

SBI Life's ad trades fear for empowerment with Rishabh Pant and Ravindra Jadeja

Aimed at young Indians, SBI Life's new campaign uses the cricket stars to spark fearless conversation around future security—one that blends ambition with responsibility.



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For decades, life insurance advertising in India has been anchored in a single, dominant emotion: fear—of loss, uncertainty, and being unprepared for life's inevitable challenges.

SBI Life Insurance's latest campaign, however, is attempting a tonal shift away from anxiety and towards reassurance using two of Indian cricket's most recognisable faces to personify an internal debate many Indians already have.



Launched earlier this week, Jolly & Polly introduces Rishabh Pant and Ravindra Jadeja as two contrasting but complementary characters. One urges ambition and instinct; the other advocates responsibility and preparedness.

“The idea was to create a daily-life conversation, essentially the conversation that audiences already have in their minds,” says Ravindra Sharma, chief – brand, corporate communications and CSR, SBI Life.



Why cricket, and why two stars?

Cricket, unsurprisingly, remains central to SBI Life's communication strategy. As an all-India brand, Sharma said, the insurer needed a cultural shorthand that cuts across age groups, regions, and income brackets.

“Cricketers make the brand easier to connect with across audiences,” he explains. Early testing, he adds, showed that the idea worked better with two personalities rather than one. “With two celebrities, we were able to create balance.”

Why was the focus solely on male cricketers, rather than women?

The campaign also sits alongside SBI Life's broader association with the sport. The insurer is an official partner of the BCCI, with rights covering both the men's and women's Indian cricket teams for all domestic and international matches played in India from 2023 to 2026, a detail that underscores the brand's long-term bet on cricket as a mass connector.

Yet, for this campaign, SBI Life has chosen to foreground only male cricketers, even as women's cricket continues to gain viewership and brand interest.

On association with woman cricketers, Sharma stops short of ruling anything out but also makes clear that the current creative choice is rooted in recall rather than representation.

“I can't comment on the future,” he says, adding that the decision was driven by the memorability the brand wanted to achieve through these two characters.



(L-R) Ravindra Sharma, Chief of Brand, Corp. Comm. & CSR, SBI Life; Rishabh Pant aka Jolly; Ravindra Jadeja aka Polly; Amit Jhingran, MD & CEO, SBI Life

Where is SBI Life placing its media bets?

From a media strategy perspective, SBI Life is heavily relying on audio-visual formats. Television, both linear and Connected TV, forms the backbone of the campaign, supported by OTT platforms, cinema and outdoor.

“Audio-visual is the primary mode for introducing Jolly and Polly,” Sharma says, noting that the brand has consciously avoided spreading itself thin across too many channels at launch.

While influencers and creators remain on the radar, SBI Life is currently relying on the pull of Pant and Jadeja to carry the narrative. Influencer partnerships, Sharma suggests, may be explored later if they align with the brand’s philosophy.

Moving insurance away from fear

SBI Life insists it is not interested in preaching or moralising.

“We are not talking about fear. We are not telling people what to do,” says Sharma. “We are subtly helping people realise that responsibility and ambition go hand in hand; they don’t compete with each other.”

The TVCs reflect this approach. One film follows a young woman choosing wrestling as a career, while another features a man shifting to women’s rights law, both narratives framed around purpose rather than risk. Insurance, in this universe, is not the villain that curtails dreams, but the enabler that allows them to exist without guilt.

The positioning also directly targets younger consumers. Sharma acknowledged that Millennials and Gen Z will soon dominate the life insurance customer base.

“They are purpose-driven,” he says, adding that SBI Life’s communication is designed to speak to younger audiences without alienating older ones.

The SBI name and the baggage that comes with it

No discussion around SBI Life is complete without addressing the elephant in the room: its parent brand. State Bank of India is often the target of online jokes regarding lunch breaks, queues, and customer service, leading consumers to frequently confuse the bank with its insurance arm.

Rather than seeing this as a liability, SBI Life views the association as an advantage.

“If SBI is the parent, SBI Life is the child,” Sharma says. “As a child, we have benefited from the parent’s strength and trust.”

It’s a pragmatic stance. While the SBI name does invite scrutiny and memes, it also brings with it decades of institutional credibility something few private insurers can replicate.

Selling insurance beyond tax season

SBI Life is also responding to a structural shift in how Indians buy insurance. The January–March tax-planning rush still exists, Sharma admits, but it no longer defines the category.

“Consumers are increasingly buying insurance throughout the year,” he says, a change that makes always-on storytelling more relevant than seasonal urgency.