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.