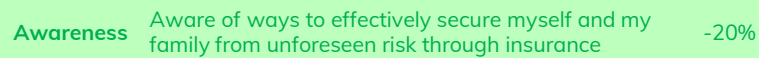
Is the high decline observed



Who?

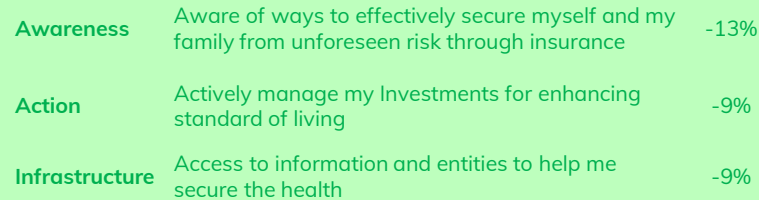
Is driving this decline

Metros



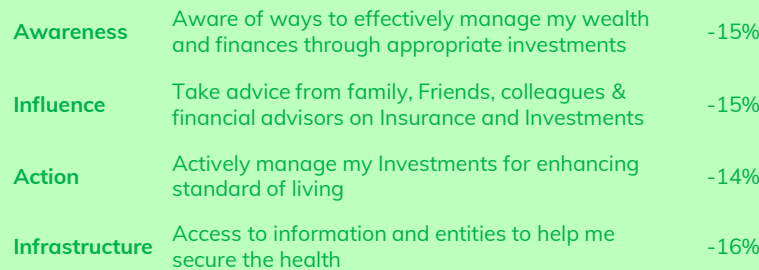
Skew seen on **Aware of ways to effectively manage my wealth and finances through appropriate investments (-21%)**

Tier 1



Skew seen on **Adequately secured myself and my family members with a health insurance (12%)**

Men

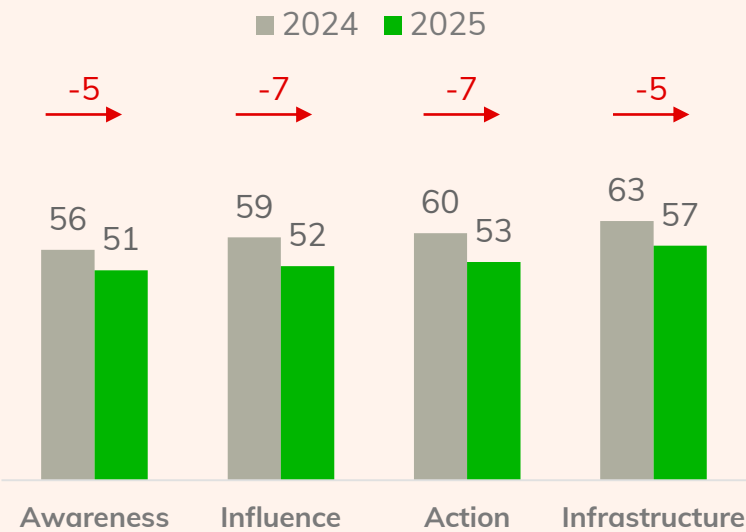


Gen Z lost on Workplace Wellness

Which?

Sub-type of Wellness is losing

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



Where?

Is the decline observed

Awareness	Aware of ways of managing my work and ensure a work life balance	-5%
	Self-motivated to ensure I give my best at workplace	-7%
Influence	Superiors, HR inspire me to be more efficient	-7%
	Actively manage work-life balance	-7%
Infrastructure	Have easy access to all workplace infrastructure (Computer, Internet, Software etc.)	-6%
	Have a nice group of colleagues to connect and share with	-6%

Who?

Is driving this decline

Tier 1

Awareness	Aware of ways of managing my work and ensure a work life balance	-4%
Influence	Superiors, HR inspire me to be more efficient	-6%
Action	Actively manage work-life balance	-4%
Infrastructure	Have a nice group of colleagues to connect and share with	-4%

Men

Awareness	Aware of ways of managing my work and ensure work life balance	-12%
	Self-motivated to ensure I give my best at workplace	-14%
Influence	Superiors, HR inspire me to be more efficient	-16%
	Actively manage work-life balance	-15%
Infrastructure	Have easy access to all workplace infrastructure (Computer, Internet, Software etc.)	-14%
	Have a nice group of colleagues to connect and share with	-12%

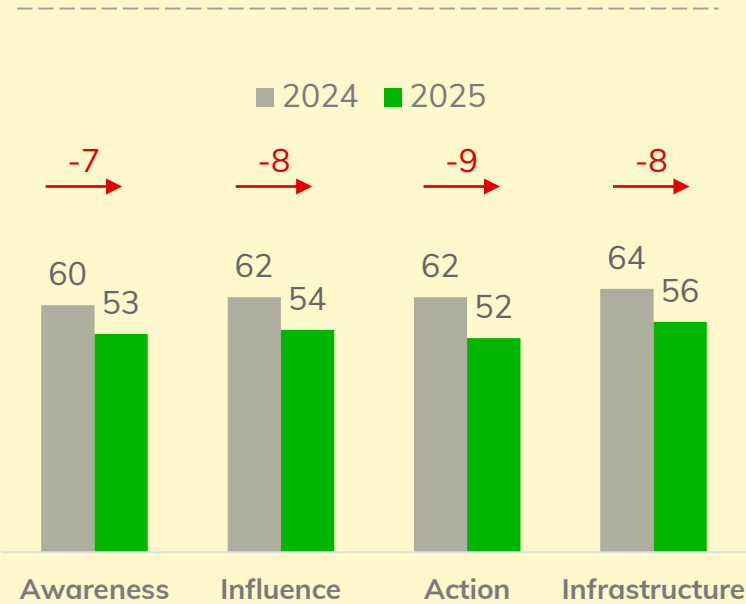
Skew seen on **Have access to a quality workforce to manage my business effectively (-13%)** (businessmen)

Gen Z lost on Social Wellness

Which?

Sub-type of Wellness is losing

Social wellness decline significantly on all pillars



Where?

Is the decline observed

Awareness	Aware of ways to effectively engage with friends & community (neighbours, colleagues etc.)	-7%
	Peer pressures make me connect with friends & community	-9%
Influence	personal desire to socialize more with my friends & community (Neighbours, colleagues & relatives etc.)	-7%
	Spend quality time with my friends & community (neighbours, colleagues etc.)	-9%
Infrastructure	Have access to recreational facilities like Malls, Cinema-halls, Restaurants, Theme Parks etc.	-9%
	Have access to networking tools, social platforms to stay in touch with my social circle	-7%

Who?

Is driving this decline

Metros

Awareness	Aware of ways to effectively engage with friends & community (neighbours, colleagues etc.)	-20%
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Tier 1

Influence	Peer pressures make me connect with friends & community	-13%
	personal desire to socialize more with my friends & community (Neighbours, colleagues & relatives etc.)	-11%
Action	Spend quality time with my friends & community (neighbours, colleagues etc.)	-11%
Infrastructure	Have access to recreational facilities like Malls, Cinema-halls, Restaurants, Theme Parks etc.	-14%

Men

Awareness	Aware of ways to effectively engage with friends & community (neighbours, colleagues etc.)	-13%
Influence	Peer pressures make me connect with friends & community	-13%
Action	Spend quality time with my friends & community (neighbours, colleagues etc.)	-16%

Performance of Gen Z in Tier 1 v/s Metros

Decline is seen more in tier 1 v/s metro sfrom the last year, however post decline performance for tier 1 is better on all pillars except workplace wellness where we see an improvement in metros w.r.t. last year

Wellness Sub-Group	Type	Statements	Metros			Tier 1			Tier 1 v/s Metros (2025)
			2024	2025	Delta	2024	2025	Delta	
Physical	Awareness	Maintaining a healthy and physically fit body	77	55	22	82	77	6	22
	Influence	Family/ friends/ colleagues push me to maintain a healthy body	68	66	2	74	64	10	-2
	Action	Actively manage my diet and eat healthy food	75	69	6	84	75	9	6
Mental	Influence	Influenced by the talks around importance of mental health	70	68	3	76	73	3	5
	Action	Meditate, listen to soothing music, pursue hobbies, etc to remain stress free	62	60	2	71	65	6	5
	Infrastructure	Access to counselling, support groups, helplines, doctors etc. to help me cope with stress	65	64	2	70	69	1	6
Family	Awareness	Adequate time for my family & build a strong bond with them	58	45	13	68	66	2	21
	Influence	Own choice & responsibility to ensure adequate time is given to my Family	68	67	2	78	74	4	8
	Action	Spend adequate time with and take care of my family and take care of them	65	63	2	75	64	11	1
Financial	Awareness	Effectively manage my wealth and finances through appropriate investments	54	33	21	72	59	13	27
	Action	Actively manage my Investments for enhancing my standard of Living	55	54	1	71	62	9	9
	Infrastructure	Access to information and entities to help me secure the health of me and my family	60	59	1	74	65	9	6
Workplace	Awareness	Managing my work and ensure a work life balance	50	56	-6	67	63	4	7
	Influence	Self-motivated to ensure I give my best at workplace	58	62	-5	71	69	1	7
	Action	Actively manage work-life balance	55	57	-2	71	66	4	9
Social	Awareness	Effectively engage with friends & community	55	34	20	69	62	7	27
	Influence	Peer/ societal pressures make me connect with friends and the community	54	48	6	70	57	13	9
	Action	spend quality time with my friends & community	57	51	6	71	60	11	9

Gen Z's Woes

As the world moves on from the acute phase of the COVID-19 pandemic, many assume its impact has faded into history. However, for Gen Z and young millennials, the pandemic's aftershocks continue to shape their reality. According to the [2025 Edelman Trust Barometer Special Report: The Unseen Impacts of COVID](#), nearly 70% of young adults (ages 18-34) say that COVID-19 guidelines were moderately or more disruptive of their lives. Unlike older generations who may view COVID-19 as a concluded chapter, Gen Z is still grappling with its legacy—one defined by economic instability, social disconnection, and eroded trust in institutions.

[Source: COVID-19's Lingering Impact on Gen Z: A Generation Still in Crisis | Edelman](#)

-In today's fast-paced world, Gen Z and Gen Alpha are turning to AI chatbots for comfort and companionship, risking a loss of real social connection. This 'AI psychosis' blurs the line between reality and virtual interaction. Experts warn this reliance may signal deeper loneliness and a new coping method in an emotionally overwhelming world.

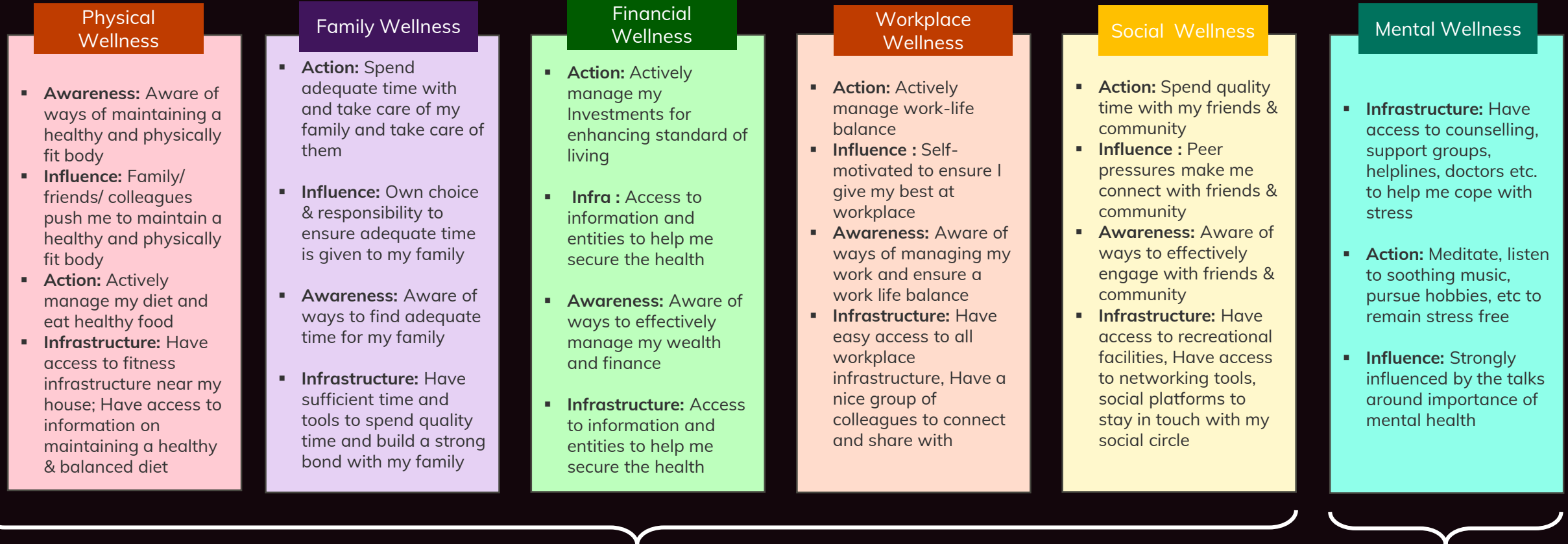
[Source: Experts warn of 'AI psychosis' in Gen Z and Gen Alpha | Hindustan Times](#)

Top 2 Box score



To Summarise... Gen Z – Decline Across Wellness categories

Where is the decline observed ?



Driven by Metros, Tier 1 and Men

Driven by Metros and Men



Gen Z is facing unprecedented wellness challenges: Call for educators, employers and families to prioritise youth wellness – through mentorship, financial literacy and mental health support.

A dense field of dark blue umbrellas, viewed from above, creating a repeating pattern of curved shapes. In the center-right, one umbrella is a contrasting bright yellow, making it the focal point. A semi-transparent dark grey horizontal band runs across the middle of the image, serving as a background for the text.

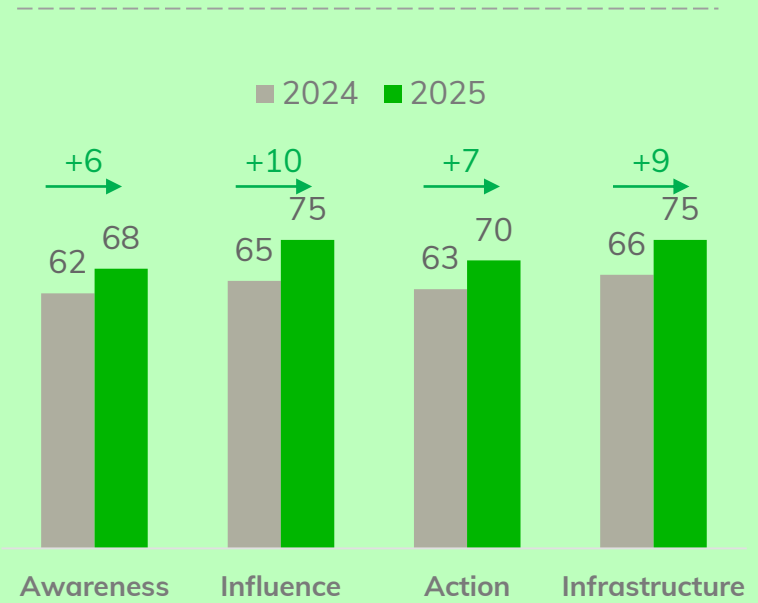
Deep dive into Millennials

Millennials gain on Financial Wellness

Which?

Sub-type of Wellness is growing

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



Where?

Is the high growth observed

Awareness	Aware of ways to effectively secure myself and my family from unforeseen risk through insurance	+6%
	Aware of ways to effectively manage my wealth and finances through appropriate investments	
Influence	Driven to ensure financial wellbeing through Insurance & Investments	+11%
	Take advice from family, Friends, colleagues & financial advisors on Insurance and Investments	+8%
Action	Have adequately secured myself and my family members with a health insurance	+6%
	Actively manage my Investments for enhancing my standard of Living	+9%
Infrastructure	Have access to information and entities to help me secure the health of me and my family	+9%
	have access to reliable information on Investments and Financial planning	+9%

Who?

Is driving this growth

Tier 1

Awareness	Aware of ways to effectively secure myself and my family from unforeseen risk through insurance	+11%
	Aware of ways to effectively manage my wealth and finances through appropriate investments	+11%
Influence	Driven to ensure financial wellbeing through Insurance & Investments	+16%
Action	Have adequately secured myself and my family members with a health insurance	+13%
Infrastructure	Have access to reliable information on Investments and Financial planning	+15%

Women

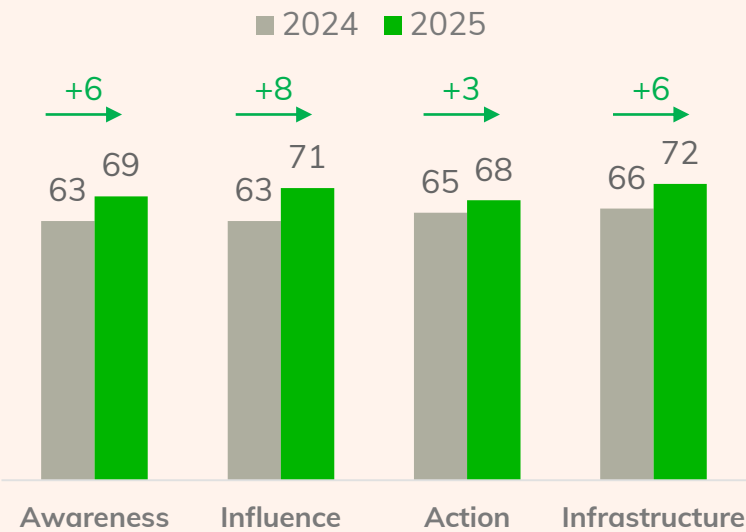
Awareness	Aware of ways to effectively secure myself and my family from unforeseen risk through insurance	+12%
	Aware of ways to effectively manage my wealth and finances through appropriate investments	+12%
Influence	Driven to ensure financial wellbeing through Insurance & Investments	+16%
Action	Actively manage my Investments for enhancing my standard of Living	+14%
Infrastructure	Have access to reliable information on Investments and Financial planning	+14%

Millennials gain on Workplace Wellness

Which?

Sub-type of Wellness is losing

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



Where?

Is the decline observed

Awareness	Aware of ways of managing my work and ensure a work life balance	+6%
	Superiors, HR inspire me to be more efficient	+8%
Influence	Self-motivated to ensure I give my best at workplace	+8%
	Have easy access to all workplace infrastructure (Computer, Internet, Software etc.)	+6%
Infrastructure	Have access to a quality workforce to manage my business effectively (businessmen)	+8%

Who?

Is driving this decline

Tier 1

Awareness	Aware of ways of managing my work and ensure a work life balance	+9%
	Superiors, HR inspire me to be more efficient	+11%
Influence	Self-motivated to ensure I give my best at workplace	+12%
	Have access to a quality workforce to manage my business effectively	+10%
Skew seen on Have a nice group of colleagues to connect and share with (+16%)		

Women

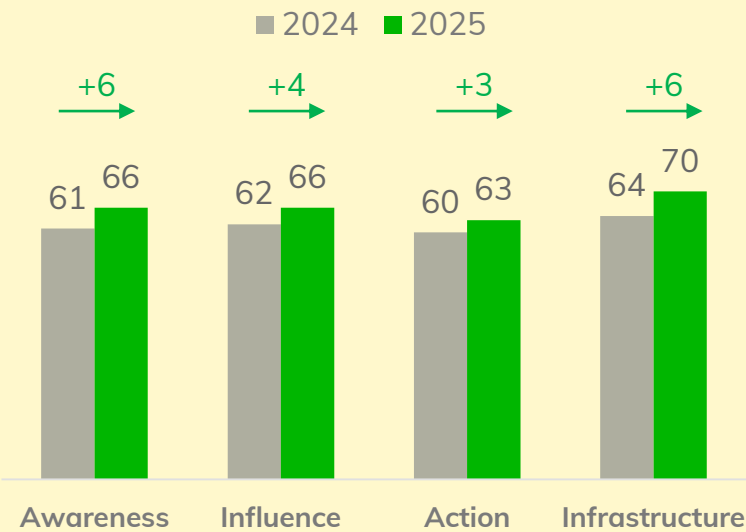
Awareness	Aware of ways of managing my work and ensure a work life balance	+18%
	Superiors, HR inspire me to be more efficient	+21%
Influence	Self-motivated to ensure I give my best at workplace	+17%
	Have easy access to all workplace infrastructure (Computer, Internet, Software etc.)	+20%
Infrastructure	Have access to a quality workforce to manage my business effectively (businessmen)	+19%
Skew seen on actively manage work-life balance (+16%)		

Millennials gain on Social Wellness

Which?

Sub-type of Wellness is growing

Social wellness gains significantly on all pillars, especially Influence & Infrastructure



Where?

Is the high growth observed

Awareness	Aware of ways to effectively engage with friends & community (neighbours, colleagues etc.)	+5%
	Personal desire to socialize more with my friends & community	+5%
Influence	Peer/ societal pressures make me connect with friends and the community	+5%
	Spend quality time with my friends & community (neighbours, colleagues etc.)	+3%
Infrastructure	Have access to recreational facilities like Malls, Cinema-halls, Restaurants, Theme Parks etc.	+8%

Who?

Is driving this growth

Tier 1

Awareness	Aware of ways to effectively engage with friends & community (neighbours, colleagues etc.)	+9%
Influence	Personal desire to socialize more with my friends & community	+8%
Infrastructure	Have access to recreational facilities like Malls, Cinema-halls, Restaurants, Theme Parks etc	+15%

Women

Awareness	Aware of ways to effectively engage with friends & community (neighbours, colleagues etc.)	+11%
	Personal desire to socialize more with my friends & community	+12%
Influence	Peer/ societal pressures make me connect with friends and the community	+12%
	Spend quality time with my friends & community (neighbours, colleagues etc.)	+13%
Infrastructure	Have access to recreational facilities like Malls, Cinema-halls, Restaurants, Theme Parks etc.	+15%

Skew seen on **have access to networking tools, social platforms to stay in touch with my social circle (+14%)**

To Summarise... Millennials – Gains in Financial, Workplace & Social wellness

Where is the highest growth observed ?

Financial Wellness

- **Awareness:** Aware of ways to effectively secure myself and my family from unforeseen risk through insurance, Aware of ways to effectively manage my wealth and finances through appropriate investments
- **Infra:** Have access to reliable information on Investments and Financial planning, Have access to information and entities to help me secure the health of me and my family
- **Influence :** Driven to ensure financial wellbeing through Insurance & Investments
- **Action :** Actively manage my Investments for enhancing my standard of Living

Workplace Wellness

- **Infra:** Have access to a quality workforce to manage my business effectively
- **Influence:** Superiors, HR inspire me to be more efficient, Self-motivated to ensure I give my best at workplace
- **Awareness:** Aware of ways of managing my work and ensure a work life balance

Social Wellness

- **Infra:** Have access to recreational facilities like Malls, Cinema-halls, Restaurants, Theme Parks etc.
- **Influence :** Personal desire to socialize more with my friends & community, Peer/ societal pressures make me connect with friends and the community
- **Awareness:** Aware of ways to effectively engage with friends & community



Growth driven by women and Tier 1 cities across all 3 Wellness categories



Leverage Millennials Social Connections: With improvements in social, workplace & financial wellness, opportunity to leverage their community engagement to drive improvement in their wellness on other pillars.

A dense field of dark blue umbrellas, viewed from above, creating a repeating pattern of curved lines. One umbrella in the center-right is a contrasting yellow color. A semi-transparent dark blue horizontal band is overlaid across the middle of the image.

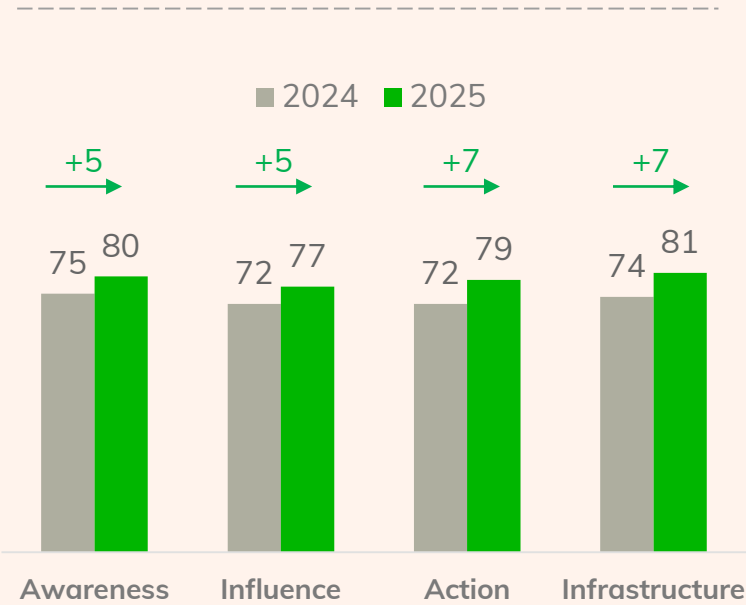
Deep dive into Gen X's

Gen X have gained on Physical Wellness

Which?

Sub-type of Wellness is gaining

Physical wellness grows significantly on all pillars, especially Influence & Infrastructure



Where?

Is the high growth observed

Awareness	Aware of ways of maintaining a healthy and physically fit body	+5%
	Personal desire to follow a fitness regime to stay healthy	+5%
Influence	Take inspiration from Celebrities / Sportsmen / Health experts to follow a balanced diet and to exercise	+5%
	Family/ friends/ colleagues push me to maintain a healthy and physically fit body	+6%
Action	Actively manage my diet and eat healthy food	+5%
	Do regular exercise to stay fit and in good health	+8%
Infrastructure	Have access to fitness infrastructure like Gyms, Parks, Playgrounds etc. near my house	+7%
	Have access to information on maintaining a healthy & balanced diet	+7%

Who?

Is driving this growth

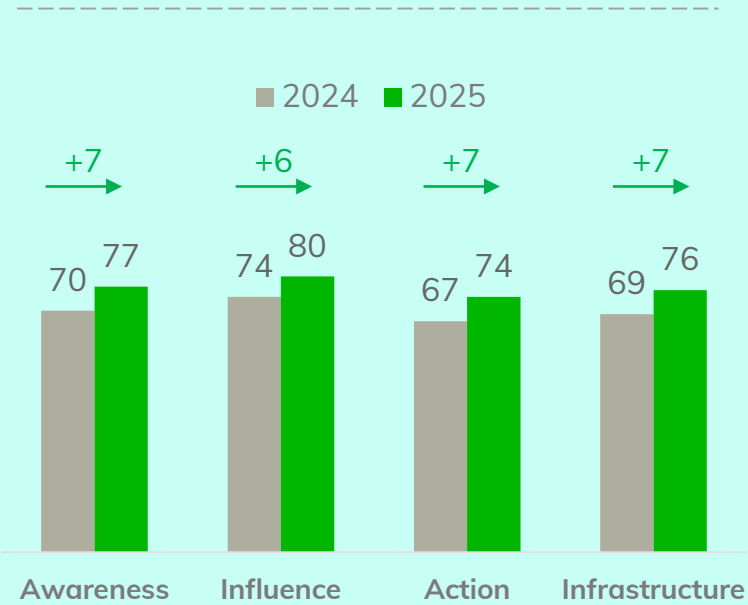
Metros		
Influence	Family/ friends/ colleagues push me to maintain a healthy and physically fit body	+8%
Action	Do regular exercise to stay fit and in good health	+8%
Infrastructure	Have access to fitness infrastructure like Gyms, Parks, Playgrounds etc. near my house	+8%
	Have access to information on maintaining a healthy & balanced diet	+8%
Women		
Awareness	Aware of ways of maintaining a healthy and physically fit body	+10%
	Personal desire to follow a fitness regime to stay healthy	+9%
Influence	Take inspiration from Celebrities / Sportsmen / Health experts to follow a balanced diet and to exercise	+10%
	Family/ friends/ colleagues push me to maintain a healthy and physically fit body	+8%
Action	Actively manage my diet and eat healthy food	+12%
	Do regular exercise to stay fit and in good health	+19%
Infrastructure	Have access to fitness infrastructure like Gyms, Parks, Playgrounds etc. near my house	+14%
	Have access to information on maintaining a healthy & balanced diet	+13%

Gen X gained on Mental Wellness

Which?

Sub-type of Wellness is gaining

Mental wellness gains significantly on all pillars



Where?

Is the high growth observed

Awareness	Aware of ways to effectively cope with stress & achieve mental well-being	+7%
	Strongly influenced by the talks around importance of mental health	+7%
Influence	Alone can ensure own mental peace and ability to cope with stress.	+7%
	Meditate, listen to soothing music, pursue hobbies, etc to remain stress free	+7%
Action	Avoid negative people or news or indulging in negative talks	+8%

Who?

Is driving this growth

Metros

Awareness	Aware of ways to effectively cope with stress & achieve mental well-being	+6%
Influence	Strongly influenced by the talks around importance of mental health	+9%
	Alone can ensure own mental peace and ability to cope with stress.	+11%
Action	Meditate, listen to soothing music, pursue hobbies, etc to remain stress free	+9%
	Avoid negative people or news or indulging in negative talks	+10%
Skew seen on Have access to counselling, support groups, helplines, doctors etc. to help me cope with stress (+8%)		

Tier 1

Awareness	Aware of ways to effectively cope with stress & achieve mental well-being	+6%
Action	Avoid negative people or news or indulging in negative talks	+10%
Skew seen on Have access to counselling, support groups, helplines, doctors etc. to help me cope with stress (+6%)		

Women

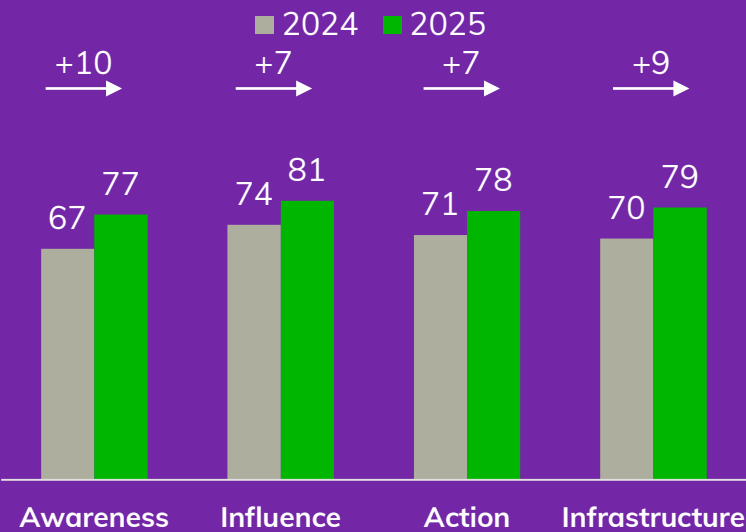
Awareness	Aware of ways to effectively cope with stress & achieve mental well-being	+21%
Influence	Strongly influenced by the talks around importance of mental health	+17%
	Alone can ensure own mental peace and ability to cope with stress.	+16%
Action	Meditate, listen to soothing music, pursue hobbies, etc to remain stress free	+14%
	Avoid negative people or news or indulging in negative talks	+21%
Skew seen on Have access to counselling, support groups, helplines, doctors etc. to help me cope with stress (+13%)		

Gen X gained on Family Wellness

Which?

Sub-type of Wellness is gaining

Family wellness gains significantly on all pillars, especially Awareness & Infrastructure



Where?

Is the high growth observed

Awareness	Aware of ways to find adequate time for my family	+10%
Influence	Own choice & responsibility to ensure adequate time is given to my family	+8%
Action	Spend adequate time with and take care of my family and take care of them	+7%
Infrastructure	Have sufficient time and tools to spend quality time and build a strong bond with my family	+9%

Who?

Is driving this growth

Metros

Awareness	Aware of ways to find adequate time for my family	+10%
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Tier 1

Awareness	Aware of ways to find adequate time for my family	+10%
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Infrastructure	Have sufficient time and tools to spend quality time and build a strong bond with my family	+11%
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Men

Awareness	Aware of ways to find adequate time for my family	+14%
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Influence	Own choice & responsibility to ensure adequate time is given to my family	+10%
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Action	Spend adequate time with and take care of my family and take care of them	+13%
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Infrastructure	Have sufficient time and tools to spend quality time and build a strong bond with my family	+17%
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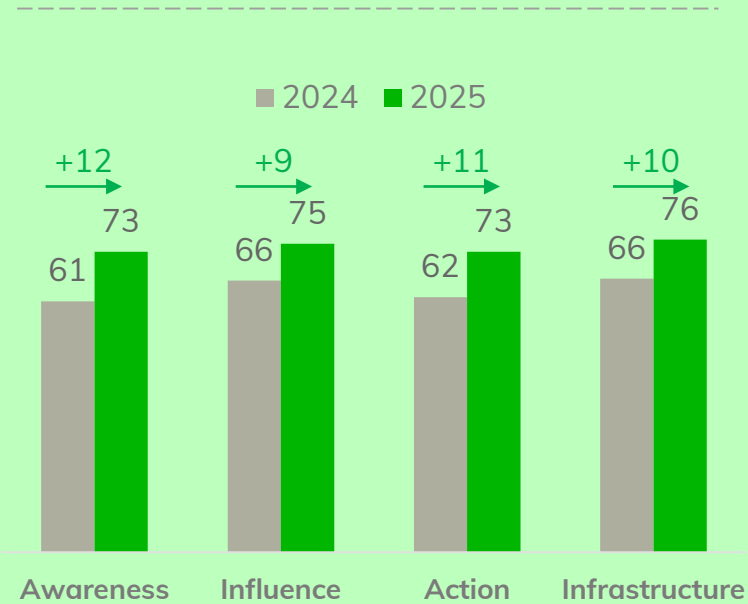
Skew seen on **Have sufficient time and tools to spend quality time and build a strong bond with my family (+17%)**

Gen X gain on Financial Wellness

Which?

Sub-type of Wellness is growing

Financial wellness gains significantly on all pillars, especially Infrastructure



Where?

Is the high growth observed

Awareness	Aware of ways to effectively secure myself and my family from unforeseen risk through insurance	+11%
	Aware of ways to effectively manage my wealth and finances through appropriate investments	
Influence	Driven to ensure financial wellbeing through Insurance & Investments	+10%
	Take advice from family, Friends, colleagues & financial advisors on Insurance and Investments	+8%
Action	Have adequately secured myself and my family members with a health insurance	+10%
	Actively manage my Investments for enhancing my standard of Living	+12%
Infrastructure	Have access to information and entities to help me secure the health of me and my family	
	have access to reliable information on Investments and Financial planning	+9%

Who?

Is driving this growth

Metros

Awareness	Aware of ways to effectively secure myself and my family from unforeseen risk through insurance	+13%
	Aware of ways to effectively manage my wealth and finances through appropriate investments	
Influence	Driven to ensure financial wellbeing through Insurance & Investments	+11%
Action	Actively manage my Investments for enhancing my standard of Living	+12%
Infrastructure	Have access to reliable information on Investments and Financial planning	+11%

Women

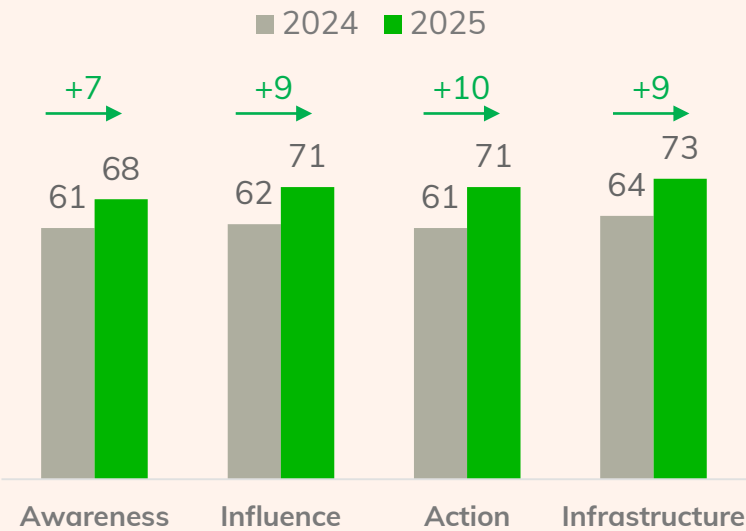
Awareness	Aware of ways to effectively secure myself and my family from unforeseen risk through insurance	+18%
Influence	Driven to ensure financial wellbeing through Insurance & Investments	+15%
Action	Actively manage my Investments for enhancing my standard of Living	+19%
Infrastructure	Have access to reliable information on Investments and Financial planning	+15%

Gen X gained on Workplace Wellness

Which?

Sub-type of Wellness is growing

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



Where?

Is the high growth observed

Awareness	Aware of ways of managing my work and ensure a work life balance	+7%
	Superiors, HR inspire me to be more efficient	+10%
Influence	Self-motivated to ensure I give my best at workplace	+7%
	Actively manage work-life balance	+10%
Infrastructure	Have easy access to all workplace infrastructure (Computer, Internet, Software etc.)	+10%
	Have a nice group of colleagues to connect and share with	+8%
	Have access to a quality workforce to manage my business effectively (businessmen)	+9%

Who?

Is driving this growth

Metros

Influence	Superiors, HR inspire me to be more efficient	+11%
Action	Actively manage work-life balance	+10%
Infrastructure	Have easy access to all workplace infrastructure (Computer, Internet, Software etc.)	+10%
	Have access to a quality workforce to manage my business	+11%

Tier 1

Action	Actively manage work-life balance	+11%
Infrastructure	Have a nice group of colleagues to connect and share with	+11%

Women

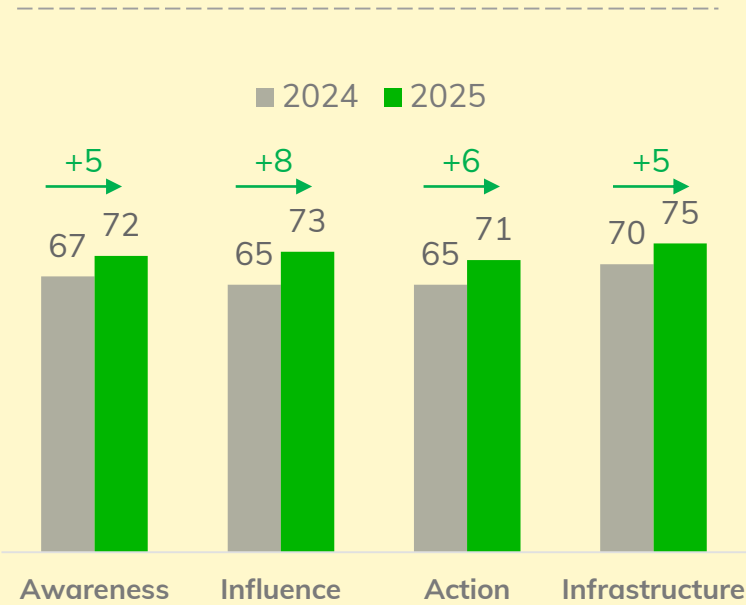
Awareness	Aware of ways of managing my work and ensure a work life balance	+13%
Influence	Superiors, HR inspire me to be more efficient	+12%
Action	Actively manage work-life balance	+14%
	Have easy access to all workplace infrastructure (Computer, Internet, Software etc.)	+12%
Infrastructure	Have a nice group of colleagues to connect and share with	+11%
	Have access to a quality workforce to manage my business effectively (businessmen)	+14%

Gen X gained on Social Wellness

Which?

Sub-type of Wellness is growing

Social wellness gains significantly on all pillars



Where?

Is the high growth observed

Awareness	Aware of ways to effectively engage with friends & community (neighbours, colleagues etc.)	+6%
	Personal desire to socialize more with my friends & community	+8%
Influence	Peer/ societal pressures make me connect with friends and the community	+7%
	Spend quality time with my friends & community (neighbours, colleagues etc.)	+6%

Who?

Is driving this growth

Metros

Awareness	Aware of ways to effectively engage with friends & community (neighbours, colleagues etc.)	+10%
	Personal desire to socialize more with my friends & community	+9%

Women

Awareness	Aware of ways to effectively engage with friends & community (neighbours, colleagues etc.)	+8%
	Personal desire to socialize more with my friends & community	+6%
Action	Spend quality time with my friends & community (neighbours, colleagues etc.)	+12%

To Summarise... Gen X – Strongest cohort, gains across all pillars

Where is the highest growth observed ?

Physical Wellness

- **Action:** Do regular exercise to stay fit and in good health
- **Infra:** Have access to fitness infrastructure like Gyms, Parks, Playgrounds etc. near my house, Have access to information on maintaining a healthy & balanced diet
- **Influence:** Family/ friends/ colleagues push me to maintain a healthy and physically fit body

Financial Wellness

- **Action:** Actively manage my Investments for enhancing my standard of Living
- **Influence:** Driven to ensure financial wellbeing through Insurance & Investments
- **Awareness:** Securing myself & family through insurance, Managing wealth through investments

Mental Wellness

- **Action:** Avoid negative people or news or indulging in negative talks
- **Influence:** Strongly influenced by the talks around importance of mental health, Alone can ensure own mental peace and ability to cope with stress.
- **Awareness:** Aware of ways to effectively cope with stress & achieve mental well-being, Strongly influenced by the talks around importance of mental health

Workplace Wellness

- **Action:** Actively manage work-life balance
- **Influence:** Superiors, HR inspire me to be more efficient
- **Awareness:** Superiors, HR inspire me to be more efficient
- **Infra:** Have easy access to all workplace infrastructure

Family Wellness

- **Awareness:** Aware of ways to find adequate time for my family
- **Infra:** Have sufficient time and tools to spend quality time and build a strong bond with my family
- **Influence:** Own choice & responsibility to ensure adequate time is given to my family
- **Action:** Spend adequate time with and take care of my family and take care of them

Social Wellness

- **Action:** Spend quality time with my friends & community
- **Influence:** Personal desire to socialize more with my friends & community , Peer/ societal pressures make me connect with friends and the community
- **Awareness:** Aware of ways to effectively engage with friends & community

Driven by Metros and Women

Driven by both town class and Women

Driven by both town-class and Men

Driven by Tier 1 and men

 **Support Gen X in Sustaining Healthy Habits, especially women:** As Gen X wellness improves through better exercise, stress management and family bonding. Ensure they have ongoing access to infrastructure and support.

A dense crowd of dark blue umbrellas, with one yellow umbrella standing out prominently in the center. The umbrellas are arranged in a way that creates a sense of depth and repetition, with the yellow one being the focal point.

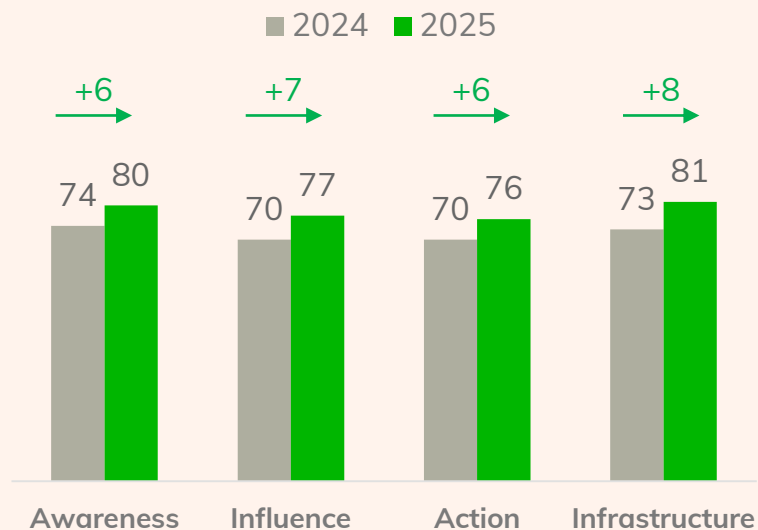
Deep dive into Women

Women have gained on Physical Wellness

Which?

Sub-type of Wellness is gaining

Physical wellness gains significantly on all pillars



Where?

Is the high gain observed

Awareness	Aware of ways of maintaining a healthy and physically fit body	+5%
	Personal desire to follow a fitness regime to stay healthy	+7%
Influence	Take inspiration from Celebrities / Sportsmen / Health experts to follow a balanced diet and to exercise	+7%
	Family/ friends/ colleagues push me to maintain a healthy and physically fit body	+6%
Action	Do regular exercise to stay fit and in good health	+10%
	Have access to fitness infrastructure like Gyms, Parks, Playgrounds etc. near my house	+10%
Infrastructure	Have access to information on maintaining a healthy & balanced diet	+7%

Who?

Is driving this decline

Metros

Action	Do regular exercise to stay fit and in good health	+11%
Infrastructure	Have access to fitness infrastructure like Gyms, Parks, Playgrounds etc. near my house	+11%

Tier 1

Action	Do regular exercise to stay fit and in good health	+10%
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Gen X

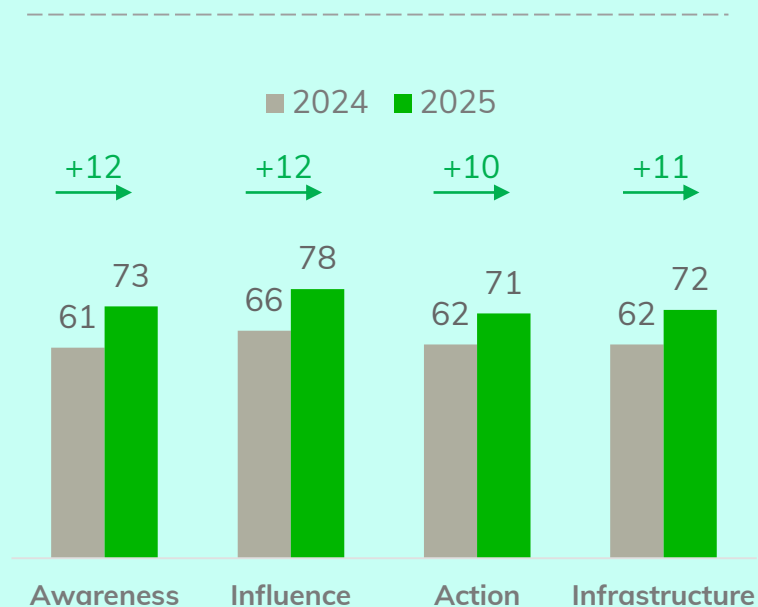
Action	Do regular exercise to stay fit and in good health	+19%
	Have access to fitness infrastructure like Gyms, Parks, Playgrounds etc. near my house	+14%
Infrastructure	Have access to information on maintaining a healthy & balanced diet	+13%
Skew seen on Actively manage my diet and eat healthy food (+12%)		

Women gained on Mental Wellness

Which?

Sub-type of Wellness is growing

Mental wellness grows significantly on all pillars



Where?

Is the high growth observed

Awareness	Aware of ways to effectively cope with stress & achieve mental well-being	+12%
	Strongly influenced by the talks around importance of mental health	+11%
Influence	Alone can ensure own mental peace and ability to cope with stress.	+12%
	Avoid negative people or news or indulging in negative talks	+11%
Action	Have access to counselling, support groups, helplines, doctors etc. to help me cope with stress	+11%

Who?

Is driving this growth

Metros

Awareness	Aware of ways to effectively cope with stress & achieve mental well-being	+13%
Influence	Strongly influenced by the talks around importance of mental health	+13%

Tier 1

Awareness	Aware of ways to effectively cope with stress & achieve mental well-being	+13%
Influence	Alone can ensure own mental peace and ability to cope with stress.	+17%
Action	Avoid negative people or news or indulging in negative talks	+13%

Gen X

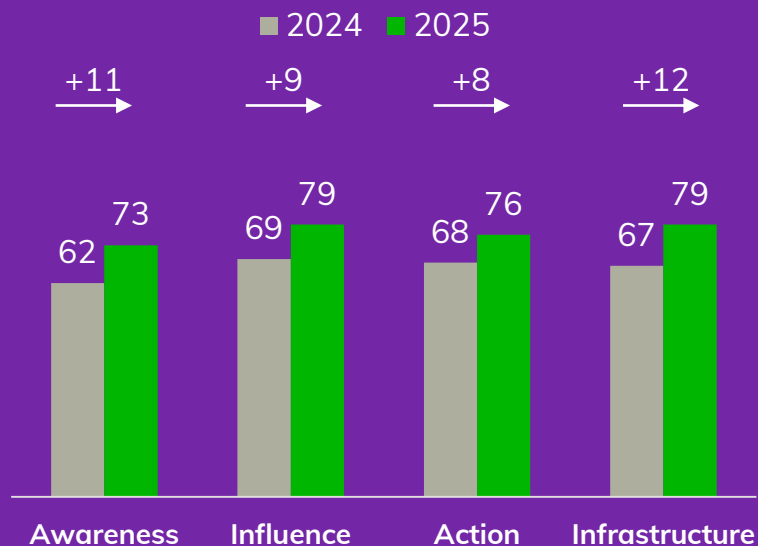
Awareness	Aware of ways to effectively cope with stress & achieve mental well-being	+21%
Influence	Strongly influenced by the talks around importance of mental health	+17%
	Alone can ensure own mental peace and ability to cope with stress.	+16%
Action	Meditate, listen to soothing music, pursue hobbies, etc to remain stress free	+14%
	Avoid negative people or news or indulging in negative talks	+21%
Infrastructure	Have access to counselling, support groups, helplines, doctors etc. to help me cope with stress	+13%

Women gained on Family Wellness

Which?

Sub-type of Wellness is gaining

Family wellness gains significantly on all pillars, especially Infrastructure and Awareness



Where?

Is the high growth observed

Awareness	Aware of ways to find adequate time for my family	+11%
Influence	Own choice & responsibility to ensure adequate time is given to my family	+10%
Infrastructure	Have sufficient time and tools to spend quality time and build a strong bond with my family	+12%

Who?

Is driving this growth

Metros

Awareness	Aware of ways to find adequate time for my family	+11%
Infrastructure	Have sufficient time and tools to spend quality time and build a strong bond with my family	+11%

Tier 1

Influence	Own choice & responsibility to ensure adequate time is given to my family	+14%
Infrastructure	Have sufficient time and tools to spend quality time and build a strong bond with my family	+15%

Gen X

Awareness	Aware of ways to find adequate time for my family	+14%
Influence	Own choice & responsibility to ensure adequate time is given to my family	+11%
Infrastructure	Have sufficient time and tools to spend quality time and build a strong bond with my family	+17%

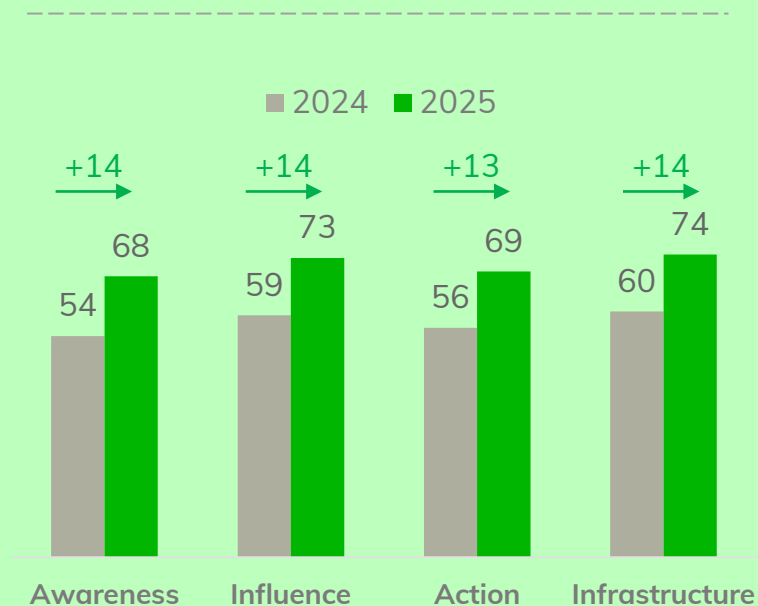
Skew seen on *Its my own choice & responsibility to ensure adequate time is given to my Family* (+10%)

Women gain on Financial Wellness

Which?

Sub-type of Wellness is growing

Financial wellness gains significantly on all pillars



Where?

Is the high growth observed

Awareness	Aware of ways to effectively secure myself and my family from unforeseen risk through insurance	+15%
	Aware of ways to effectively manage my wealth and finances through appropriate investments	+14%
Influence	Driven to ensure financial wellbeing through Insurance & Investments	+14%
	Take advice from family, Friends, colleagues & financial advisors on Insurance and Investments	+14%
Action	Have adequately secured myself and my family members with a health insurance	+13%
	Actively manage my Investments for enhancing my standard of Living	+15%
Infrastructure	Have access to information and entities to help me secure the health of me and my family	+13%
	have access to reliable information on Investments and Financial planning	+14%

Who?

Is driving this growth

Metros

Awareness	Aware of ways to effectively secure myself and my family from unforeseen risk through insurance	+16%
	Aware of ways to effectively manage my wealth and finances through appropriate investments	+17%
Influence	Driven to ensure financial wellbeing through Insurance & Investments	+16%
Action	Actively manage my Investments for enhancing my standard of Living	+17%
Infrastructure	Have access to reliable information on Investments and Financial planning	+17%

Gen X

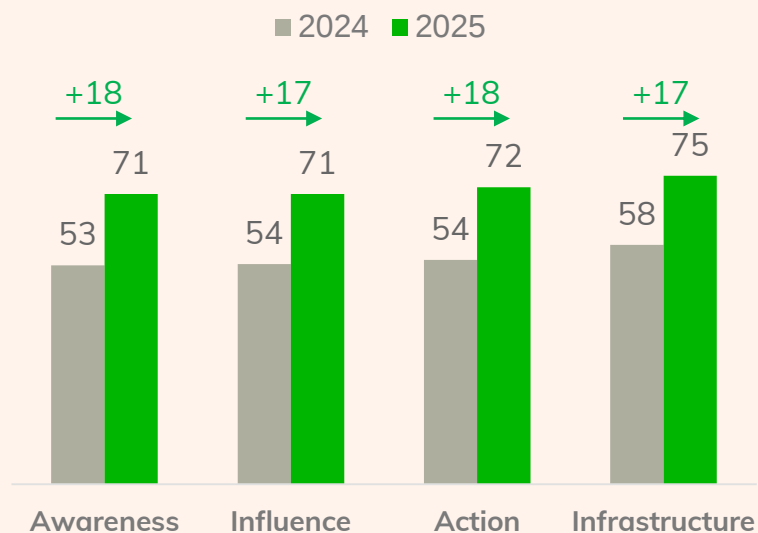
Awareness	Aware of ways to effectively secure myself and my family from unforeseen risk through insurance	+18%
Action	Actively manage my Investments for enhancing my standard of Living	+19%

Women gained on Workplace Wellness

Which?

Sub-type of Wellness is growing

Workplace wellness gains significantly on all pillars



Where?

Is the high growth observed

Awareness	Aware of ways of managing my work and ensure a work life balance	+17%
Influence	Superiors, HR inspire me to be more efficient	+18%
Action	Actively manage work-life balance	+18%
Infrastructure	Have easy access to all workplace infrastructure (Computer, Internet, Software etc.)	+18%
	Have access to a quality workforce to manage my business effectively (businessmen)	+21%

Who?

Is driving this growth

Metros

Awareness	Aware of ways of managing my work and ensure a work life balance	+17%
Influence	Superiors, HR inspire me to be more efficient	+18%
Action	Actively manage work-life balance	+17%
Infrastructure	Have easy access to all workplace infrastructure (Computer, Internet, Software etc.)	+18%
	Have access to a quality workforce to manage my business effectively (businessmen)	+19%

Millennials

Awareness	Aware of ways of managing my work and ensure a work life balance	+18%
Influence	Superiors, HR inspire me to be more efficient	+21%
Infrastructure	Have easy access to all workplace infrastructure (Computer, Internet, Software etc.)	+20%
	Have access to a quality workforce to manage my business effectively (businessmen)	+19%

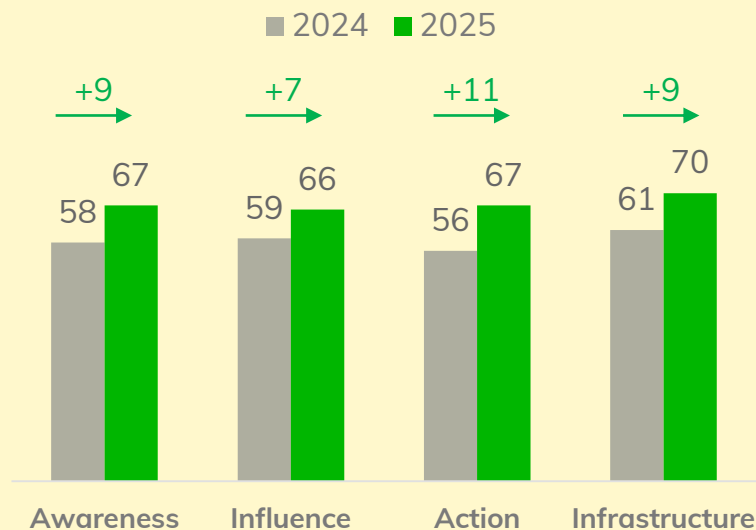
Skew on **Self-motivated to ensure I give my best at workplace (+17%)**

Women gained on Social Wellness

Which?

Sub-type of Wellness is growing

Social wellness gains significantly on all pillars



Where?

Is the high growth observed

Awareness	Aware of ways to effectively engage with friends & community (neighbours, colleagues etc.)	+10%
Influence	Personal desire to socialize more with my friends & community	+9%
Action	Spend quality time with my friends & community (neighbours, colleagues etc.)	+11%
Infrastructure	Have access to recreational facilities like Malls, Cinema-halls, Restaurants, Theme Parks etc.	+9%
	Have access to networking tools, social platforms to stay in touch with my social circle	+9%

Who?

Is driving this growth

Metro

Awareness	Aware of ways to effectively engage with friends & community (neighbours, colleagues etc.)	+13%
Action	Spend quality time with my friends & community (neighbours, colleagues etc.)	+14%

Millennials

Awareness	Aware of ways to effectively engage with friends & community (neighbours, colleagues etc.)	+11%
Influence	Personal desire to socialize more with my friends & community	+12%
Action	Spend quality time with my friends & community (neighbours, colleagues etc.)	+13%

Skew seen on **Peer/ societal pressures make me connect with friends and the community (12%)**

To Summarise... Women – Gains across all pillars, especially Family, Workplace & Social wellness

Where is the highest growth observed ?

Physical Wellness

- **Action:** Do regular exercise to stay fit and in good health
- **Influence:** Take inspiration from Celebrities / Sportsmen / Health experts to follow a balanced diet and to exercise
- **Infrastructure:** Have access to fitness infrastructure like Gyms, Parks, Playgrounds etc. near my house

Mental Wellness

- **Action:** Avoid negative people or news or indulging in negative talks
- **Influence:** Alone can ensure own mental peace and ability to cope with stress.
- **Awareness:** Aware of ways to effectively cope with stress & achieve mental well-being

Family Wellness

- **Infra:** Have sufficient time and tools to spend quality time and build a strong bond with my family
- **Influence:** Own choice & responsibility to ensure adequate time is given to my family
- **Awareness:** Aware of ways to find adequate time for my family

Financial Wellness

- **Action:** Actively manage my Investments for enhancing my standard of Living
- **Influence:** Driven to ensure my financial wellbeing through Insurance & Investments
- **Awareness:** Aware of ways to effectively secure myself and my family from unforeseen risk through insurance

Workplace Wellness

- **Action:** Actively manage work-life balance
- **Influence:** Superiors, HR inspire me to be more efficient
- **Infrastructure:** Have access to a quality workforce to manage my business effectively

Social Wellness

- **Action:** Spend quality time with my friends & community
- **Influence:** Personal desire to socialize more with my friends & community
- **Awareness:** Aware of ways to effectively engage with friends & community

Driven by both town class and Gen X

Driven by Metros and Gen X Driven by Metros and Millennials

Women are leading India's wellness transformation: Celebrate and support women's improving wellness – at home, at work and in society.

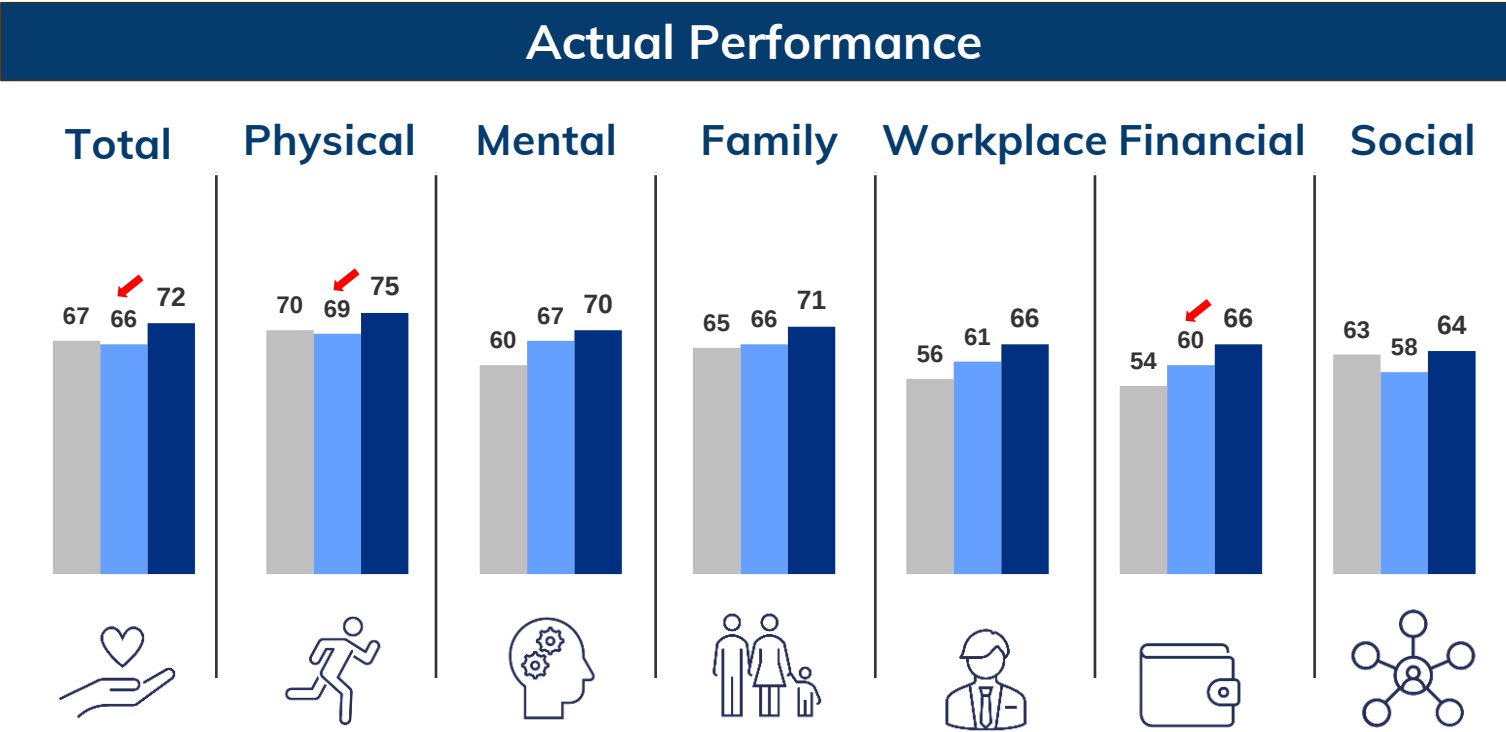


A dense field of dark blue umbrellas, viewed from above, creating a repeating pattern of curved lines. One umbrella in the center-right is a contrasting yellow color, making it stand out. A semi-transparent dark blue horizontal band is overlaid across the middle of the image, containing the title text in white.

Deep dive into Corporate Employees

Actual Performance of Sub-Types of Wellness for Corporate Employees

Corporate employees have improved their wellness scores in 2025 vs. last year, yet continue to lag behind the overall average, with notable declines in Physical and Financial Wellness



Corporate employees show a decline in physical wellness, with the drop most pronounced among women, Gen Z and Tier 1 cities.

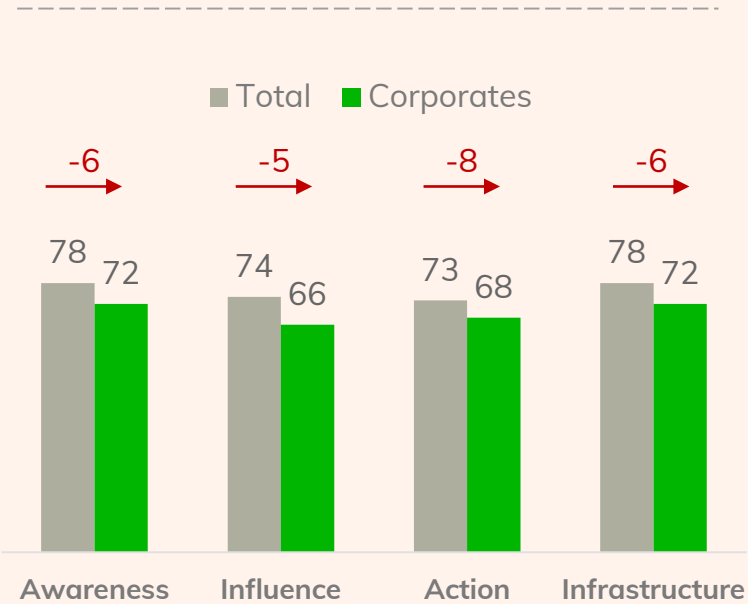
Dip in financial wellness is seen particularly among Millennials, Gen Z and Tier 1 cities

Corporates have lost out on Physical Wellness

Which?

Sub-type of Wellness is losing

Physical wellness declines significantly on all pillars



Where?

Is the decline observed

Awareness	Aware of ways of maintaining a healthy and physically fit body	-6%
Influence	Take inspiration from Celebrities / Sportsmen / Health experts to follow a balanced diet and to exercise	-6%
Action	Actively manage my diet and eat healthy food	-8%
	Regular exercise to stay fit and in good health	-8%
Infrastructure	Have access to information on maintaining a healthy & balanced diet	-6%

Who?

Is driving this decline

Tier 1

Awareness	Aware of ways of maintaining a healthy and physically fit body	-13%
Action	Actively manage my diet and eat healthy food	-12%
	Regular exercise to stay fit and in good health	-12%
Infrastructure	Have access to information on maintaining a healthy & balanced diet	-10%

Skew seen on **Have access to fitness infrastructure like Gyms, Parks, Playgrounds etc. near my house (-10%)**

Gen Z

Influence	Take inspiration from Celebrities / Sportsmen / Health experts to follow a balanced diet and to exercise	-19%
Action	Actively manage my diet and eat healthy food	-10%
	Regular exercise to stay fit and in good health	-14%

Women

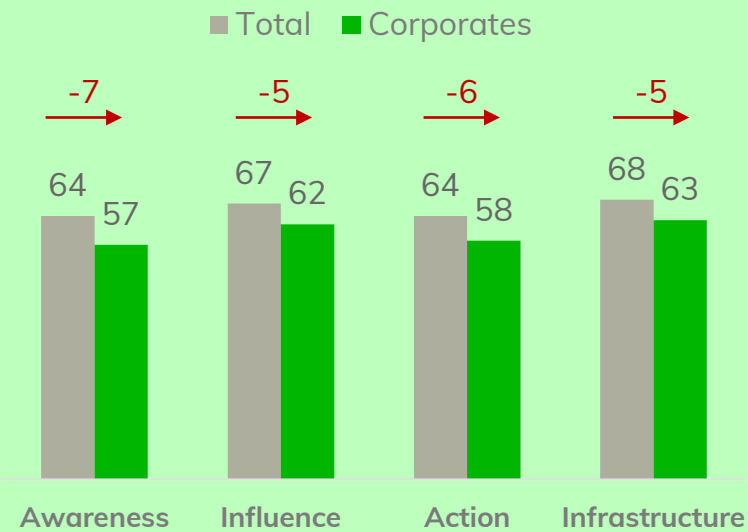
Influence	Take inspiration from Celebrities / Sportsmen / Health experts to follow a balanced diet and to exercise	-13%
Action	Actively manage my diet and eat healthy food	-11%
Infrastructure	Have access to information on maintaining a healthy & balanced diet	-11%

Corporates have lost out on Financial Wellness

Which?

Sub-type of Wellness is losing

Financial wellness gains significantly on all pillars, especially Awareness followed by Action , Infrastructure and Influence



Where?

Is the decline observed



Who?

Is driving this decline

Tier 1		
Awareness	Aware of ways to effectively secure myself and my family from unforeseen risk through insurance	-12%
Action	Actively manage my Investments for enhancing standard of living	-13%
Infrastructure	Access to information and entities to help me secure the health	-11%
Gen Z		
Awareness	Aware of ways to effectively secure myself and my family from unforeseen risk through insurance	-11%
Influence	Take advice from family, Friends, colleagues & financial advisors on Insurance and Investments	-14%
Action	Actively manage my Investments for enhancing standard of living	-12%
Infrastructure	Have access to reliable information on Investments and Financial planning	-11%
Millennials		
Awareness	Aware of ways to effectively secure myself and my family from unforeseen risk through insurance	-13%
Action	Actively manage my Investments for enhancing standard of living	-12%
Infrastructure	Have access to reliable information on Investments and Financial planning	-13%
Women		
Awareness	Aware of ways to effectively manage my wealth and finances	-14%
	Aware of ways to effectively manage my wealth and finances through appropriate investments	-13%
	Access to information and entities to help me secure the health	-13%

To Summarise... Corporate Employees – Decline in Financial & Physical wellness vs overall

Where is the decline observed ?

Physical Wellness

- **Infra:** Have access to information on maintaining a healthy and balanced diet
- **Action :** Actively manage diet and eat healthy food, Do regular exercise to stay fit and in good health
- **Awareness:** Aware of ways of maintaining a healthy & physically fit body
- **Influence :** Take inspiration from Celebrities / Sportsmen / Health experts to follow a balanced diet and to exercise

Decline driven by Women, Gen Z and Tier 1 cities

Financial Wellness

- **Infra:** Have access to recreational facilities like Malls, Cinema-halls, Restaurants, Theme Parks etc.
- **Influence :** Take advice from family, Friends, colleagues & financial advisors on Insurance and Investments
- **Awareness:** Aware of ways to effectively manage my wealth and finances through appropriate investments
- **Action :** Actively manage my Investments for enhancing standard of living

Decline driven by Women, Gen Z, Millennials and Tier 1 cities



Corporate Employees – Lagging Behind: Corporate employees lag behind in wellness. Need for India Inc. to invest in holistic wellness programmes – physical, mental, financial and social – for their teams.

Wellness Themes

Themes that highlight where India stands on wellness today and the shifts needed for tomorrow



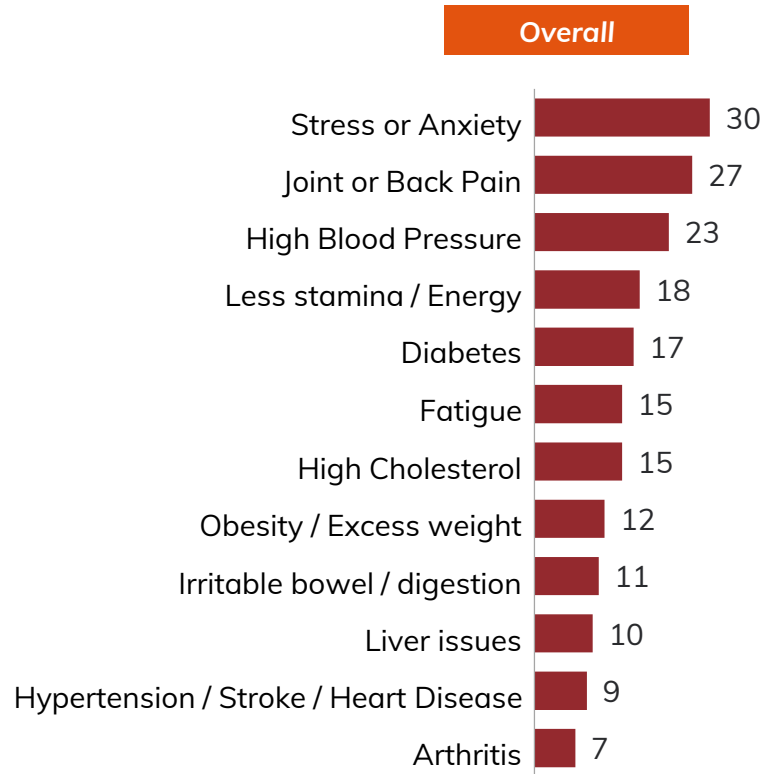
Heart Health & Wellness



Ailments suffered

Stress/Anxiety and Joint/Back Pain dominate, with Millennials prone to stress/diabetes, Gen X to lifestyle diseases and corporate women to fatigue and low stamina

Ailments currently suffering from



Base : 2063

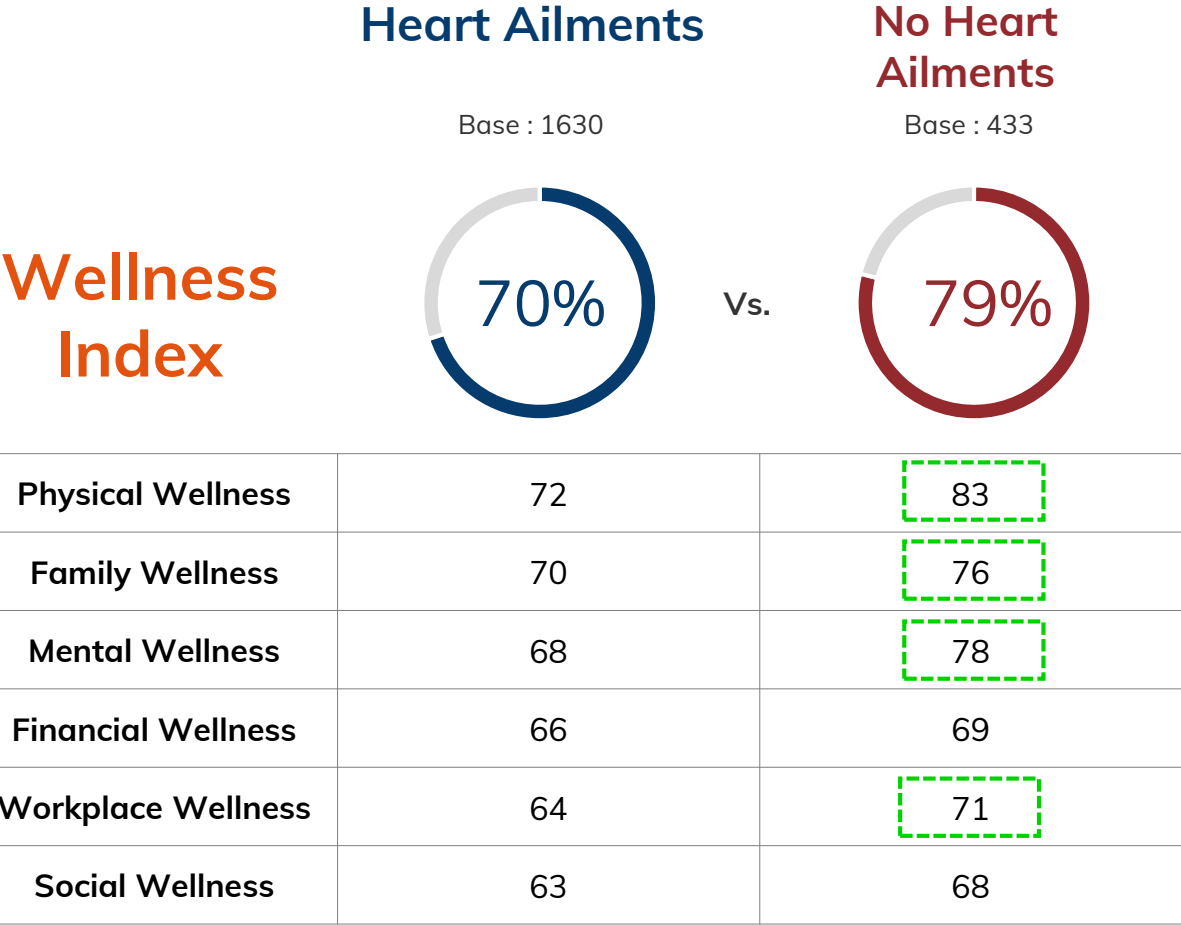
	Age Group			Corporates			
	Gen Z	Millennials	Gen X	Overall	Gen Z	Tier 1	Females
Base	749	690	624	575	140	91	171
Stress or Anxiety	29	34	25	32	38	24	31
Joint or Back Pain	21	30	31	29	24	30	30
High Blood Pressure	20	22	27	19	14	21	19
Less stamina / Energy	21	16	16	18	25	12	23
Diabetes	10	18	24	13	9	12	11
Fatigue	13	17	16	14	13	16	14
High Cholesterol	11	15	20	12	11	9	11
Obesity / Excess weight	10	13	14	12	11	10	15
Irritable bowel / digestion	11	12	12	13	11	10	15
Liver issues	10	11	11	7	11	12	4
Hypertension / Stroke / Heart Disease	7	10	10	5	8	4	2
Arthritis	7	7	8	6	8	5	5

Barring Base, All Figures in %

QCL.6i Please select any ailment that you are suffering currently

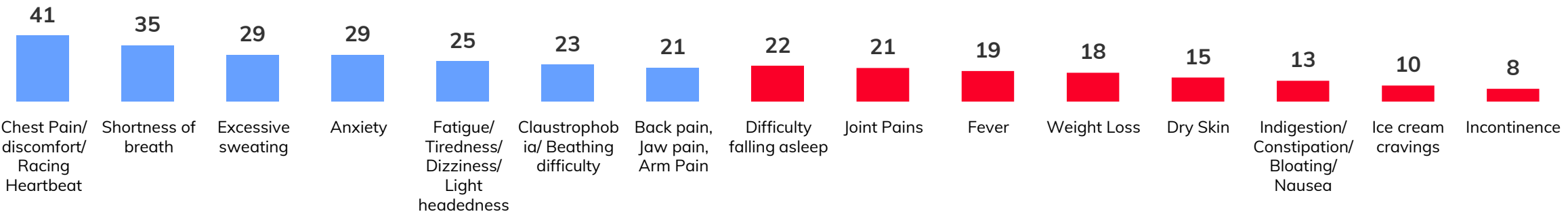
 Sig increase @95% Level of confidence Total
 Sig decrease @95% Level of confidence Total

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



Classification of Symptoms of Heart Ailments/ Diseases

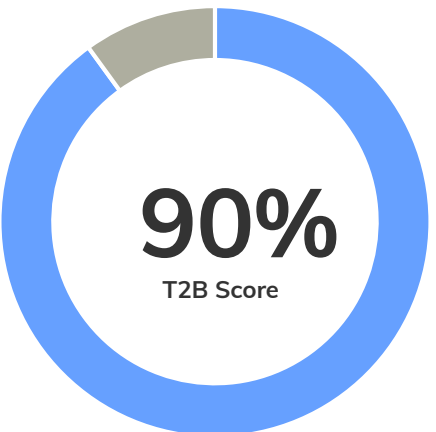
Symptoms of Heart Ailments/ Diseases



(Derived using options of QCL.13 question)

Rightly Aware	Partially Aware	Unaware
Respondent selecting the correct symptoms of heart ailments/ diseases	Respondent selecting the a few correct & a few incorrect symptoms of heart ailments/ diseases	Respondent selecting the only incorrect & a few incorrect symptoms of heart ailments/ diseases

High awareness of heart disease symptoms is undermined by widespread confusion between real and false signs



Aware of symptoms associated with heart disease/ailments

Rightly Aware	30%
Partially Aware	51%
Unaware	19%

Heart ailments symptoms		Age Group				Corporates		
		Gen Z	Millennials	Gen X	Overall	Gen Z	Tier 1	Females
		661	632	569	492	109	81	144
Chest Pain/ discomfort/ Racing Heartbeat	41	34	46	45	53	35	43	65
Shortness of breath	35	27	39	39	44	28	36	59
Excessive sweating	29	21	34	34	41	27	23	46
Anxiety	29	26	31	29	30	25	21	32
Fatigue/ Tiredness/ Dizziness/ Light headedness	25	22	27	27	37	33	28	39
Claustrophobia/ Beathing difficulty	23	21	25	24	28	31	21	34
Back pain, Jaw pain, Arm Pain	21	16	22	27	26	14	22	29
Difficulty falling asleep	22	19	27	20	25	27	17	22
Joint Pains	21	17	19	28	18	17	23	15
Fever	19	16	21	20	20	26	11	14
Weight Loss	18	17	19	19	18	23	11	12
Dry Skin	15	15	16	15	10	12	6	10
Indigestion/ Constipation/ Bloating/ Nausea	13	13	13	14	13	15	7	12
Ice cream cravings	10	8	8	9	8	8	10	6
Incontinence	8	9	11	9	7	11	10	8

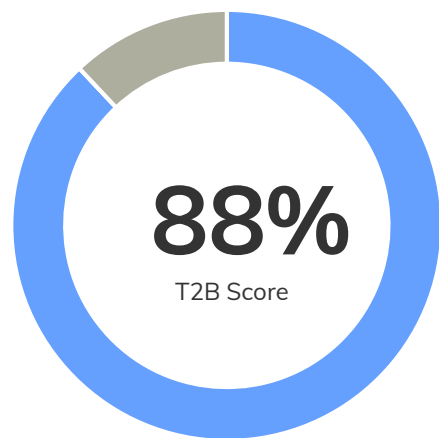
True Symptoms
False Symptoms

Sig increase @95% Level of confidence Total (true symptoms)
Sig increase @95% Level of confidence Total (false symptoms)



QCL.12 Please select your response corresponding to the statements give below
QCL.13 Which of the following symptoms do you associate with heart disease/ ailments

Awareness of heart disease risk factors is high, but confusion with false risks persists

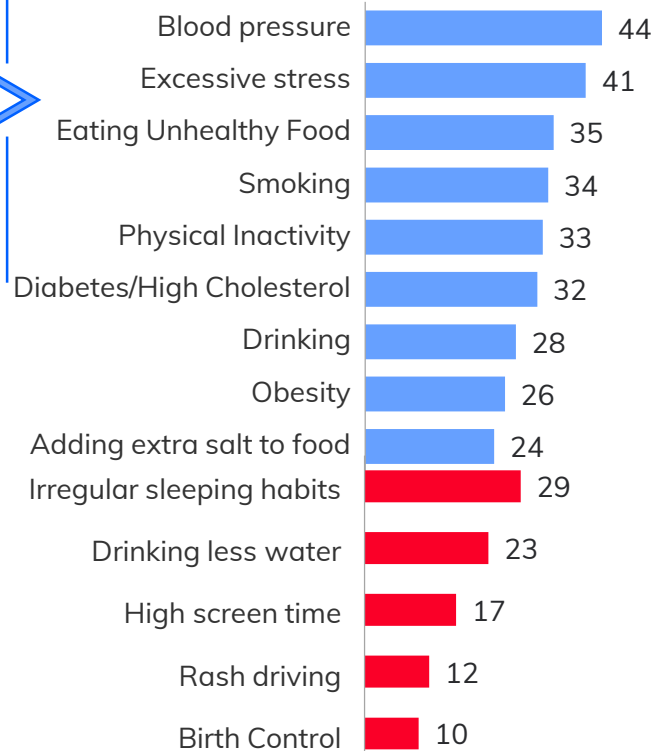


Aware that many risk factors associated with heart disease

~75% associate Blood Pressure, Diabetes /High Cholesterol, Obesity or Excessive Stress as **key risk factors**

True Association	33%
Partially True Association	58%
False Association	9%

Risk Factors



Age Group				Corporates		
Gen Z	Millennials	Gen X	Overall	Gen Z	Tier 1	Females
626	618	573	481	101	78	147
35	45	51	56	41	49	63
32	44	47	51	46	40	54
32	36	38	46	39	38	52
24	35	44	45	29	41	47
28	34	36	45	41	35	51
25	33	38	45	32	41	48
22	29	34	34	24	31	33
21	28	29	35	22	26	38
19	24	29	34	30	31	41
23	31	33	41	36	35	50
19	23	25	28	25	23	32
13	17	23	13	7	19	14
13	9	13	12	22	8	11
13	9	9	8	13	10	8

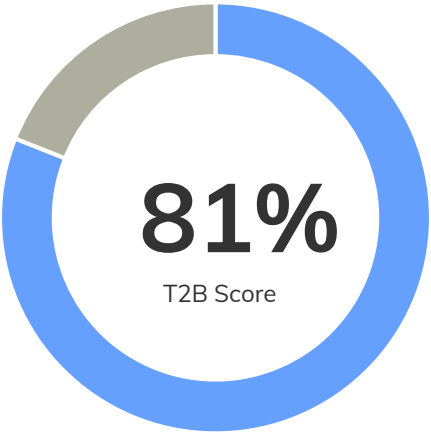
True Risk Factors
False Risk Factors

Base - All Respondents
N - 1817

QCL.12 Please select your response corresponding to the statements give below
QCL.14 Which of the following risk factors do you associate with heart disease/ ailments

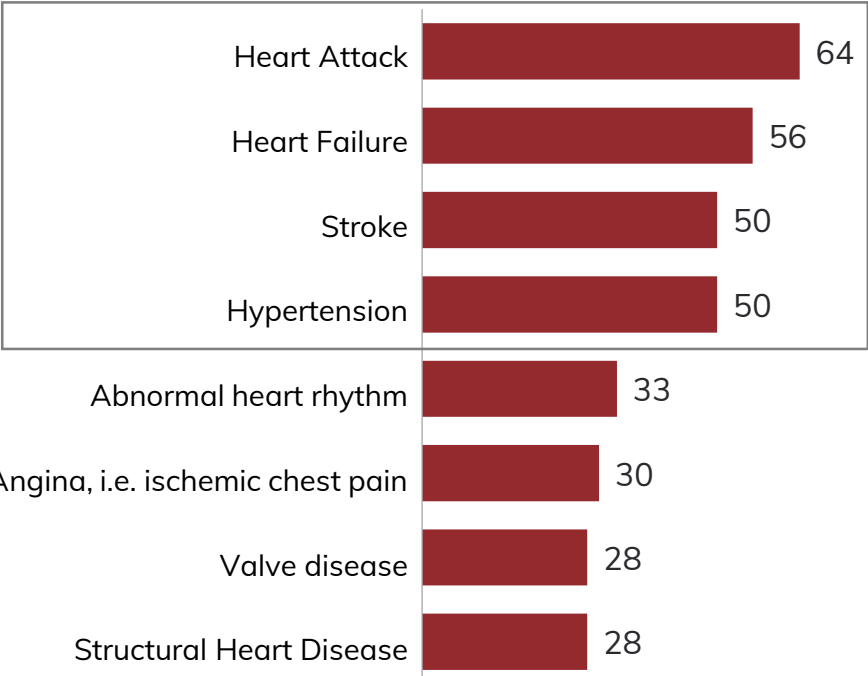
Heart condition awareness is high but not deep, with gaps in understanding of less common but serious conditions

Indians know heart attacks and failure, but fewer recognize serious issues like valve or structural disease



Aware of the different heart conditions and illnesses that people experience

Heart Ailments (Aware)



Awareness of Heart ailments more in metros than Tier 1 towns

Age Group				Corporates		
Gen Z	Millennials	Gen X	Overall	Gen Z	Tier 1	Females
562	560	539	453	97	70	139
55	63	74	74	58	61	83
46	56	66	66	51	64	73
41	54	56	64	54	56	68
47	50	54	62	54	49	72
29	34	36	40	30	40	49
25	29	37	34	23	37	35
22	28	33	34	25	33	37
23	29	31	27	24	31	32

QCL.12 Please select your response corresponding to the statements give below
QCL.15 Which of the following heart disease/ ailments are you aware of?

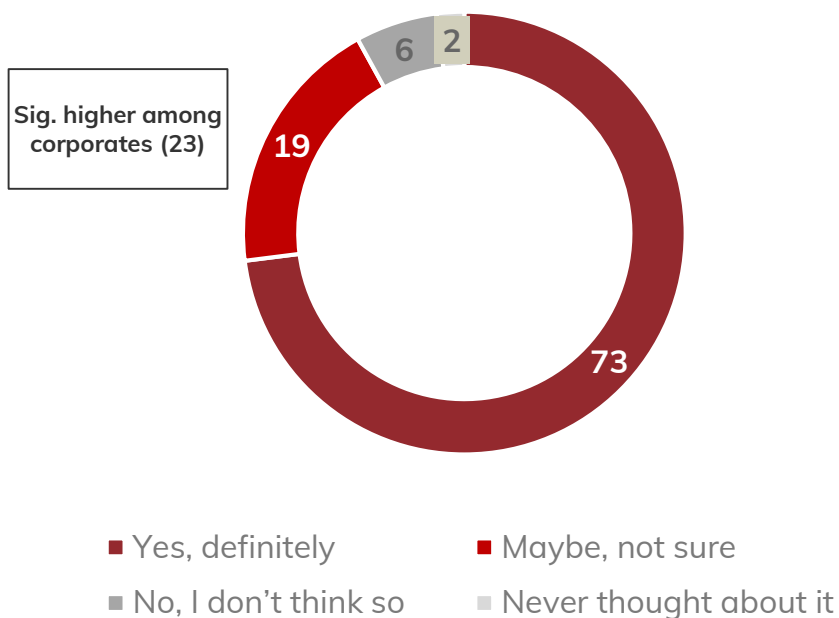
Sig increase @95% Level of confidence Total

Base - All Respondents
N - 1661

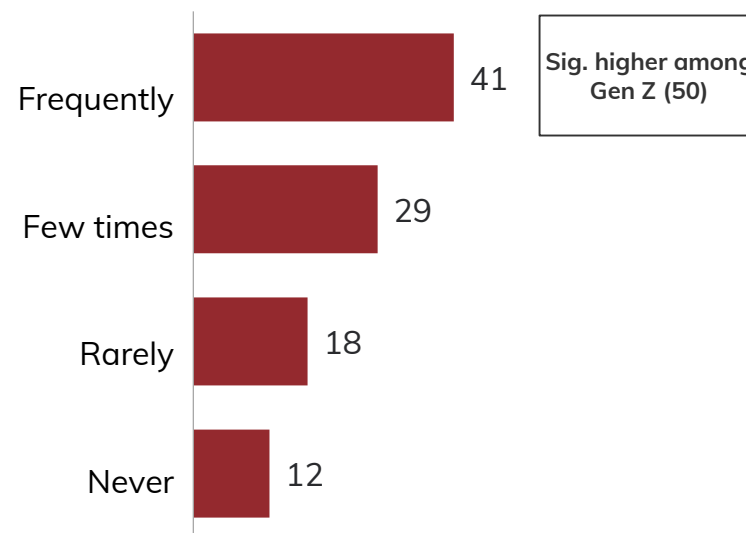
Workplace pressure is normalizing health risks—most Indians link it to heart issues, yet many frequently ignore symptoms as “just stress”

73% Indians believe high-pressure environments impact the heart, however 4 in 10 frequently ignore symptoms dismissing them as stress

Does a High-Pressure work environment impact Heart Health?



How Often Do People Ignore Symptoms, Mistaking Them for Work Stress?



Base: 1545 (those coded Yes definitely and Maybe not sure in QCL_5A)

QCL_5A: Do you think working in a high-pressure environment could silently impact your heart health?

QCL_5C: Have you ever ignored symptoms like chest tightness, fatigue or shortness of breath, thinking it was just due to work stress?

Base - All Respondents
N - 1679

To Summarise...



Heart Health – Awareness Gaps and Confusion: End the confusion around heart health. Drive Heart Health Literacy, empowering Indians to take preventive action



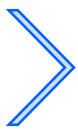
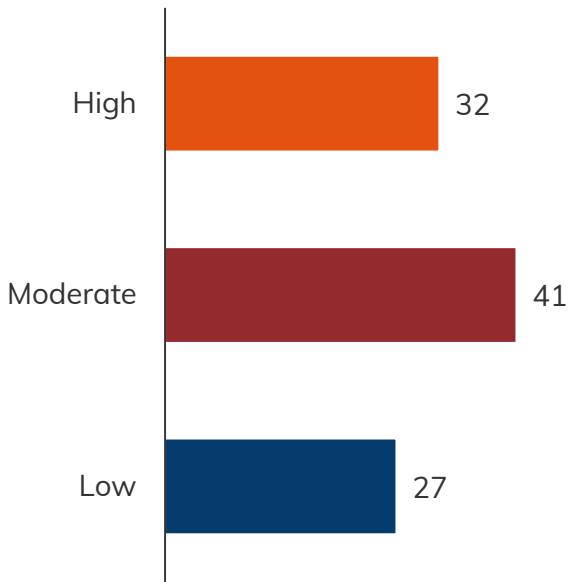
India's Mental Health



India's Mental Health Status – Daily Stress Levels

Daily stress is pervasive, Gen Z and corporates show the highest incidence of high stress, while males and metro residents lean towards high to moderate stress, highlighting stress as a persistent urban and workplace concern

Level of Stress Daily



Gender		Age Groups			Town Class		Corporates
Male	Female	Gen Z	Millennials	Gen X	Metros	Tier-1	Total
1438	625	749	690	624	1321	742	575
34	28	40	32	23	33	29	27
40	45	35	46	44	43	39	49
27	28	25	22	34	24	32	24



QT5.a Please select the level of stress you deal with on a regular basis

Sig increase @95% Level of confidence Total
Sig decrease @95% Level of confidence Total

Base - All Respondents
N - 2063

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. 2.0

Stress symptoms suffered by Indians

Feeling Weak or Tired 41

Having trouble Sleeping 32

Continuous Irritation and Anger 28

Feeling Nervous, Restless or Tensed 25

Lost Interest in doing anything 25

Trouble Concentrating 24

Increased Heartbeat / Sweating / Trembling / Breathing Rapidly 22

2024	2023	2022	2021
43	38	34	35
38	33	29	30
30	26	23	26
33	29	26	25
30	26	25	24
29	25	23	27
30	24	20	24

»	Gender		Age Groups			Town Class			Corporates		
	Male	Female	Gen Z	Millennials	Gen X	Metros	Tier-1	Overall	Gen Z	Tier 1	Females
	1438	625	749	690	624	1321	742	571	140	91	171
	40	42	38	43	41	39	43	39	39	34	43
	32	33	31	33	33	32	32	33	32	30	35
	26	32	29	28	26	27	30	25	28	29	27
	22	32	21	28	28	27	22	26	24	22	33
	24	27	27	26	22	26	23	22	30	18	22
	24	24	25	25	21	22	26	20	25	22	18
	23	22	23	22	23	22	23	18	23	20	17

QT9. Are you facing any of the below concerns currently? Select that applies to you?

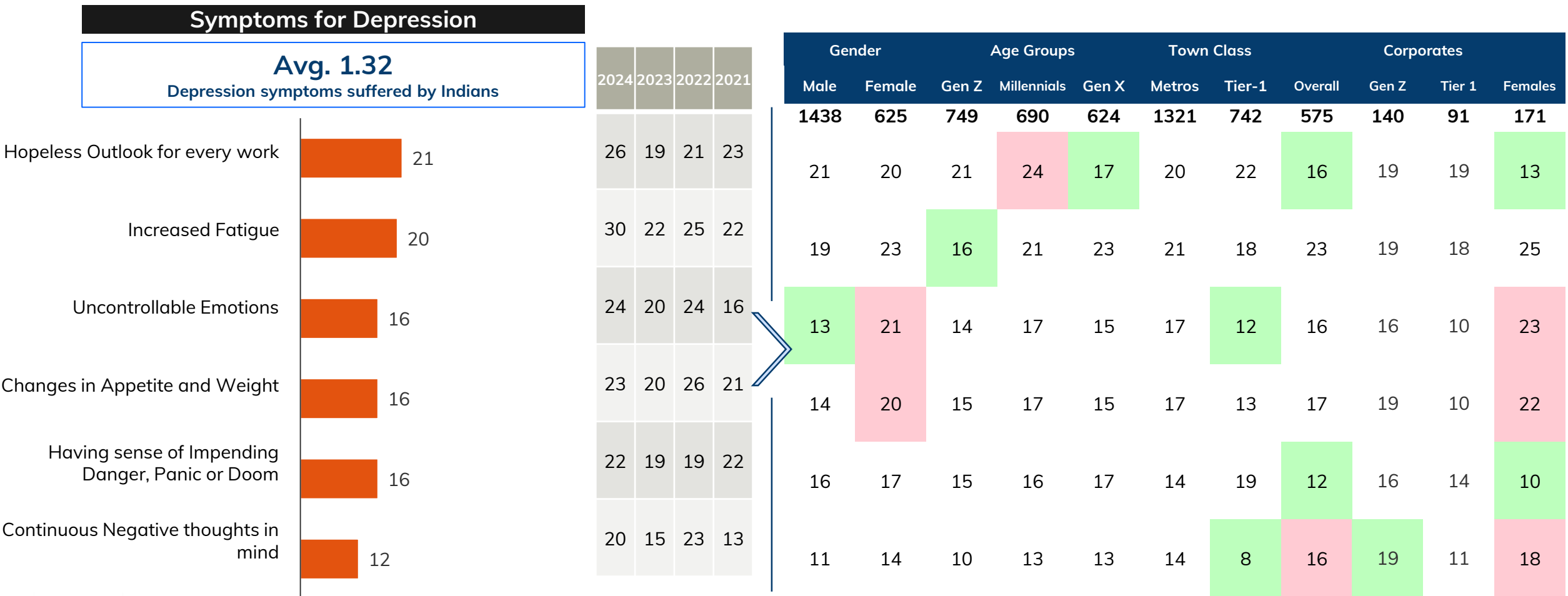
 Sig increase @95% Level of confidence Total
 Sig decrease @95% Level of confidence Total

Base - All Respondents
N - 2063

India's Mental Health Status - Symptoms of Depression

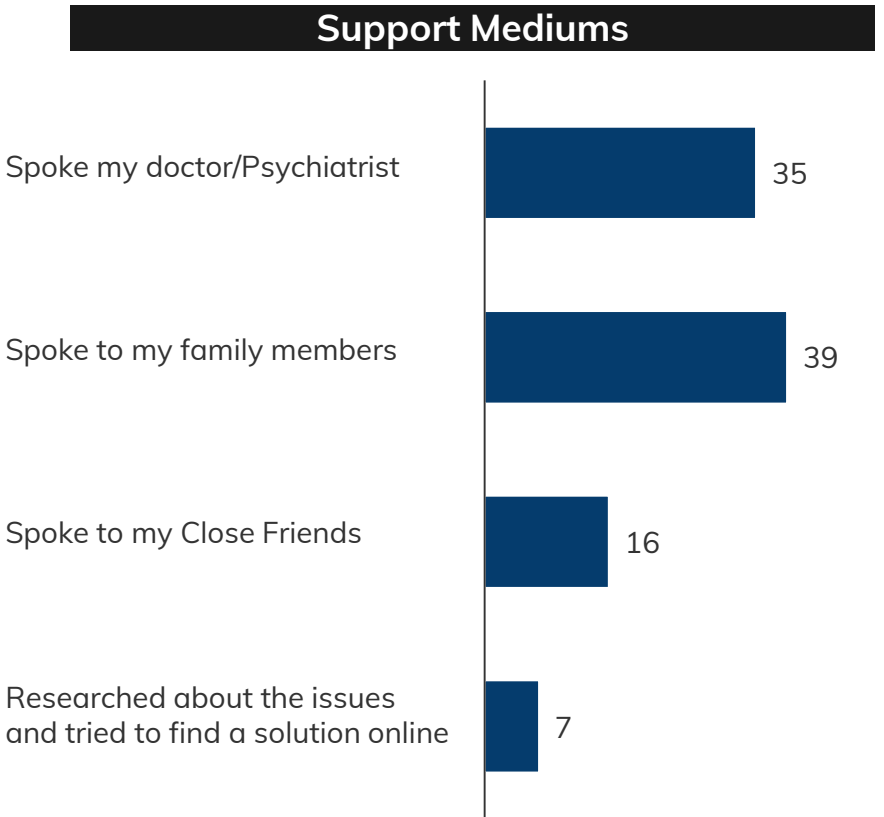


On average, Indians face ~1.3 depression symptoms, with fatigue & hopeless outlook most common. Vulnerability is highest among Millennials and corporate women, while Gen X and Tier-1 towns remain least affected



Support is sought mainly from family and doctors, with peers and self-research playing a smaller role

Gen Z relies more on family, Gen X and women on professionals, and Tier-1 towns on friends



Gender		Age Groups			Town Class			Corporates		
Male	Female	Gen Z	Millennials	Gen X	Metros	Tier-1	Overall	Gen Z	Tier 1	Females
859	397	465	443	348	848	408	356	99	46	110
34	37	23	40	44	38	30	38	18	37	47
41	35	49	35	30	38	39	38	57	30	25
16	17	18	17	14	14	22	14	14	26	15
8	7	7	7	9	7	8	9	11	7	11



QT9X1. Which all medium did you use to find solutions?

Sig increase @95% Level of confidence Total

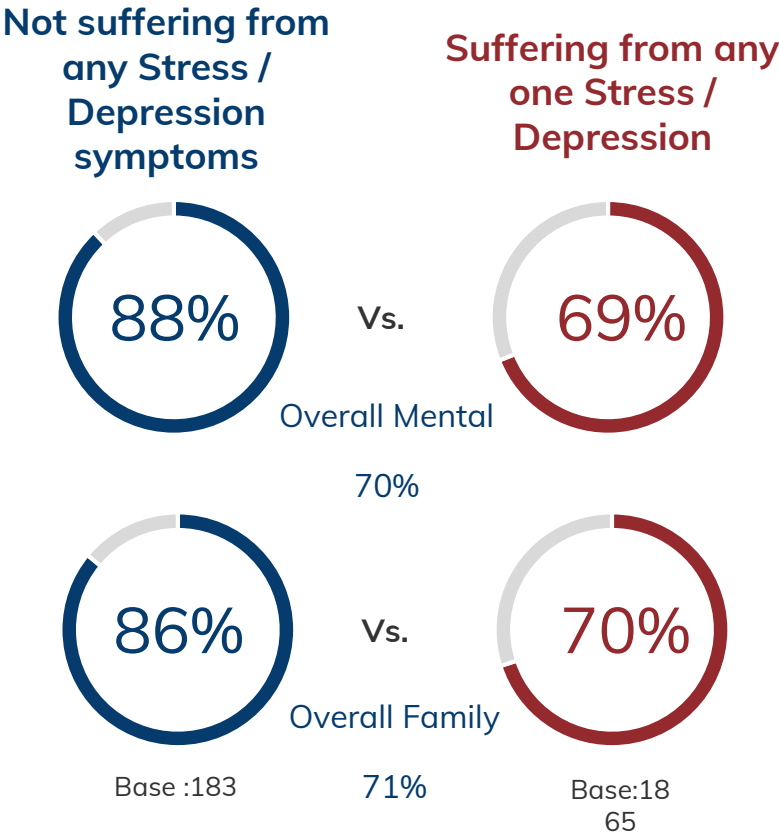
Base - All Respondents
N - 2063

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.

Mental Wellness Index

Family Wellness Index



QT9. Are you facing any of the below concerns currently? Select that applies to you?



To Summarise...



Make Mental Health a Priority: One-third of Indians facing high daily stress – Time to normalise conversations about mental health and expand access to support services in every city and workplace



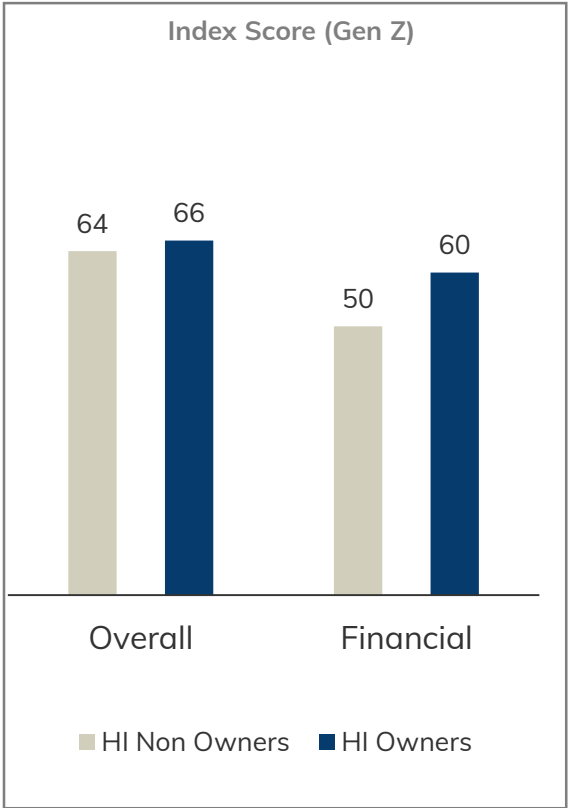
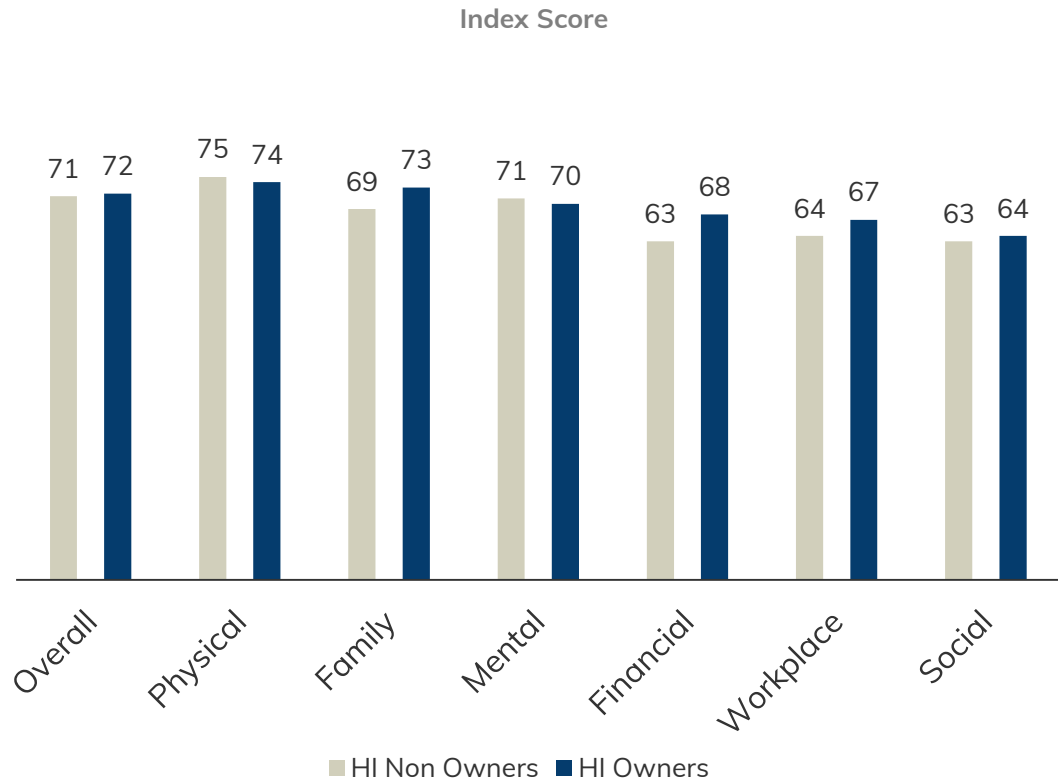
Health Insurance



Health Insurance Ownership Boosts Wellness Among Indians

Health insurance ownership is linked to slightly stronger wellness—owners score higher especially on financial and family wellness, compared to non-owners

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



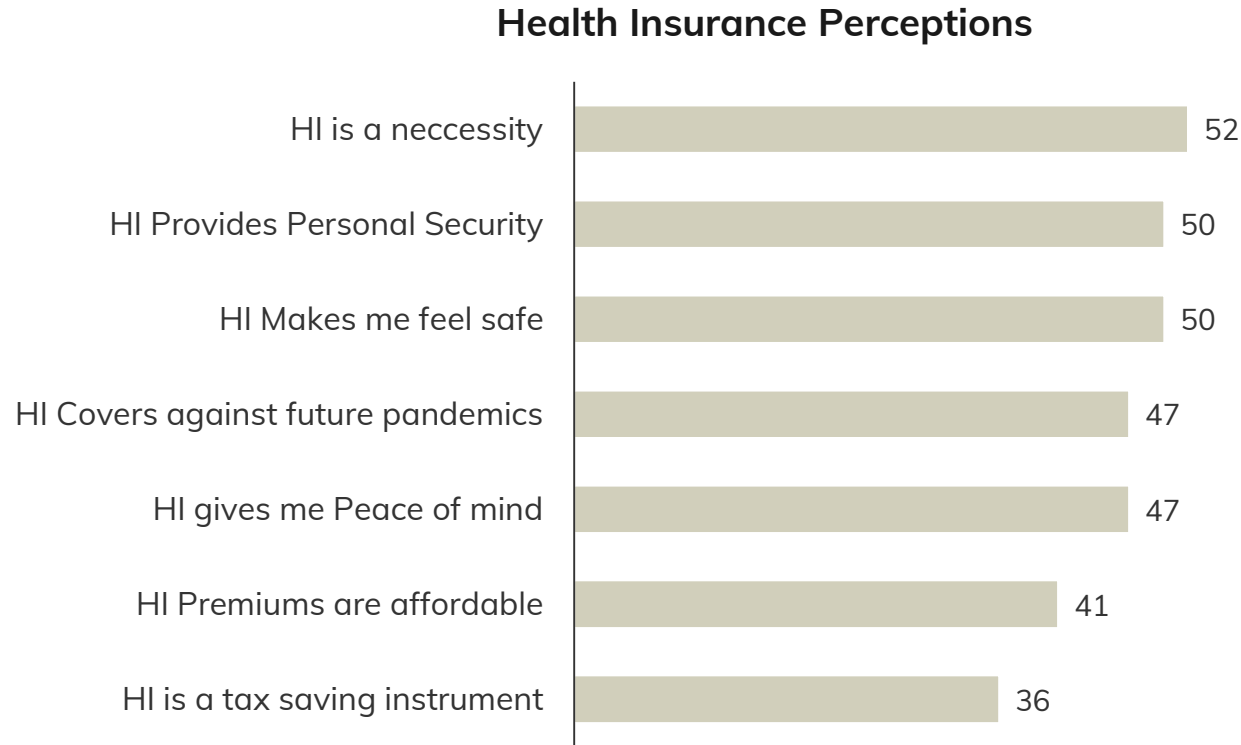
Base - All Respondents
Owners - 1259, Non - Owners - 804



The perception that health insurance is a necessity and helps people feel safe is widely recognized

A significantly lower percentage of people view health insurance primarily as a tool for tax savings

Almost
Universal
Positive
Perception
for HI

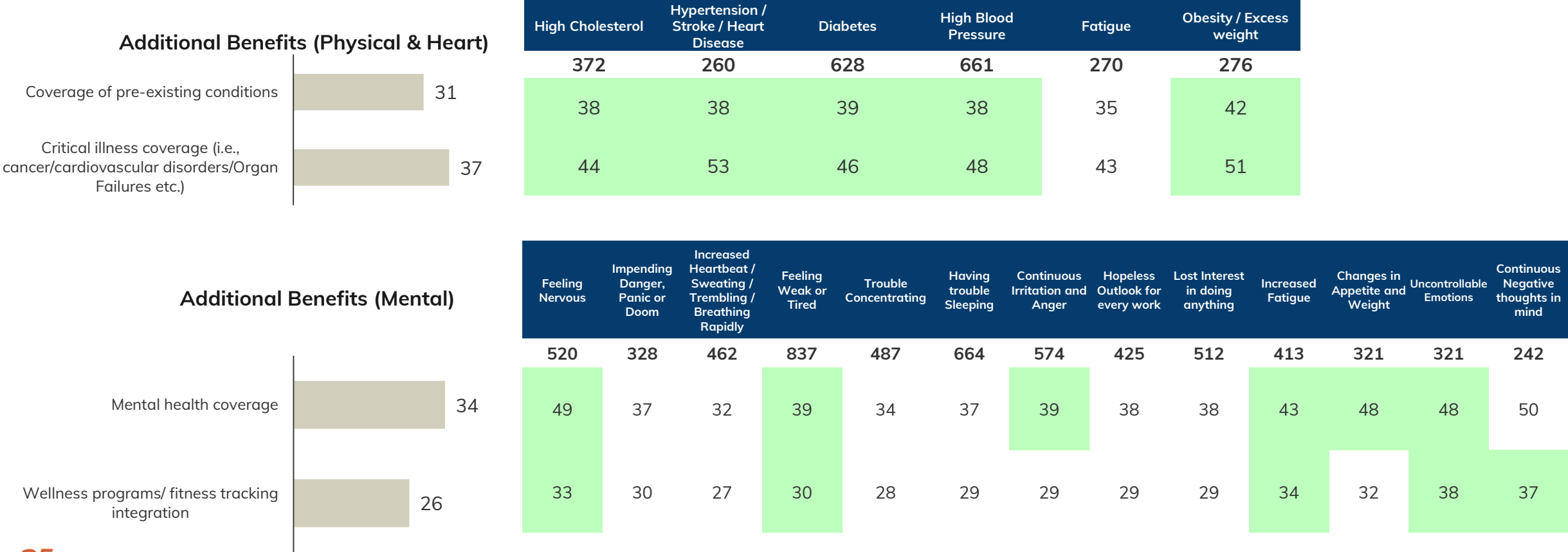


QT6.1. Read the below statements and select to what extent do you agree or disagree on below statements.

Base - All Respondents
N - 2063

Health insurance is expected to go beyond core coverage, with strong demand for critical illness and mental health benefits

People with physical conditions (like heart disease, diabetes, obesity) push for pre-existing and critical illness coverage, while those with mental health symptoms emphasize mental health cover and wellness integration, indicating a rising need for holistic insurance solutions



To Summarise...



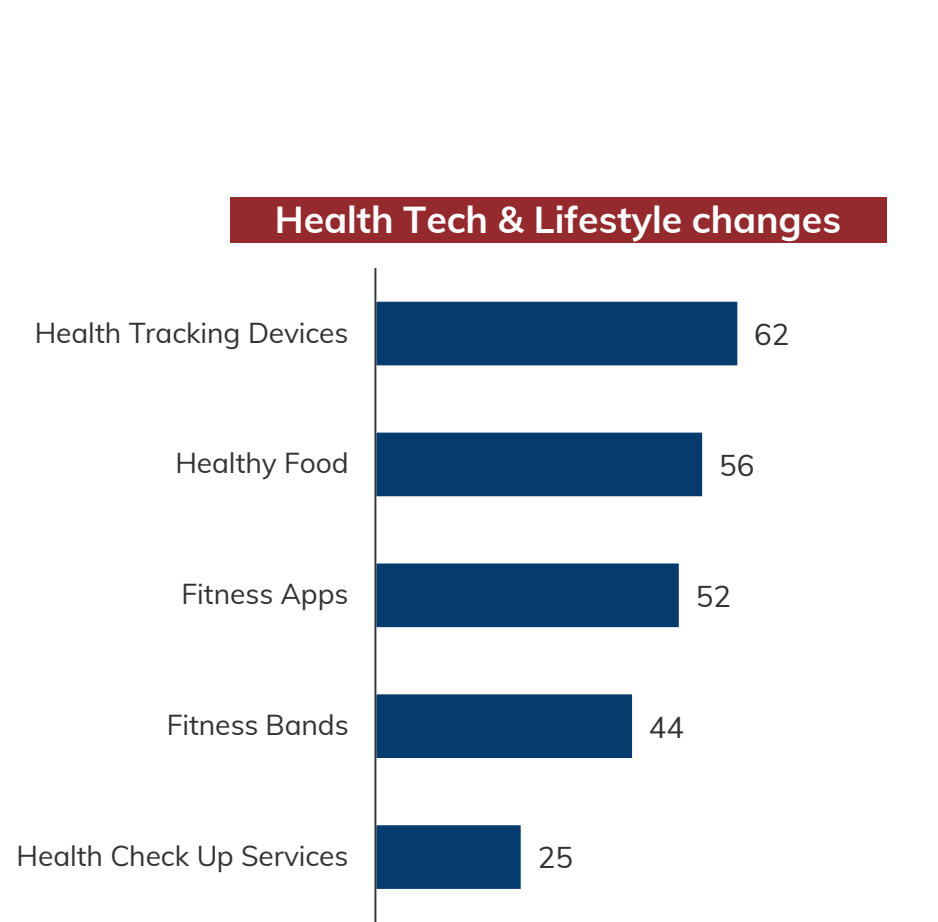
Health insurance isn't just a safety net – It's a wellness enabler: Insurance ownership is linked to higher wellness scores. Educate Indian about the need to secure their future and well-being with the right coverage



Health Tech & Wellness



Fitness Tracking Product Users Report Higher Wellness Index



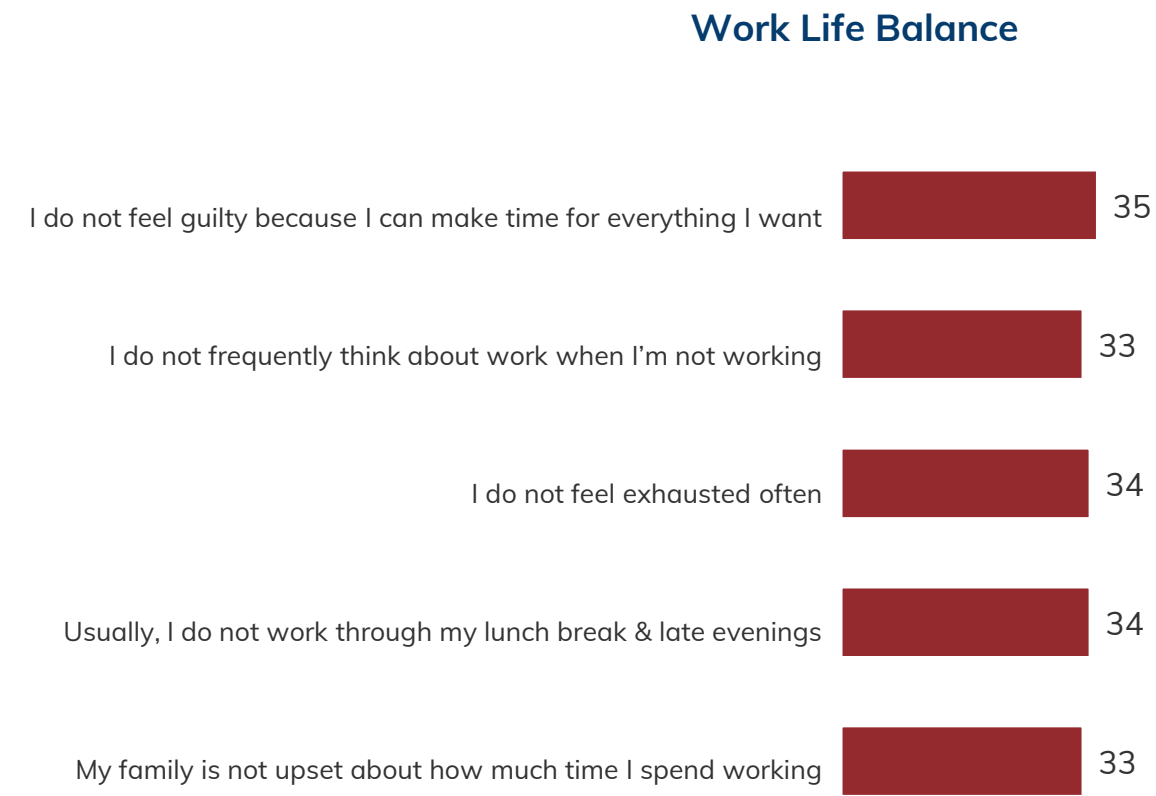
	Use Products/Services to track your Health and Fitness Base :2010	Do not Use Products/Services to track your Health & Fitness Base :53
Wellness Index	72%	53%
Physical Wellness	75	58
Family Wellness	72	38
Mental Wellness	71	55
Financial Wellness	67	38
Workplace Wellness	66	47
Social Wellness	64	53

Work-life Balance



Work Life Balance

Work-life balance remains a challenge, with guilt, exhaustion and family strain affecting 2/3rds of Indians; Corporates are struggling the most



Gender		Age Groups			Corporates			
Male	Female	Gen Z	Millennials	Gen X	Overall	Gen Z	Tier 1	Females
1208	471	442	656	581	575	140	91	171
36	33	36	33	36	27	39	26	23
33	34	32	33	35	25	31	30	22
34	34	38	33	33	26	38	27	23
33	36	33	35	33	28	34	32	31
34	32	37	30	34	25	36	29	22



QCL.5b Please select that option that best corresponds to how you feel about each of the below statements.

Sig increase @95% Level of confidence Total
Sig decrease @95% Level of confidence Total

Base - All Respondents
N - 1679

To Summarise...



Work-life balance remains a challenge for many:

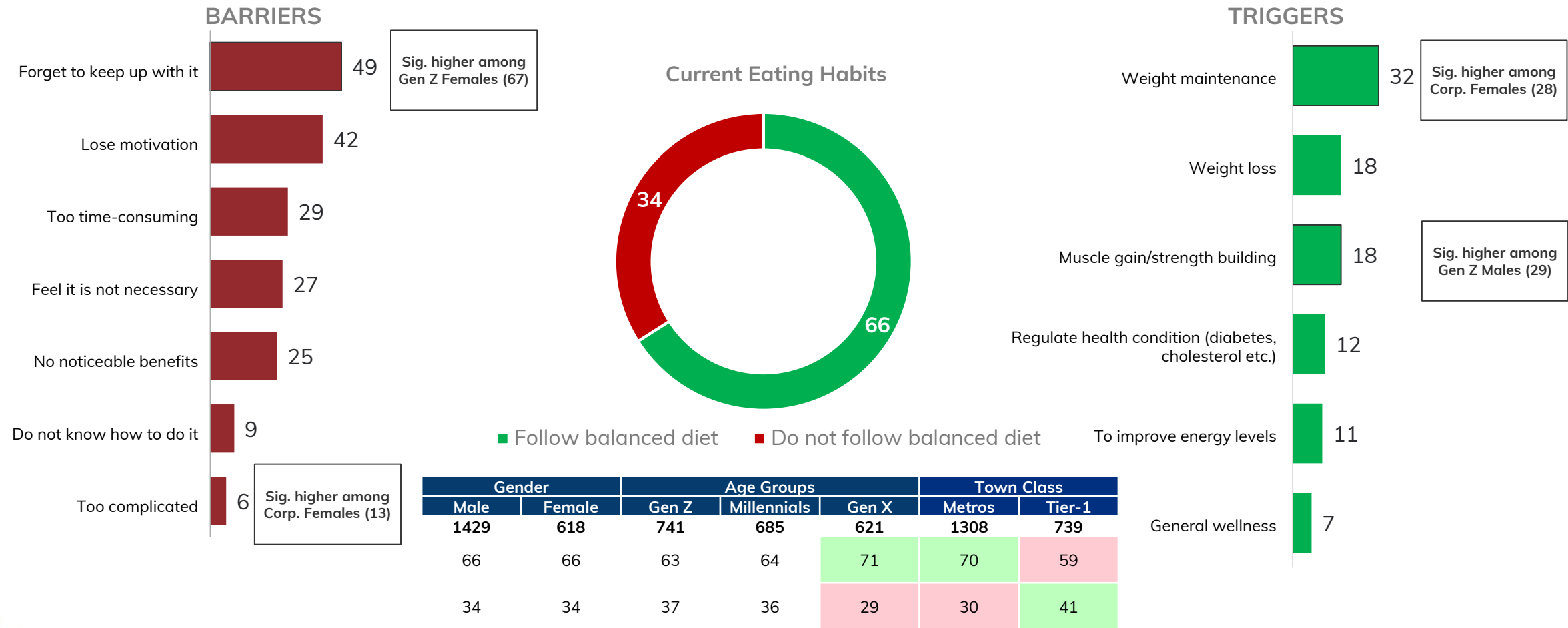
Work-life balance is not a luxury – It's a necessity for national wellness. Educate employers on the need to adopt flexible policies and support systems that help employees thrive, not just survive



Diet & Nutrition



Around 2/3rd Indians believe they follow a balanced diet , with Gen X & metro residents showing stronger adherence, while Tier-1 towns lags, driven by weight goals but hindered by low consistency



QN3: Please select your primary goals for maintaining a balanced diet.
QN4: Please select the options which prevent you from choosing a balanced diet.

Sig increase @95% Level of confidence Total
Sig decrease @95% Level of confidence Total

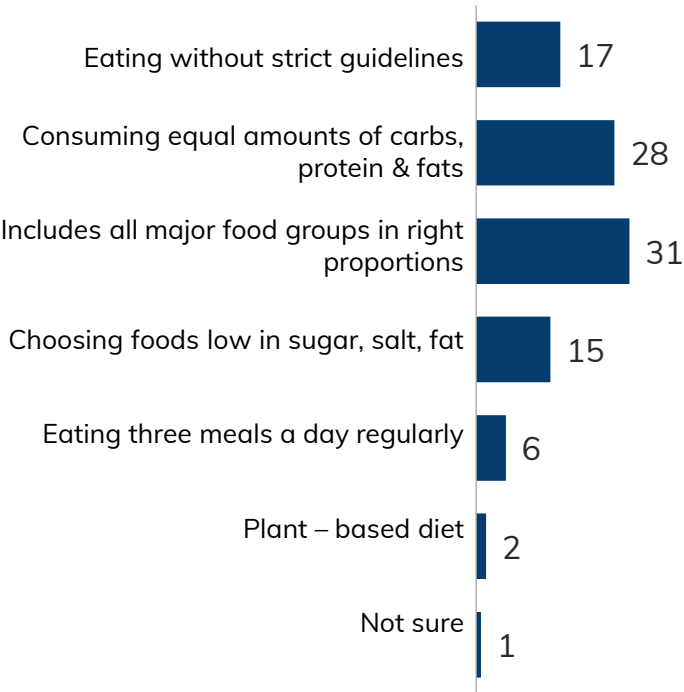
Base - All Respondents
N - 1679



Indians most associate a balanced diet with including all major food groups in the right proportions and equal amounts of carbs, protein & fats

Followers define a balance diet as eating with strict guidelines while non follower see it as choosing food low in sugar, salt and fat

What is a balanced diet?



Food Consuming Habits	
Follow Balanced Diet	Does Follow Balanced Diet
1352	695
20	13
31	23
32	30
11	22
5	9
2	2

Sig increase @95% Level of confidence Total
Sig decrease @95% Level of confidence Total

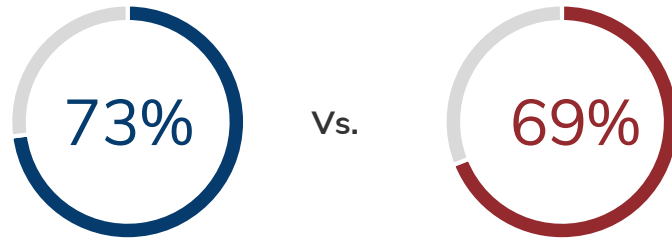
Base - All Respondents
N - 1679

QN1: What does term balanced diet mean to you?
QN2: Select the statement which describes your current eating habits.

**Follows
Balanced Diet**
Base : 1352

**Does not follow
Balanced Diet**

Base: 711



Physical Wellness	77	70
Family Wellness	72	69
Mental Wellness	72	68
Financial Wellness	67	64
Workplace Wellness	66	64
Social Wellness	63	66



To Summarise...



Consistency and true healthy habits are lacking: Two-third of claim to follow a balanced diet, but few reduce sugar, salt or fat. Start conversations about how to make healthy eating easier and more consistent – at home, in schools, and at work.



Diabetes

Diabetes

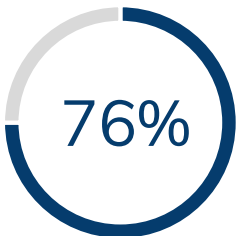
A close-up photograph of various medical supplies including red and blue capsules, yellow and white pills, and two insulin syringes, all resting on a printed page about diabetes. The word "Diabetes" is printed in a large, bold, serif font across the lower half of the image. The background text is partially obscured but includes terms like "IDDM" and "juvenile diabetes".

People who have diabetes seen to have lower physical wellness than people who do not suffer from diabetes

Physical
Wellness
Index

Non - Diabetic

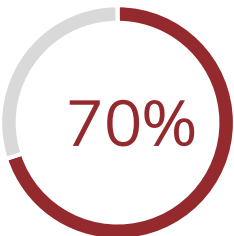
Base : 1712



Vs.

Diabetic

Base:351



Physical Ailments suffered - Diabetics

Diabetics are more prone to suffer from cardiovascular conditions like high blood pressure, cholesterol and hypertension/stroke in comparison to non – diabetics

	Non - Diabetic	Diabetic
Base	1712	351
Stress or Anxiety	29	30
Joint or Back Pain	27	27
High Blood Pressure	19	42
Less stamina / Energy	18	17
Diabetes	-	100
Fatigue	15	18
High Cholesterol	12	30
Obesity / Excess weight	12	15
Irritable bowel / digestion	11	14
Liver issues	9	15
Hypertension / Stroke / Heart Disease	7	16
Arthritis	7	10

Mental Health Status – Symptoms of Stress & Depression (Diabetics)

People with diabetics face higher symptoms of stress and depression as compared to those not suffering from the ailment

Symptoms of Stress	Non – Diabetic	Diabetic
Base	1712	351
Feeling Weak or Tired	40	45
Having trouble Sleeping	31	40
Continuous Irritation and Anger	26	36
Feeling Nervous, Restless or Tensed	23	34
Lost Interest in doing anything	24	30
Trouble Concentrating	23	28
Increased Heartbeat / Sweating / Trembling / Breathing Rapidly	21	32

Symptoms of Depression	Non – Diabetic	Diabetic
Base	1712	351
Hopeless Outlook for every work	19	27
Increased Fatigue	18	30
Uncontrollable Emotions	14	21
Changes in Appetite and Weight	14	24
Having sense of Impending Danger, Panic or Doom	14	25
Continuous Negative thoughts in mind	12	13



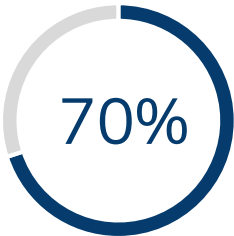
QT9. Are you facing any of the below concerns currently? Select that applies to you?

Sig increase @95% Level of confidence Total
 Sig decrease @95% Level of confidence Total

While diabetics suffer from more stress & depression related symptoms, the mental wellness score is at par for both cohorts

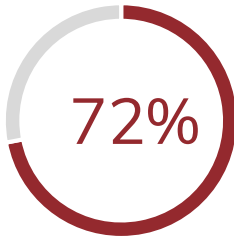
Mental
Wellness
Index

Non - Diabetic
Base :1712



Vs.

Diabetic
Base:351



Diabetics show higher self ownership of Health Insurance compared to nondiabetics

Diabetics push for coverage of pre-existing conditions, critical illness coverage, mental health coverage and annual health check ups more compared to non - diabetics

Health Insurance	Non – Diabetic	Diabetic
	1028	231
Owned by self	69	78
Covered under the policy owned by my spouse / family member	14	12
Provided by company	10	6
Base: Owners of Health Insurance		

Health Insurance benefits seeked	Non – Diabetic	Diabetic
Base	1712	351
Coverage of pre-existing conditions	30	34
Critical illness coverage	36	42
Mental health coverage	33	37
Annual health check-ups	40	43
Restoration benefits	22	28
No claim bonus/rewards	19	26
Wellness programs/ fitness tracking integration	26	28
Good digital experience	32	40
Responsive customer support	28	31
Hospital Coverage (doctor's fees/surgery cost/rent/diagnostics/follow-ups)	42	38
Cashless treatments at network hospitals	37	33
Ease of making claims	41	36
Tax benefits	28	31

Diabetics keep a regular track of their health

They keep a track of their health through fitness bands, online consultations and weight/sugar/BP measuring instruments.

Additionally, they also use home remedies, participate in webinars and take consultations

Health Track	Non – Diabetic	Diabetic
Base	1712	351
Keep a track on my Health Regularly	57	68
Keep a track on my Health many times but not regularly	35	28
Do not keep any track on my Health	8	4

Ways of Tracking Health	Non – Diabetic	Diabetic
Base	1712	351
Through mobile app	30	34
Through fitness band	36	42
check my BP, sugar, oxygen levels regularly	33	37
Visit my family doctor regularly	40	43
Consult my family doctor online about my health regularly	22	28
Weight/Sugar level / BP measuring instrument	19	26
Regular health check ups	26	28
Other measures	Non – Diabetic	Diabetic
Base	1712	351
I do yoga / Meditation at home	59	62
I use home remedies for boosting immunity	58	66
Join Webinars on Health & Hygiene	40	55
Online consultation of Doctors / Dentists	37	46
I see TV / online shows on Health & Fitness	34	37

QT6.1. Read the below statements and select to what extent do you agree or disagree on below statements. Health Insurance provides

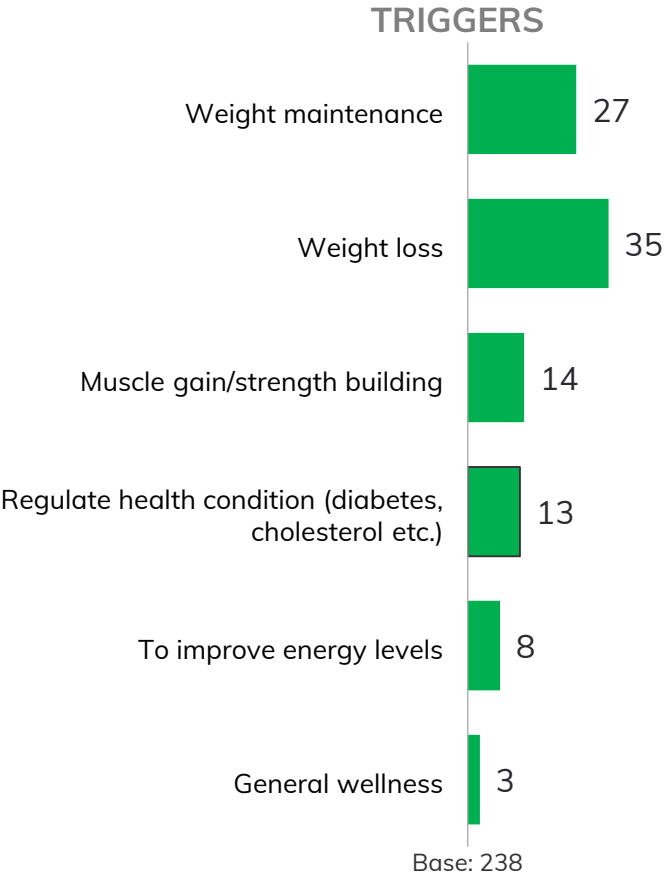
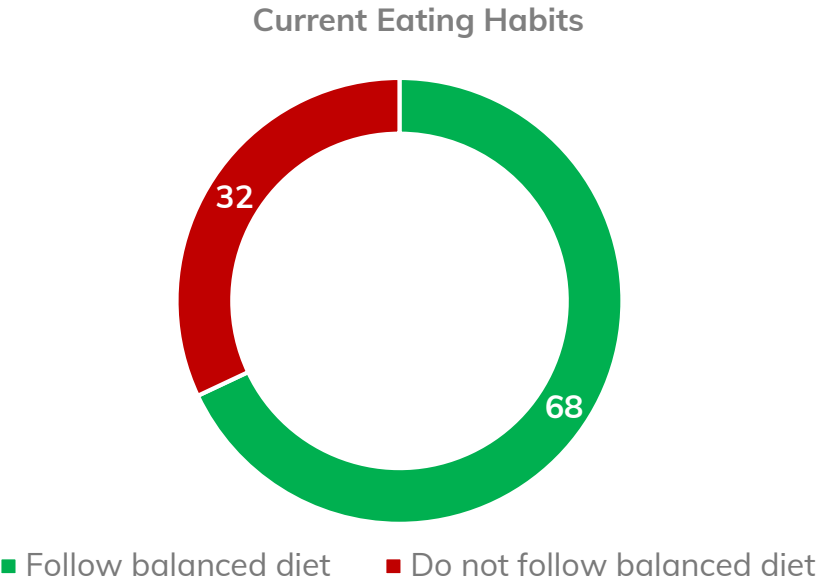
■ Sig increase @95% Level of confidence Total
■ Sig decrease @95% Level of confidence Total

Diabetic Indians seen to be slightly more aware and active towards staying more fit & healthy due to their condition

Diabetics take advice from personal and professional sources to stay fit and to follow a balanced diet

Pillars	Statements (Physical)	Total	Diabetes
Awareness	Aware of ways of maintaining a healthy and physically fit body	91	92
	Personal desire to follow a fitness regime to stay	97	96
Influence	Take inspiration from Celebrities / Sportsmen / Health experts to follow a balanced diet and to exercise	83	87
	Family/ friends/ colleagues push me to maintain a healthy and physically fit body	80	83
Action	Actively manage my diet and eat healthy food	90	91
Infrastructure	Have access to fitness infrastructure like Gyms, Parks, Playgrounds etc. near my house	93	94
	Have access to information on maintaining a healthy & balanced diet	90	92

More the 2/3rd diabetics claim that they follow a balanced diet, with ~1/10th among them following it for regulating health conditions like diabetes and cholesterol



QN2: Select the statement which describes your current eating habits.
QN3: Please select your primary goals for maintaining a balanced diet.

Base - All Respondents
N - 350

To Summarise...



People with diabetes in India have a lower physical wellness index compared to the general population. They also suffer more from mental health issues. Hence, due to their condition **they tend active in managing their health through health insurance, regular tracking & following a balanced diet.**



Key PR Talking Points



Highlights

PR Talking points

- **India's Wellness Index Stuck in Neutral:** India's wellness remains stable, but unable to return to pre-Covid levels.
- **Rebalancing Priorities:** Physical and mental wellness still anchor overall well-being, but family and social wellness are regaining ground as Indians seek stronger personal connections amid rising work fatigue.
- **Gen Z Struggles Deepen:** Younger cohorts report declines across physical, financial, workplace and social wellness – underscoring growing pressures of health, economic insecurity and family balance
- **Gen X & Women Shine:** Gen X and women post the strongest improvements across all wellness pillars, driving gains in physical, financial, family and workplace wellness
- **North Leads, West Lags:** The North zone continues to top wellness scores, while the West remains lowest, with metros like Mumbai and Pune dragging regional averages
- **Stress Nation, Still:** One-third of Indians face high daily stress, with fatigue and hopeless outlook as top depression symptoms – Millennials and women most vulnerable

Highlights

PR Talking points

- **Heart Health Confusion:** While most Indians claim awareness, many misidentify false symptoms and risk factors – revealing a dangerous gap in knowledge around serious conditions.
- **Balanced Diet? Not Really:** Two-thirds claim to follow one, but few reduce sugar, salt or fat – consistency collapses under forgetfulness, low motivation and time pressures
- **Insurance = Higher Wellness:** Health insurance ownership continues to boost overall wellness, especially in financial and family dimensions – owners feel more secure and resilient.
- **Wellness Tech Edge:** Indians using fitness trackers score ~20 points higher on the wellness index, showing how technology is reshaping health behaviours
- **Diabetes Discipline:** Despite Lower Wellness Scores, Diabetic Indians Lead the Way in Proactive Health & Nutrition Management

Thank You