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Proposal For LIC App Development – 2025

Client: LIC Team, Thodupuzha Branch
Prepared by: **Ryzenforge Enterprises LLP**
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1. Project Overview

The LIC App is designed to support and guide LIC Agents and Development Officers by offering a unified platform to manage policies, clients, commissions, and team performance.
The goal of the app is to simplify policy servicing, enhance communication with policyholders, and help agents work more efficiently through digital tools and automated processes.

2. Objectives

- Provide a complete platform for LIC Agents and DOs to manage their policies, commission growth, and client data.
- Improve communication with policyholders using automated reminders and notifications.
- Enable agents to track their personal growth as well as their team's performance.
- Offer tools for efficient data collection, underwriting assistance, and document management.
- Support day-to-day LIC agent activities through calculators, training materials, and digital boards.

3. Key Features

I. Core Features and Functionality

The application must incorporate the following requirements:

- **User Management:** Enable **New User Registration** and **Login** for both **Agent** and **Officer**.
- **Compliance:** Display a mandatory **Disclaimer** with a push notification regarding the app's independent nature.
- **Data Input:** Allow PDF Uploading for the **Premium Due List** and **Commission Bill** (Agent only).
- **Main Status Board:** Implement a **Main Digital Board** tracking **MDRT, GALAXY**, and **Agency Year Ending Status**.
- **Policy Tracking:** Offer **Live Policy Status** viewing and automated **WhatsApp Reminders**.
- **Performance Review:** Include a **My Growth** section for both Agent and Officer performance analysis.
- **Team Structure:** Develop a **My Team** section where **Officers** view Agents' Lists and data, and **Agents** view Clients' Lists.
- **Goal Setting:** Feature a **2nd Digital Board** for "My Goal & My Dream" with Prefixed Questions & Answers, **New Updates**, and an option to **Upgrade to Prime Membership**.
- **Reminders:** Create a system for reminders for Birthday, Wedding Anniversary, and Other Important Events (Small Digital Board-1) and allow for Private Data storage.
- **Activity Booking:** Implement **Joint Calls Booking** functionality, styled similar to a "Movie Booking" App (Small Digital Board-2).
- **Resources:** Provide a curated list of **Apps & Links** (20+ links).
- **Form Creation:** Enable **Google Sheet Creation** utility, similar to the "SURVEY HEART" APP.
- **Document Repository:** Host a library of **PDF Files** (100+ PDF Files).
- **Media Library:** Include a collection of **Videos & Voice Clips** (20+ Video Presentations).
- **Productivity:** Offer **Note Book** and **Excel Sheet Creation** capabilities.

- **Data Collection:** Facilitate **ANANDA Basic Data Collection** through Data Entry (25+ Questions) and **Link Creation**.
- **Underwriting Tool:** Integrate an **Underwriting** tool with 15+ Questions & Answers that provides **FINAL RESULTS** on Medical and Document Requirements.
- **User Settings:** Standard **Profile** and **Settings** features.
- **System Management:** Create an **Admin Panel** for system administration.

II. Detailed Module Requirements

A. User Registration and Login

- The application must support two distinct user types: **Agent** and **Officer**.
- **Mandatory Fields** for both include: Name, Code (Agency/DO Code), Branch Name & Code, WhatsApp No., and Email ID.
- **Email ID Specifics:** Officers must use their official **@https://www.google.com/search?q=licindia.com** email. Agents must use their LIC registered email, with **@gmail.com** auto-populating if necessary.
- **Date of Birth (DOB):** Input in DDMMYYYY format, displayed as DD MMM YYYY.
- **Year End Month:** Selection via a 3×4 month calendar selector (Agency/Appraisal Year Ending Month).
- **Approval Process:** Submission triggers an **Email Approval Link**. Verification requires entering the correct DO Code (Officer) or Agency Code (Agent).
- **Security:** After successful email approval, the user must register an **MPIN / BIOMETRIC** for application access.

B. PDF Uploading and Data Processing

- This function is **exclusive to Agents**.
- **Process:** PDF data from uploaded files must be copied, converted, and stored internally in an **Excel** format.
- **Notification:** A **daily push notification** should be sent to Agents who have not uploaded their latest documents (e.g., "ATTENTION: Your NOVEMBER PREMIUM DUE LIST and DECEMBER COMMISSION BILL are not yet uploaded...").
- **Data Validation:** The system must **cross-check** customer data from both the Premium Due List and Commission Bill using the **Policy Number** and **Name** for consistency.
- **Automatic Updates:** Successful data extraction must immediately update five key areas: MDRT/COT/TOT Status, GALAXY/CORPORATE/ELITE CLUB Status, Agency Year Ending Status, Live Policy Status Box, and My Growth Box.

III. Digital Board and Goal Calculation Logic

The Home Page must display a **Main Digital Board** at the top featuring the top three statuses (**MDRT, GALAXY, Agency Year Ending**) as a sliding, automatic display. All club targets must be configurable and updateable via the **Admin Panel**.

A. Club Status Periods and Targets

- **MDRT Status:**
  - **Period:** January 1 to December 31.
  - **Target:** Achieve **40 Lac Premium** OR **12 Lac Commission**.

  - **Note:** Single Premium counts only 6% towards the Premium target.
- **COT Status:**
  - **Period:** January 1 to December 31.
  - **Target:** Achieve **1.2 Cr Premium** OR **36 Lac Commission**.
  - **Note:** Only appears after the MDRT target is completed.
- **TOT Status:**
  - **Period:** January 1 to December 31.
  - **Target:** Achieve **2.4 Cr Premium** OR **72 Lac Commission**.
  - **Note:** Only appears after the COT target is completed.
- **GALAXY Club Status:**
  - **Period:** April 1 to March 31.
  - **Target:** Achieve **40 Lac Premium** OR **12 Lac Commission**. (The heading changes as higher clubs are achieved).
- **Corporate Club Status:**
  - **Period:** April 1 to March 31.
  - **Target:** Achieve **18 Lac Commission**.
  - **Note:** Only appears after GALAXY is completed. **Commission ONLY** is considered.
- **Elite Club Status:**
  - **Period:** April 1 to March 31.
  - **Target:** Achieve **35 Lac Commission**.
  - **Note:** Only appears after Corporate is completed. **Commission ONLY** is considered.
- **Agency Year Ending Status:**
  - **Period:** Agency Start Month to Next 12 Months.
  - **Target:** Achieve **6 Policies + 50,000 First Year Premium** OR **1 Lac Premium** OR **12 Policies**.

B. Data Calculation Definitions

The system must track and utilize three primary premium components for forecasting:

- **1st PREMIUM:** The amount of the first installment paid by the customer.
- **1st YEAR PREMIUM:** Total premium paid from the second installment up to the end of the policy's first year. This value **increases** as renewal premiums are paid.
- **1st YEAR RENEWAL PREMIUM EXPECTING:** The total amount of premium remaining to be paid within the policy's first year. This value **decreases** as renewal premiums are paid and is used for future status forecasting.
  - For **MDRT (Jan-Dec)**: Renewal Premium Expecting for the current calendar year is counted towards the current MDRT, and the remaining first-year premium is counted towards the next year's MDRT.
  - For **GALAXY (Apr-Mar)**: Renewal Premium Expecting for the current fiscal year is counted towards the current GALAXY, and the remaining first-year premium is counted towards the next year's GALAXY.

C. Agent and Officer Views on Digital Board

- **Agent View:**
  - Displays the Agent's 5 personal status boards (MDRT Premium/Commission, GALAXY Premium/Commission, Agency Year Ending).
  - Clicking a status shows a list of **CUSTOMERS FULL DETAILS** (sorted by DOC).
  - All customer details lists must be sharable as a **PDF / IMAGE** via **WhatsApp**.

- **Officer View:**
  - Displays the Agents' **MDRT / GALAXY / Current Month Agency Year Ending Rank List** on a sliding board (showing Agent Name, Total Premium/Commission, & Shortage).
  - Clicking a status shows the **FULL AGENTS RANK LIST** (sorted by Rank).
  - Clicking an Agent's name shows that **Agent's Customers Full Details** (sorted by DOC).
  - All rank lists and agent's customer lists must be sharable as a **PDF / IMAGE** via **WhatsApp**.

IV. Policy and Performance Management

A. Live Policy Status and Reminders

- **Policy View:** The app must allow agents to view the **Live Policy Status** of their clients.
- **Automated WhatsApp Reminders:** The system must automatically send a **WhatsApp message** to customers for:
  - Upcoming Premium Due Date (e.g., 10 days before the due date).
  - Policy Revival opportunities.
  - Policy Maturity status.
- **Agent Visibility:** Agents must be able to view a list of all policies with **Upcoming Due Dates** and those that are currently **Lapsed**.

B. My Growth (Performance Review)

This section provides a visual summary of performance, updated automatically from PDF data conversion.

- **Agent View:**
  - Display **Current Month Performance** (Premium, Commission, NOP - Number of Policies) vs. **Last Year's Same Month Performance**.
  - Display **Current Agency Year** (Start Month to End Month) performance vs. **Last Agency Year** performance.
  - Show **MDRT/GALAXY Status** (Current vs. Last Year's achievement).
- **Officer View:**
  - Display **Branch Performance** (Premium, Commission, NOP) vs. **Last Year's Performance**.
  - Display the **Current Month Rank** for the Development Officer and their **Agents' Total Premium / NOP**.
  - Show **Appraisal Year Status** (Current vs. Last Year's performance).

C. My Team

This section defines the hierarchical access to data.

- **Officer Access:**
  - The Officer must see a **list of all their Agents**.
  - Clicking an Agent's name grants **full access** to that Agent's data, including their **customer list** and **MDRT/GALAXY status** (similar to the Agent's own view).

- **Agent Access:**
    - The Agent must only see their **Clients List**.
    - The Agent can **filter** this list by **Premium Due**, **Lapsed Status**, and **DOC (Date of Commencement)**.

V. Goal Setting, Reminders, and Resource Tools

A. 2nd Digital Board ("My Goal & My Dream")

- This board is designed for personal motivation and planning.
- **Prefixed Q&A:** The board must display answers to **Prefixed Questions** (e.g., "What is your main goal for this year?", "What is your dream car/house?"). These answers must be sharable.
- **New Updates:** A ticker or dedicated space for displaying **New Updates** and notifications.
- **Prime Membership:** A prominent **Upgrade to Prime Membership** button/section must be included for monetizing advanced features.

B. Reminder Module (Small Digital Board-1)

- A dedicated small board for tracking important dates.
- **Events:** Must track **Birthday**, **Wedding Anniversary**, and **Other Important Events**.
- **Notifications:** Must trigger a **daily notification** for upcoming events (e.g., in the next 7 days).
- **Private Data:** Must allow the user to input and store **Private Data** securely.

C. Joint Calls Booking (Small Digital Board-2)

- This feature must function like a **"Movie Booking" App** for scheduling appointments between the Agent and the Officer.
- **Process:** The Agent selects a **Date**, **Time Slot**, **Customer Name**, and **Address** to request a joint call.
- **Confirmation:** The Officer must receive a notification and be able to **Approve** or **Reject** the request.
- **Tracking:** A shared calendar/list must track all **Approved** and **Completed** joint calls.

VI. Productivity and Documentation Tools

A. ANANDA Basic Data Collection

- A dedicated module for collecting client data specifically for the ANANDA platform.
- **Data Entry:** Requires an input form with **25+ Questions** related to ANANDA submission.
- **Link Creation:** The system must generate a unique, sharable **ANANDA Data Collection Link** that the Agent can send to clients for self-completion.
- **Storage:** The collected data must be stored and linked to the respective client profile.

B. Underwriting Tool

- A self-service tool to quickly assess a client's requirements.
- **Q&A Interface:** Presents **15+ Questions** regarding the client's health and occupation.
- **Result:** Based on the answers, the tool must provide a clear **FINAL RESULT** stating the required **MEDICAL TESTS** and **DOCUMENTS**.

C. Resource and Productivity

- **Apps & Links:** A directory of **20+ external links** relevant to LIC agents (e.g., LIC websites, official circulars, etc.).
- **PDF Files:** A searchable repository containing **100+ PDF Files** (e.g., sales manuals, product brochures, forms).
- **Media Library:** A library of **20+ Video Presentations** and **Voice Clips** for training and client communication.
- **Google Sheet Creation:** A utility similar to Survey Heart or Google Forms to allow agents to easily create and share **survey/data collection forms**.
- **Note Book & Excel Sheet:** Basic in-app tools for creating and saving **Notes** and simple **Excel Sheet** records.

VII. System Administration

A. Admin Panel

- A secure backend interface for the system administrator.
- **Configuration:** Must allow the Admin to **configure and update** all Club Targets (**MDRT, GALAXY, etc.**) and their calculation logic.
- **Content Management:** Tools to upload, manage, and categorize the **100+ PDF Files** and **20+ Videos/Voice Clips**.
- **User Management:** Ability to view, approve, and manage all **Agent** and **Officer** accounts.
- **Update Management:** Control over the content displayed in the **New Updates** section of the 2nd Digital Board.

VIII. System Architecture and Development Requirements

A. Data Management and Security

- **Data Storage:** All policy, client, and performance data derived from the uploaded PDFs must be stored in a **secure database** (SQL or NoSQL).
- **Data Source Integrity:** The application must strictly adhere to the requirement that **all performance data** (Premium, Commission, NOP) must be **generated exclusively** from the Agent's uploaded LIC documents (Premium Due List and Commission Bill).
- **Confidentiality:** Implement strong encryption and access controls to protect all **Private Data** and client-specific information.
- **Backup & Recovery:** A robust system for daily data backup and disaster recovery must be in place.

B. User Experience (UX) and Interface Design

- **Mobile-First Design:** The application must be developed with a **mobile-first** approach, ensuring seamless performance on both Android and iOS devices.

- **Intuitive Navigation:** The main features (Digital Board, My Growth, My Team, Reminder) must be easily accessible from the home screen, utilizing clear icons and labels.
- **Visual Hierarchy:** Use clear visual cues, colors, and progress bars to display performance status (MDRT/GALAXY) and shortages prominently on the Digital Boards.

C. Technical Stack Recommendations

- **Frontend:** Utilize a cross-platform framework like **React Native** or **Flutter** to ensure a single codebase for both Android and iOS.
- **Backend:** A scalable cloud-based solution (e.g., AWS, GCP, Azure) is required to handle data processing, storage, and push notifications.
- **PDF Processing:** Integration with a specialized library or API is required for the complex task of **copying and converting** tabular data from LIC PDFs into a structured internal format (Excel/JSON). This is a critical component.

D. Admin Panel Requirements

The Admin Panel requires the following specific controls:

- **Target Configuration:** Admin must be able to globally adjust the numerical targets (e.g., Premium, Commission amounts) for **MDRT, COT, TOT, GALAXY, Corporate, and Elite** clubs.
- **Agent/Officer Approval:** A dashboard to review pending **New User Registrations** and approve them after email verification.
- **Content Upload:** Tools for bulk uploading and categorization of the **100+ PDF Files** and **20+ media files** into the respective libraries.
- **Notification Control:** Ability to draft and schedule **Push Notifications** (e.g., for the Disclaimer, daily upload reminders, and New Updates).
- **Analytics:** Basic usage analytics to track feature adoption and overall user activity.

IX. Final Compliance and Deliverables

- **Disclaimer Enforcement:** The user must explicitly agree to the **Disclaimer** on first login, and this acceptance must be logged. The push notification reminding users of the disclaimer must be persistent.
- **Testing:** Thorough testing must be conducted to ensure accuracy of all financial calculations, especially the **Year Renewal Premium Expecting** logic, as it drives future forecasting for both MDRT and GALAXY targets.
- **Post-Launch Support:** A plan for bug fixes and feature updates post-launch must be defined, especially considering the annual cycle of LIC policies and targets.

X. Quality Assurance and Testing Requirements

A comprehensive testing strategy is mandatory to ensure the accuracy and reliability of the financial application.

A. Data Integrity and Calculation Testing

- **Cross-Check Accuracy:** Test the PDF data extraction process rigorously to ensure that the internal Excel-format data perfectly matches the source PDF documents for both the **Premium Due List** and **Commission Bill**.

- **Financial Logic Testing:** Conduct unit and integration tests on all 5 Digital Board calculation metrics:
    - Verify the calculation of **1st PREMIUM**, **1st YEAR PREMIUM**, and **1st YEAR RENEWAL PREMIUM EXPECTING**.
    - Specifically test the **6% rule** for Single Premium contribution towards the MDRT Premium target.
    - Test the **Date-Range Logic** to confirm that MDRT targets are calculated from **Jan 1 to Dec 31** and GALAXY targets from **Apr 1 to Mar 31**.
- **Threshold Testing:** Verify that the system correctly transitions and updates the user's status when they cross the thresholds for **MDRT, COT, TOT, GALAXY, Corporate, and Elite Clubs**.
- **Data Consistency:** Ensure that customer data retrieved from the Commission Bill and the Premium Due List matches exactly before merging into a single client record.

B. User Experience (UX) and Functional Testing

- **User Workflow Testing:** Test the full lifecycle for both **Agent** and **Officer** logins, from initial registration and email approval to viewing their respective Digital Boards and sharing lists.
- **Reminder & Notification Testing:** Verify that all automated **WhatsApp reminders** (Premium Due, Revival, Maturity) are triggered precisely at the scheduled time (e.g., 10 days before due date).
- **Joint Call Booking:** Test the entire **Joint Call Booking** process, including the Agent's request, the Officer's approval/rejection notification, and the accurate population of the shared tracking calendar.
- **Resource Availability:** Ensure all **100+ PDF Files** and **20+ Videos/Voice Clips** are accessible, correctly categorized, and open instantly within the app or a native viewer.

C. Security and Compliance Testing

- **Security Audit:** Conduct a full security audit to ensure that **MPIN / BIOMETRIC** security is robust and protects unauthorized access.
- **Data Separation:** Verify that Agents can **only** see their own clients' data, and Officers can only access data for Agents under their code.
- **Private Data Security:** Ensure the module for storing **Private Data** and the **My Goal & My Dream** section are encrypted and cannot be accessed by the Admin or other users.

XI. Deployment and Maintenance

A. Deployment Strategy

- **Phased Rollout:** Recommend a phased deployment, starting with a **Beta test group** of Agents and Officers to validate real-world data processing before a full public release.
- **App Store Submission:** Preparation for submission to both the **Apple App Store** and **Google Play Store**, including meeting all required guidelines for data privacy and disclosures.

B. Maintenance and Updates

- **Scheduled Updates:** Plan for monthly maintenance updates to address minor bugs and performance enhancements.

- **Annual LIC Cycle Update:** A mandatory annual update must be scheduled around **March 31st** (the end of the fiscal year) to:
  - Reset GALAXY/Club calculations for the new financial year.
  - Update any changes to the **Agency Year Ending** requirements or thresholds.
- **Admin-Controlled Flexibility:** Ensure the system is flexible enough for the Admin to push urgent content updates (e.g., new PDFs, links) without requiring a full app store release.

4. Detailed Cost Breakdown

4.1. Development and Implementation Cost (Total: ₹3,00,000)

- UI/UX Design and Prototyping(Figma)
- Mobile App Development (Flutter)
- Admin Web Panel Development (React Dev/Flutter Web)
- Platform Integrations (Firebase/ PDF Platform/WhatsApp/etc)
- Backend and API Development (Github)
- Legal/Privacy Policy/Terms Drafting
- System Testing and Quality Assurance (QA)
- Project Management and User Training

4.2. Third-Party Platform (₹35,000/Year, Phase 1: 2000 users)

- Firebase
- Power Automate: PDF Parsing
- Cloud Functions compute
- Push/Monitoring/Backups: 2 Backups/Year
- Google Workspace: Free Tier (Hyperlinks, Sheets, Excel)

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5. Payment Terms

- **Payment Schedule:** Payments are milestone-based, structured as follows:
  - 60% upon project kickoff and contract signing.
  - 40% upon final project sign-off.
- **Payment Due Date:** All invoices are payable within **7 days** of the invoice date for each completed milestone.
- **Platform Fees: All third-party platform fees must be paid on kickoff.**

6. Inclusions and Exclusions

Inclusions

- All modules and features in the approved project proposal document.
- Integration with Firebase, Google Sign-In, and specified external APIs.
- A period of **6 months** post-launch support

Exclusions

- iOS application.
- Integration with any third-party system not explicitly listed in the proposal.
- Additional Updates
- Offline Support
- Localization

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7. Notes and Assumptions

- All third-party platform costs are the sole responsibility of the Client and are **not included** in the ₹3,00,000 Development Cost.
- The **Firebase BasicTier** is assumed to be sufficient for the initial project, unless the volume of file storage or data traffic increases.
- Legal drafting services cover the provision of basic, standard templates for privacy policy, disclaimer, and terms of service documents only.

8. Terms and Conditions

- **Intellectual Property (IP):** The intellectual property rights for all custom code and project assets will be formally transferred to the Client upon receipt of the final payment.
- **Data Handling:** All Client data will be handled in strict compliance with agreed privacy requirements and regulatory standards.
- **Pre-commencement:** A Non-Disclosure Agreement (NDA) and a formal service agreement must be signed by both parties prior to the project commencement date.
- **Warranty:** The Vendor provides a **6-month** warranty for bug-fix support following the project launch date.
- **Cancellation:** Either party may terminate this agreement with a 15-day written notice. Payment for all work completed up to the termination date will be due immediately.

9. Timeline

UI/UX Completion	+ 2 weeks
Development Completion	+ 8 weeks
Testing & QA	+ 9 weeks
Final Launch	+ 10 weeks

Total Estimated Duration: 3 Months

10. Conclusion

The LIC App will be a powerful, user-friendly solution designed to enhance productivity, simplify policy servicing workflows, and support the day-to-day operations of LIC Agents and Development Officers. With strong analytics, automated reminders, digital tools, and secure data handling, the app will become an essential platform for improving client service and meeting business goals efficiently.

Annual Maintenance Contract (AMC): AMC charges will be provided separately based on the support and update requirements.