

PNB MetLife Survey Identifies Indian Fathers' Financial Saving Habits into Three Distinct Personas

Category: Business

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Nearly two thirds of Indian fathers now see themselves as “Hero Dads”, according to new **PNB MetLife** survey. Recognising the vital role fathers play in our lives, **PNB MetLife** India Insurance Limited (PNB MetLife), one of India’s leading life insurers explored how they perceive their role in financial decision making. The nationwide survey which kickstarted on Father’s Day and spanned across India in June, July and August engaged fathers in identifying their ‘Dad Type’ based on their financial attitudes, classifying them into three distinct personas. A significant 62% of respondents identified themselves as ‘Hero Dads’ – guardians of their family’s financial security. 29% of fathers emerged as ‘Thoughtful Dads’ – strategic planners who take a cautious, long-term approach to managing their family’s finances. The remaining 9% were identified as ‘Disciplined Dads’ – consistent savers who prioritize routine, control, and structure in their financial decisions.

The survey conducted PAN India across urban and semi-urban cities through an interactive microsite and QR code-led activations, gathered insights from over 6000 fathers across the country, making it one of the most comprehensive surveys on the modern Indian dad’s financial mindset.

Sourabh Lohtia, Chief Marketing and Communications Officer, PNB MetLife said, *“Today’s Indian father is not just a provider; he is a protector, planner, and nurturer – someone*

who is not only emotionally present but also increasingly financially aware. The 'Dad Type' survey showcases how deeply committed fathers are to building a secure and meaningful future for their families. At PNB MetLife, we are proud to support them on this journey with protection and [savings plans](#) that reflect their evolving aspirations and responsibilities."

Key Findings:

Evolving Financial Priorities

Children's education continues to be the top financial priority for Indian fathers, with **51%** placing it above all else. However, there is a noticeable rise in focus on areas that were once lower on the list-**14%** now prioritize planning for a comfortable retirement, and another **14%** aspire to take their families on a grand vacation. This marks a growing emotional shift toward long-term security and experience-led living.

Investment Time Horizon: Long-Term Is the New Norm

Indian fathers are increasingly adopting a long-term mindset when it comes to [financial planning](#)-thinking in decades rather than years. A majority, **53%**, are willing to invest for a period of 10 to 15 years. Another **14%** prefer a horizon of 15 to 20 years, while **13%** are comfortable investing for 20 to 30 years. Notably, **20%** are committed to staying invested for over 30 years, highlighting a strong shift toward sustained wealth-building and financial security for future generations.

Such long-term commitment to financial planning reflects a growing maturity in India's savings culture. This is further evident in the investment choices of Indian fathers-**30%** prefer the safety of fixed deposits, **22%** opt for the protection and long-term value of life insurance, and **17%** favor mutual funds for balanced growth. These preferences highlight a strong inclination toward low-risk, stable financial instruments that align with their long-term goals.

About PNB MetLife India Insurance Company Limited

[PNB MetLife India Insurance Company Limited \(PNB MetLife\)](#) is one of the leading life insurance companies in India that combines the financial strength of MetLife, Inc. with the credibility of PNB, one of the Indias oldest nationalized banks. PNB MetLife's positioning, Milkar Life Aage Badhaein, is demonstrated through its customer-centric innovations and employee empowerment practices.

With a strong presence in 155 branches and access to customers in over 20,000 locations through bank partnerships, PNB MetLife offers a comprehensive insurance solutions portfolio covering Child Education, Family Protection, Long-Term Saving and Retirement. The Company has a wide range of protection and retirement products available through its sales channel of over 36,000 financial advisors and multiple bank partners and caters to over 585 group relationships in India.

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