India Post

Postal Life Insurance

Application Training Program

Advisor Profile Management Operating Manual

भारतीय डाक

India Post

Table of Contents

Executive Summary

About the Manual

India Post, Government of India, has implemented the PMACS® application to maintain the activities of its Advisors and Advisor Coordinators. This application helps in finding the advisors' records, paying commission, licensing, measuring performance and termination. In this regard, Postal Officers must follow new processes and use the new application to create new advisor profiles.

This manual contains the following sections:

1. New Advisor Profile – Overview
2. Getting Started with PMACS®
3. New Advisor Profile Creation
4. Advisor Profile Management
5. Termination of Advisors

Scope of the Document

This document will teach India Post users to create new advisor profiles and their management in the PMACS® application. Users should know:

- Basic concepts of Advisor Profile Management
- Basic knowledge of computers
- Basic knowledge of moving through application screens

Audience

This document will be used by the following PLI roles at India Post:

- Divisional Superintendent
- Advisor Coordinators
- India Post team
- PMACS® users

Guidelines to Read the Document

- The content is supported with graphical representations of the application screens at respective sections. Users must zoom in for an enlarged view of the screenshots.
- Screenshots are followed by a table that provides information about the screen elements.
- Users must refer to the Table of Contents, Icons, Acronyms and Glossary sections for easy reading.

Typographical Conventions

Bold

- **User Interface Elements**
- **Clickable Items**
- **Process Names**

Blue

- Cross References
- Table Name
- Screenshot Label

Italic

- Cross References
- Emphasis

The 'blue' Cross Reference text changes its color to purple when it is clicked. This indicates that user has clicked on the link once before. However, user can still click on the link text and will again be navigated to the cross reference text.

Icons

It is suggested that the readers must familiarize themselves with these icons as they are used extensively used in this document.

Notes	Scanner
Critical Information	Example
Error Messages	Screenshot
Zoom	Glossary
Process	Advisor
Data Entry Operator	Indexer

Acronyms

PLI	• Postal Life Insurance
RPLI	• Rural Postal Life Insurance
PO	• Post Office
ASP	• Assistant Superintendent
DoB	• Date of Birth
ECMS	• Enterprise Content Management System
POLI	• Post Office Life Insurance Rules — 2011
PAN	• Permanent Account Number
CPMG	• Chief Post Master General
DSP	• Divisional Superindendent
DPS	• Director Postal Services
AC	• Advisor Coordinator
PMACS®	• Producer Management and Compensation System

Section 1: New Advisor Profile – Overview

1.1 Overview

There are certain regulatory guidelines and requirements which have been issued by India Post PLI. An advisor must fulfill those requirements before selling Insurance.

All the details related to the demographics, business obtained, commission paid, etc. of an advisor have to be managed and stored somewhere. Hence, Advisor Profile Management needs to be efficiently managed.

The new advisor (*Refer to Def. 12 under Section 5 POLI RULES – 2011*) profile creation process begins with the candidate filling up the application form along with the required documents. The documents are then sent to the Assistant Superintendent (ASP). After the receipt of the application form, the following stages are involved in the processing:

Stage 1
- Verification of the documents by ASP and sending the documents to the Divisional Office

Stage 2
- Scrutiny of the form and entering the details in the Agency Management System

Stage 3
- Generation of the Advisor Profile Number and forwarding details to the Divisional Superintendent

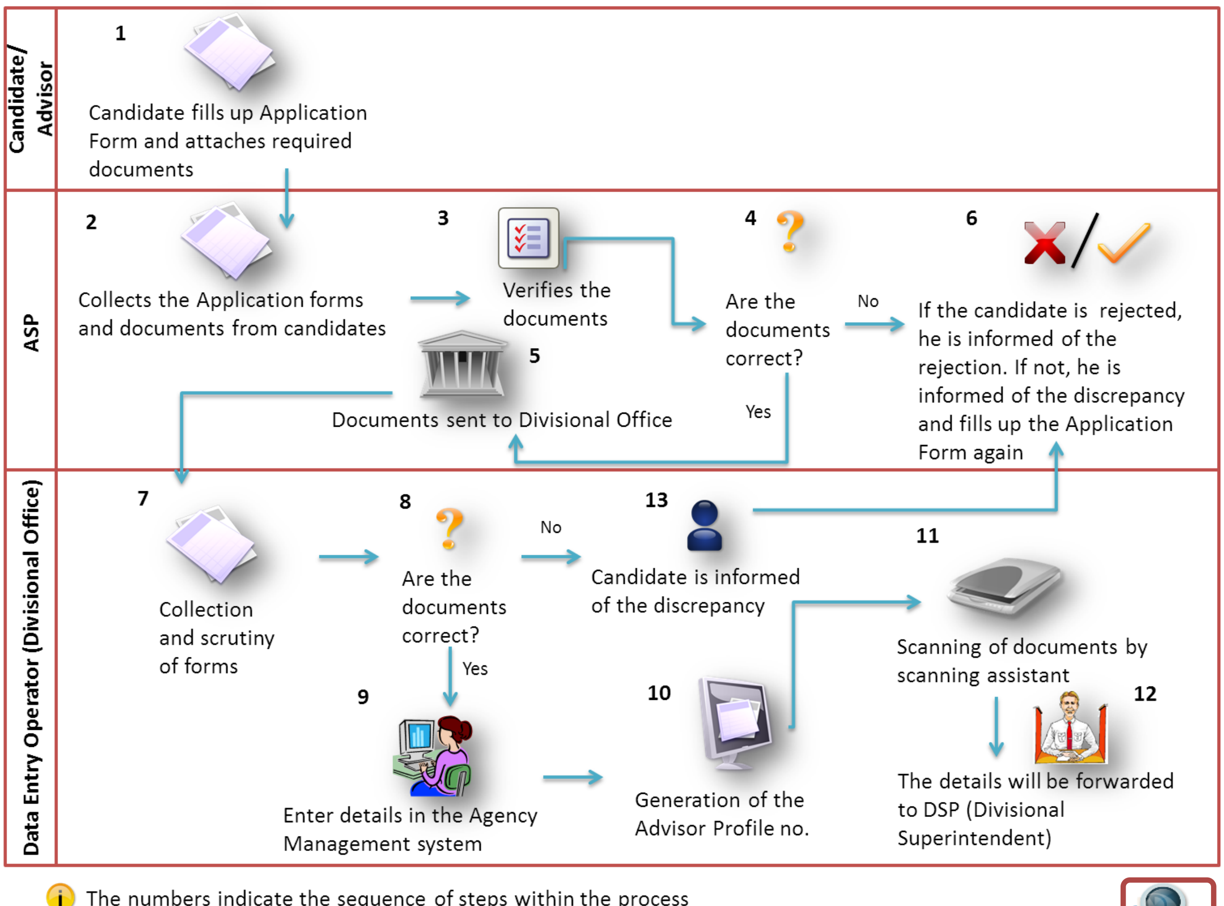
Stage 4
- Scrutiny of the form is done, mandatory training is provided and provisional license number is entered in the system

Stage 5
- Provisional license number becomes permanent and advisor is informed about the same

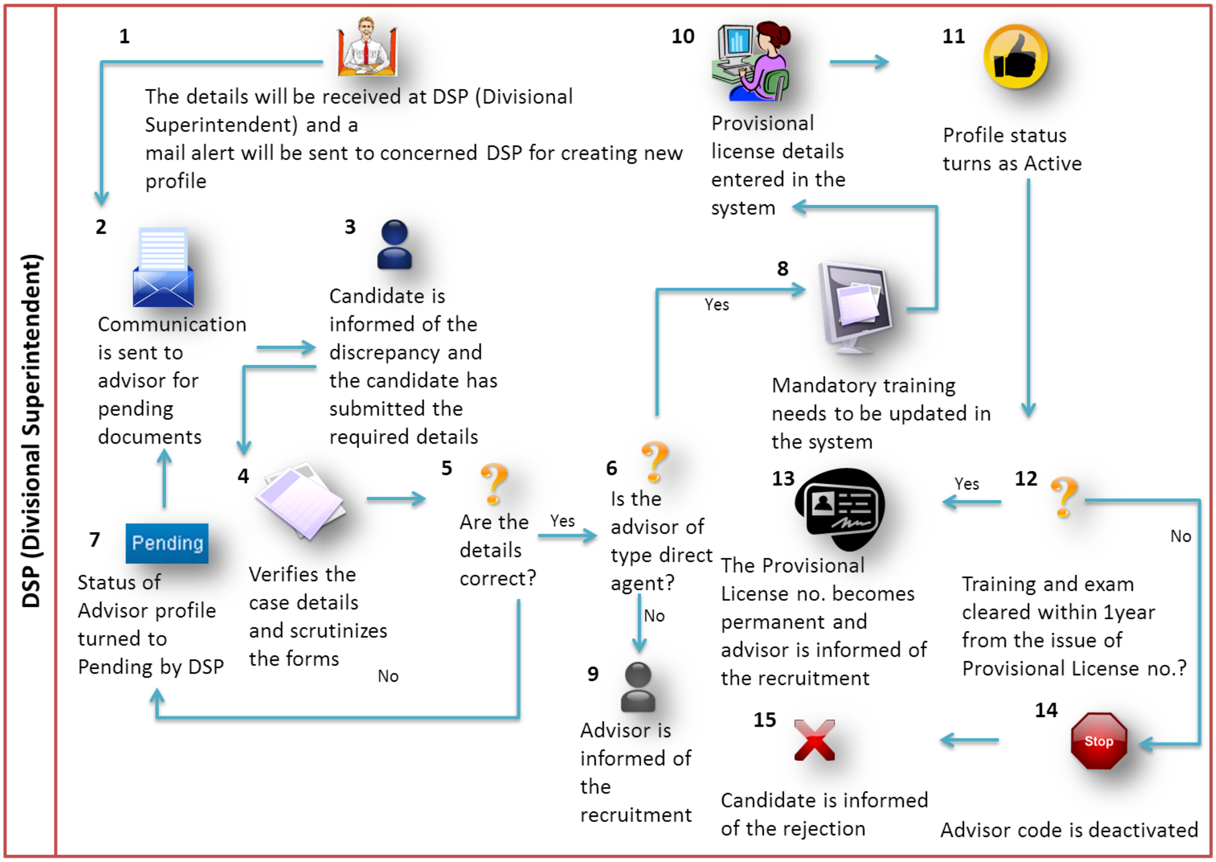
1.2 Process Flow Diagrams

The process flow diagram presented below shows the new advisor profile creation and license renewal follow-up steps in detail.

It is suggested that users zoom in the document for better readability.

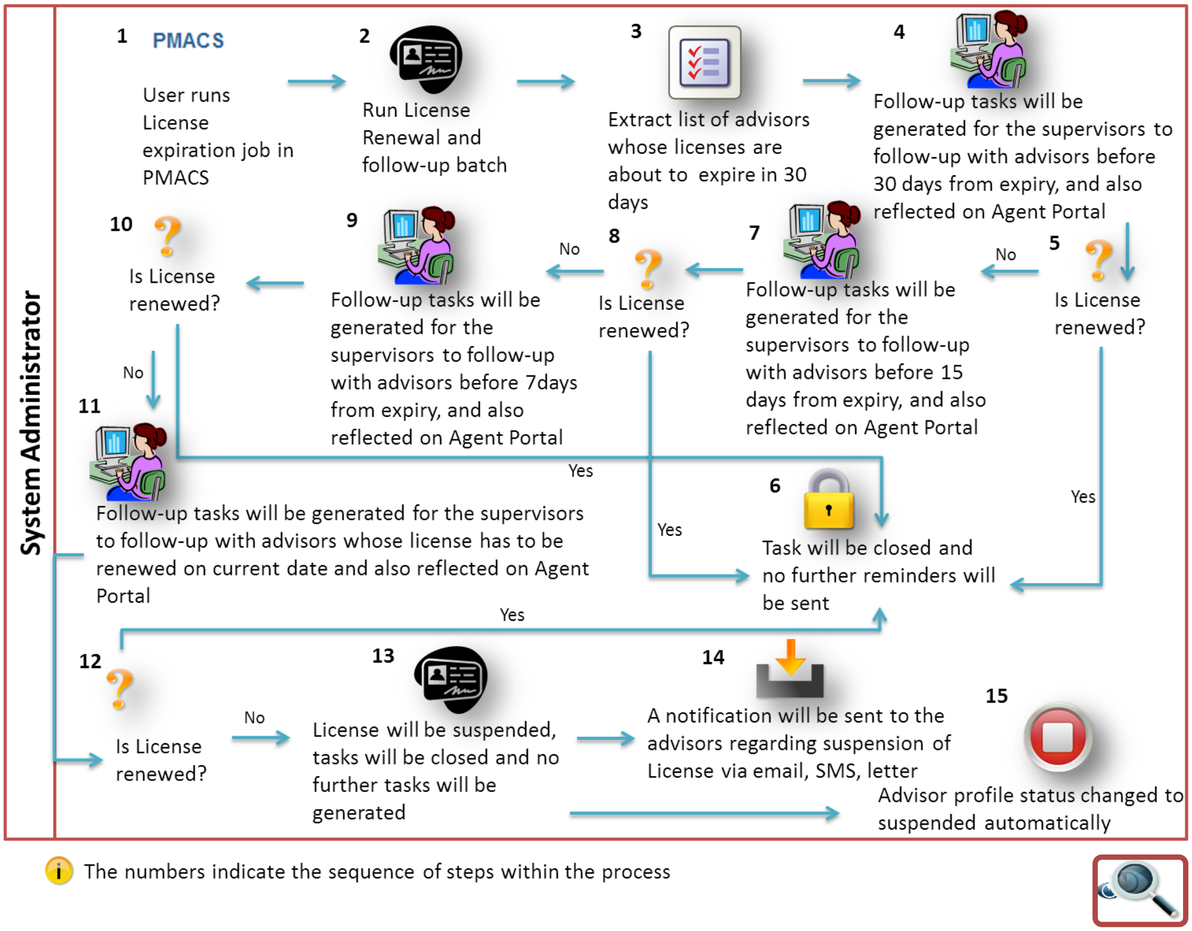


New Advisor Creation I – Process Flow



The numbers indicate the sequence of steps within the process

New Advisor Creation II – Process Flow



License Renewal Follow-up – Process Flow

Section 2: Getting Started with PMACS®

2.1 Introduction

The PMACS® (Producer Management and Compensation System) application can be signed in from any India Post workplace. All users must log in using their credentials. These credentials consist of a user name and a password.

2.2 Login

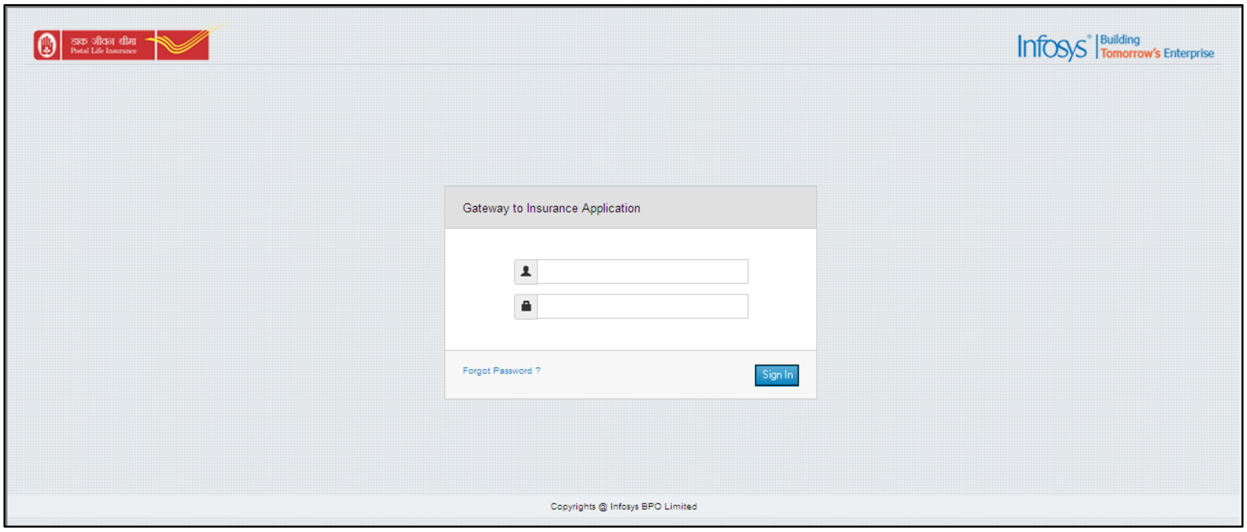
Users must log in to the application in the following manner:

Step 1
- Enter User Name

Step 2
- Enter Password

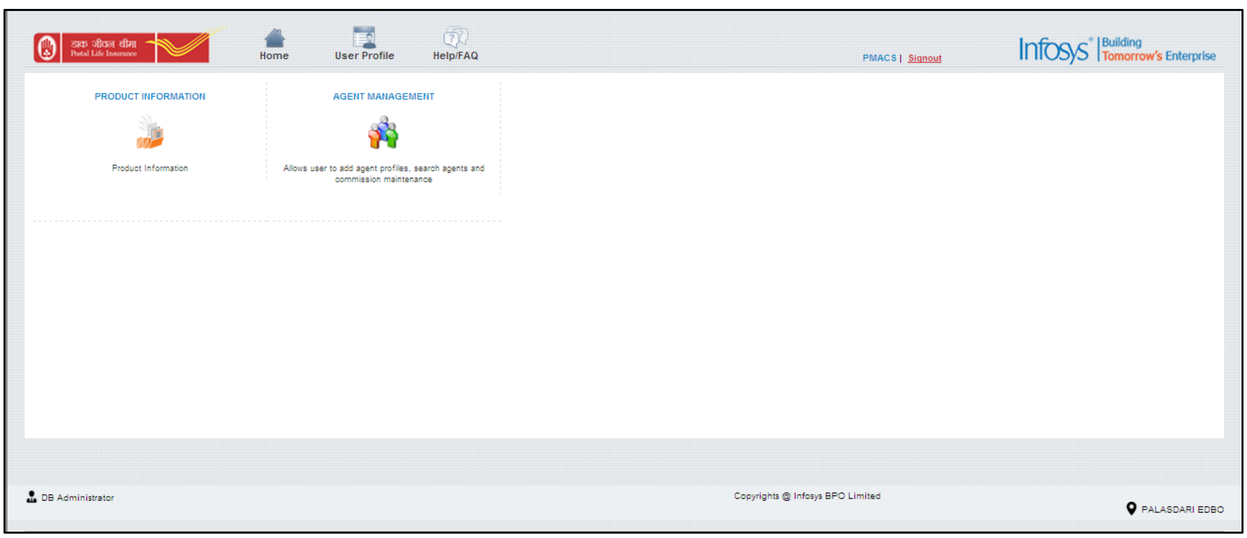
Step 3
- Click the Sign In Button

The screenshot below shows the Login screen.



PMACS® Login Screen

This action will take the user to the PMACS Home Page screen which is shown in the screenshot below.

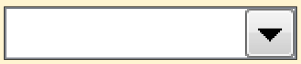
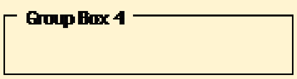
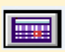
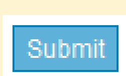


PMACS® Home Page

2.3 Interface Elements

The users must enter required information in the application through the available elements on the screen. The table below lists the most common screen elements.

Frequently used Screen Elements

Element	Description
	The drop-down box has a number of values in the list. Users must click the arrow to open the drop-down and select the required value.
	The user must enter the required value in the text entry field box.
	The user must click the **Calendar** icon to enter the required date for any month or year. A separate pop-up is displayed when the icon is clicked.
	The user must select the **Checkbox** icon to select a value. On click, the icon changes to .
	The non-editable display fields and the values cannot be changed. Values entered in other screens or ones generated by the system are displayed here.
	The user must select the **Radio** button to select a value. On click, the icon changes to .
	The **Search** button is an action button whose name signifies its function. The user must enter the search value in the field and click the button to complete the process.
	The user must click the **Submit** button to submit details that are entered.

Section 3: New Advisor Profile Creation

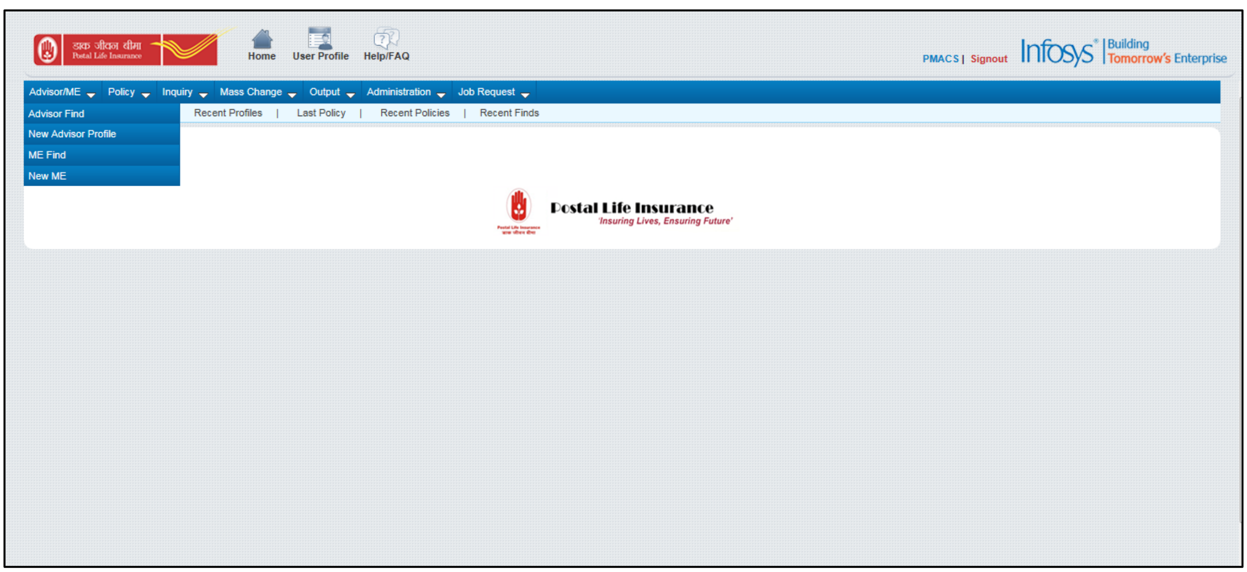
New Advisor Profile creation allows the user to create a new Advisor or a new Advisor Coordinator profile.

The advisor profile is created by the Data Entry Operator at the Divisional Office. Documents are verified by the ASP and sent to the Divisional Office. The complete process is explained in detail below.

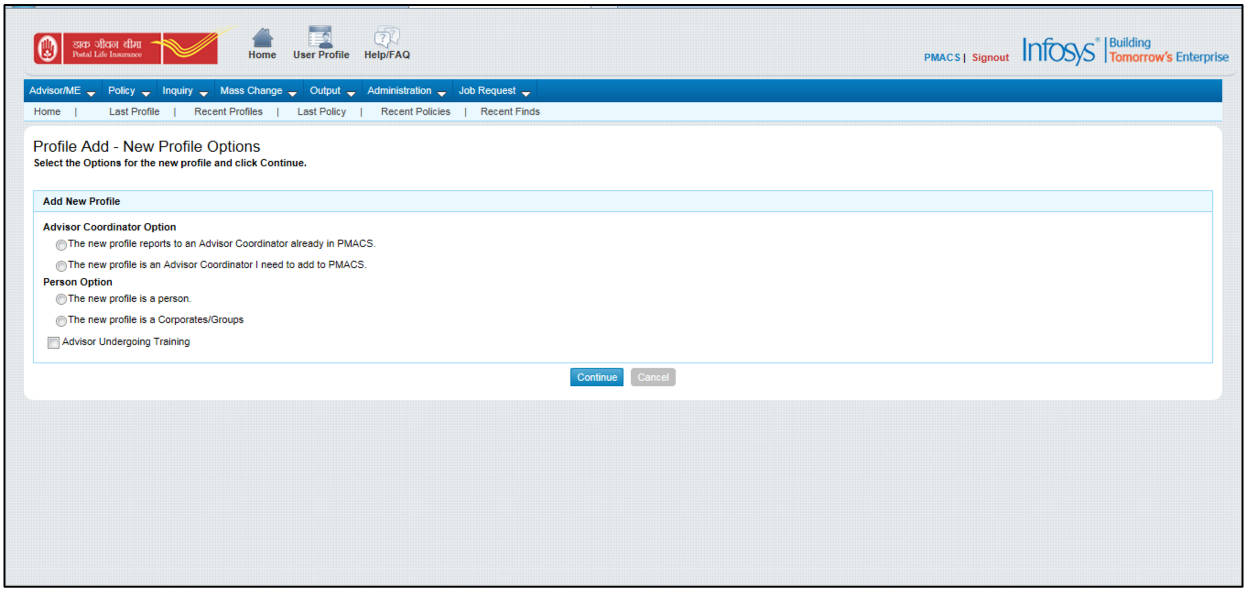
3.1 Profile Add – New Profile Options

Users must click on **New Advisor Profile** option under the **Advisor/ME** tab to create an advisor profile.

The screenshot below shows the New Advisor Profile – Advisor/ME Tab and Profile Add – New Profile Options page. The table that follows provides information on the important elements of this page.



New Advisor Profile – Advisor/ME Tab



Profile Add – New Profile Options

Page Elements: Profile Add – New Profile Details

Serial Number	Advisor Coordinator Options	Description
1	The new profile reports to an Advisor Coordinator already in PMACS.	Users must select this option to create an Advisor profile.
2	The new profile is an Advisor Coordinator I need to add to PMACS.	Users must select this option to create an Advisor Coordinator profile.

Serial Number	Person Options	Description
1	The new profile is a person.	Users must select this option to create a person profile.
2	The new profile is a Corporates/Groups.	Users must select this option to create a corporate/group profile.

If the checkbox for **Advisor Undergoing Training** is selected, then the **Advisor Undergoing Training** profile indicator will be turned to '**Y'.** It will also be reflected on the **Profile maintenance – Basic** page for that particular profile, once the profile is created.

Page Elements: Profile Add – New Profile Details

Serial Number	Field Name	Notes
1	Continue	If the new profile reports to an Advisor Coordinator already in PMACS, then clicking the **Continue** button will move the user to the **Profile Add – Select New Advisor Coordinator** page. If the new profile is of an Advisor Coordinator, then clicking the **Continue** button will move the user to **Profile Add – Enter Profile details** page.
2	Cancel	Users must click the **Cancel** button to return to the **PMACS Home** page.

Resolving Important Error Messages

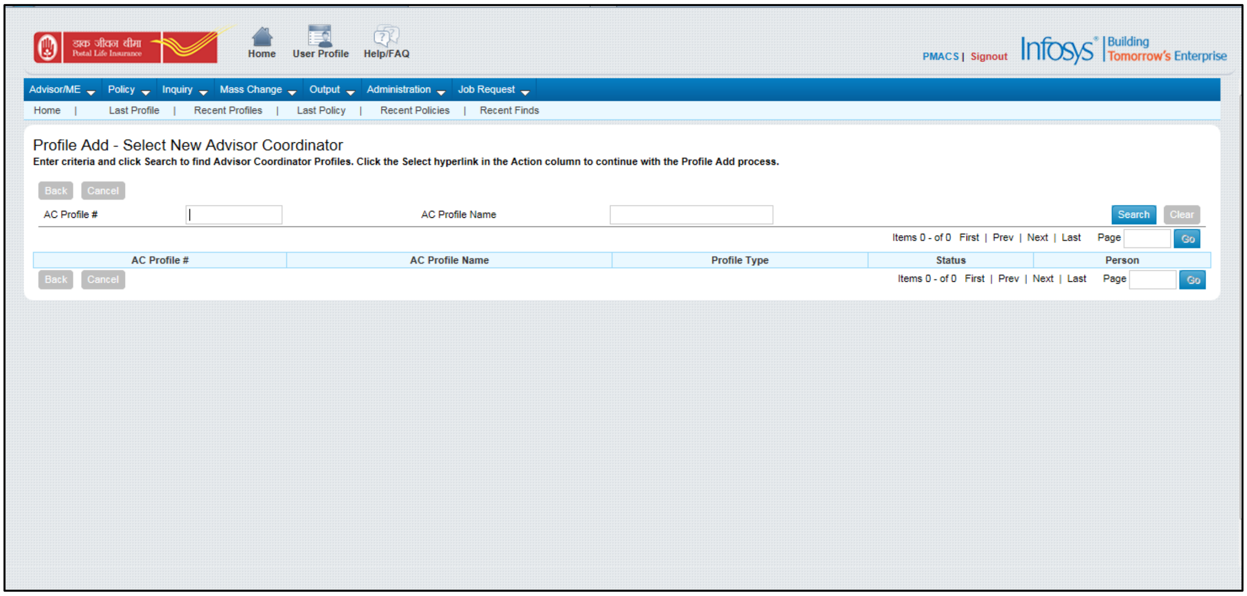
Critical Error Messages and Required Action

Serial Number	Condition	Error Message	Required Action
1	If the **Advisor Coordinator** option is selected and **Person** option is not selected and **Continue** button is pressed	Please indicate if the new profile is a Person.	Users must select the **Person Option** from the choices provided.
2	If no radio button option is selected for **Advisor Coordinator** option and **Person** option and **Continue** button is pressed	Please indicate if the new profile is a Advisor Coordinator.	Users must select the **Advisor Coordinator Option** from the choices provided.

3.2 Profile Add – Select New Advisor Coordinator

Profile Add – Select New Advisor Coordinator page appears when the **Advisor Coordinator Option** is selected as '**The new profile reports to an Advisor Coordinator already in PMACS.**'

The screenshot below shows the **Profile Add – Select New Advisor Coordinator** page. The table that follows provides information on the important elements of this page.



Profile Add – Select New Advisor Coordinator

In this page, users must enter the search for the Advisor Coordinator based on two criteria:

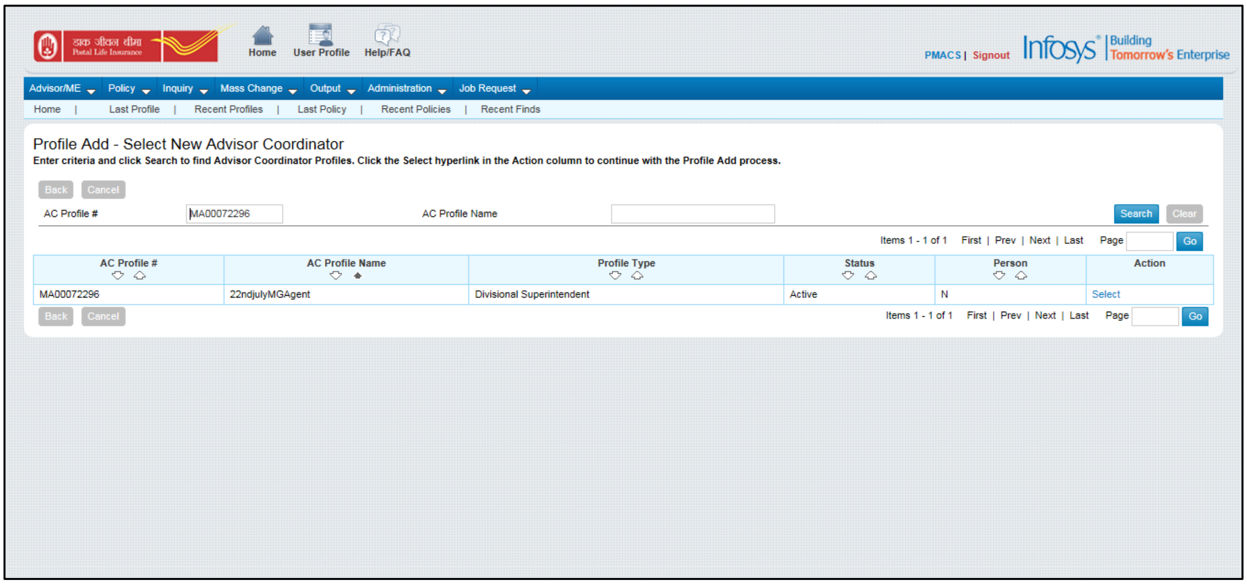
- AC Profile #
- AC Profile Name

Page Elements: Profile Add – Select New Advisor Coordinator Details

Serial Number	Field Name	Notes
1	AC Profile #	Users must enter the **AC Profile #** or Profile Number prefix in the textbox. Profile # is Unique Identification number through which Advisor or Advisor Coordinator can be identified.
2	AC Profile Name	Users must enter the **AC Profile Name** in the textbox. This is one of the search criteria; which is included to give additional search option to the user.

On clicking the **Search** button all the profiles with the matching search criteria will be reflected. Users must click the **Select** button to select a AC Profile.

The screenshot below shows the **New Advisor Coordinator Search** Result page. The table that follows provides information on the important elements of this page.



New Advisor Coordinator Search Result

Page Elements: New Advisor Coordinator Search Result Details

Serial Number	Field Name	Notes
1	AC Profile #	Profile Number of the Advisor Coordinator is displayed.
2	AC Profile Name	Profile Name of the Advisor Coordinator is displayed.
3	Profile Type	Profile Type of the Advisor Coordinator is displayed.
4	Status	Current status of the Advisor Coordinator is

Serial Number	Field Name	Notes
		displayed.
5	Person	Person Indicator, e.g. Y is displayed.
6	Action	It displays **Select** hyperlink against each row which is used to select the profile.
7	Search	Users must enter the search data and click the **Search** button. This shows the Advisor Coordinators profile returned from the search criteria provided.
8	Clear	Users must click the **Clear** button to clear the entered data in the text boxes.
9	Back	Users must click the **Back** button to go to the **Profile Add – New Profile Options** page.
10	Cancel	Users must click the **Cancel** button to go to the **PMACS Home Page**.

Resolving Important Error Messages

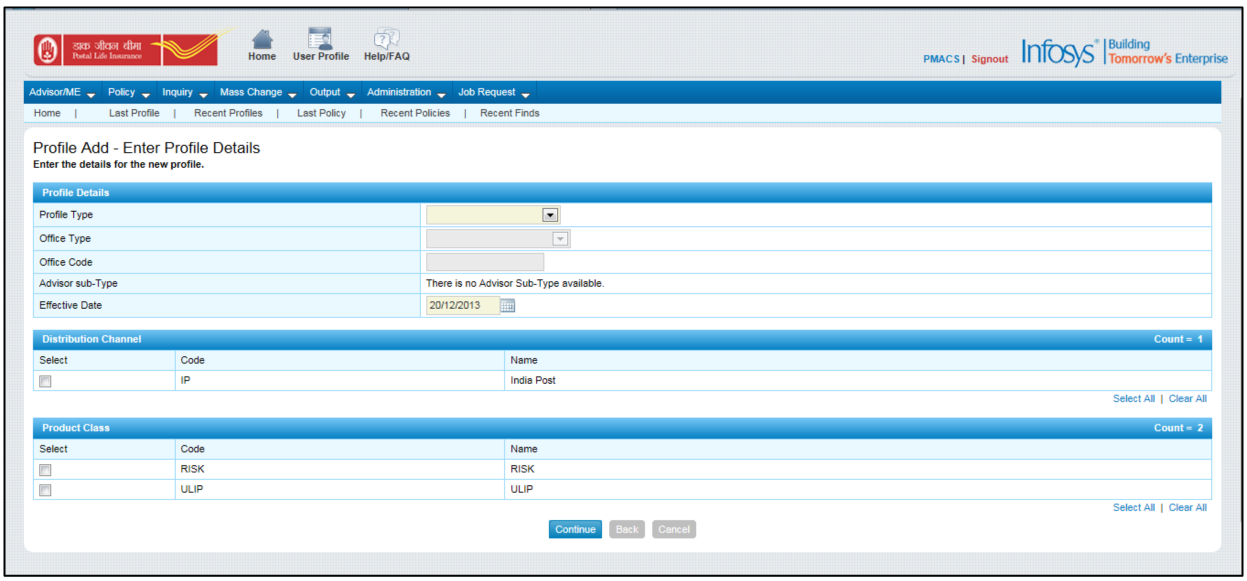
Critical Error Messages and Required Action

Serial Number	Error Message	Required Action
1	Your selected criteria did not return any rows. Please change your selections and try again.	Users must change the selection criteria and try again.

3.3 Profile Add – Enter Profile Details

Profile Add – Enter Profile Details page appears when the Advisor Coordinator Option is selected as '**The new profile is an Advisor Coordinator I need to add to PMACS.**'

reenshot below shows the **Profile Add – Enter Profile Details** page. The table that s provides information on the important elements of this page.



Profile Add – Enter Profile Details

Page Elements: Details for Profile Add – Enter Profile Details

Serial Number	Field Name	Notes
1	Profile Type	Users must click the arrow to open the drop-down and select the required value. It is used to select the Profile Type, since there are multiple types of Advisors present.
2	Office type	This will only be enabled when the profile is made as a '**Non-person**'. Users must click the arrow to open the drop-down

Serial Number	Field Name	Notes
		and select the required value. It is used to select the Office type.
3	Office code	This will only be enabled when the profile is made as a '**Non-person'**. It is used to enter the Office code.
4	Advisor sub-Type	Users must click the arrow to open the drop-down and select the required value. It is used to select the Advisor sub-Type.
5	Effective Date	Users must enter the **Effective Date** in dd/mm/yyyy format. It is used to tell the effective date through which user can find the profile.
6	Distribution Channel	User must select the checkbox for the **Distribution Channel**. Distribution Channel is the channel from where the products will be sold.
7	Product Class	User must select the checkbox for the **Product Class**. Products and their codes are sold through a Distribution Channel.
8	Select All	Users must click the **Select All** hyperlink to check all rows in the selection grid.
9	Clear All	Users must click the **Clear All** hyperlink to un-check all rows in the selection grid.
10	Continue	Users must click the Continue button to go to the Profile Add – Enter Name & PAN Number Information page.
11	Back	Users must click the **Back** button to return to the **Profile Add – Select New Advisor Coordinator** page.
12	Cancel	Users must click the **Cancel** button to return to the **PMACS Home Page**.

Resolving Important Error Messages

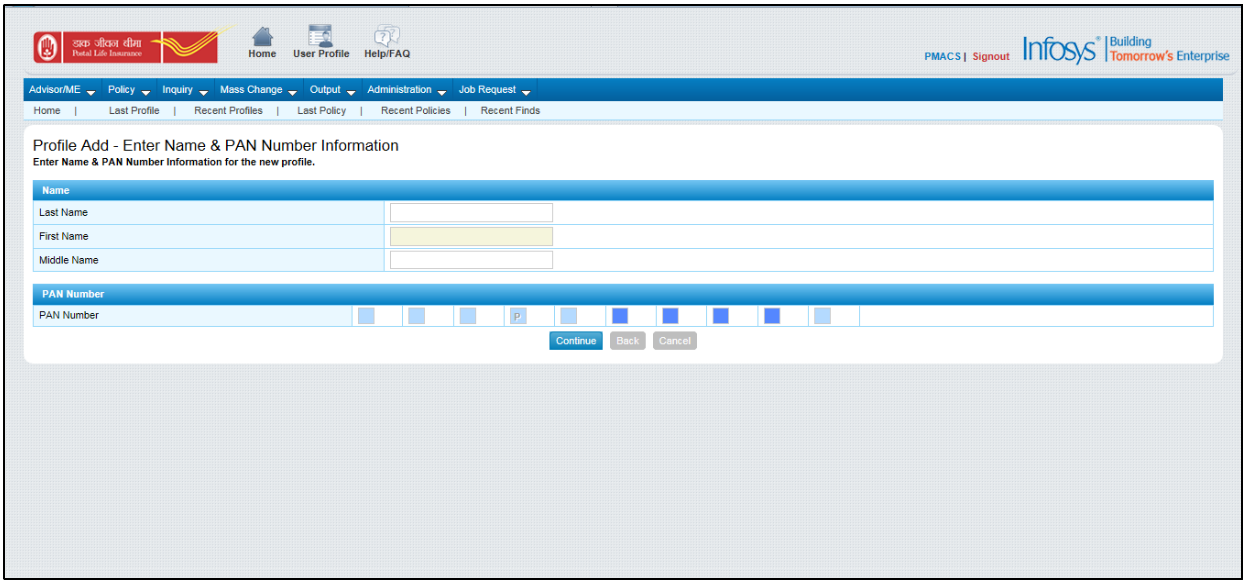
Critical Error Messages and Required Action

Serial Number	Condition	Error Message	Required Action
1	If the **Profile type** is not selected and **Continue** button is pressed.	Please select a Profile Type.	Users must select the Profile Type from the drop-down list.

3.4 Profile Add – Enter Name & PAN Number Information

Profile Add – Enter Name & PAN Number Information page appears on clicking the **Continue** button.

The screenshot below shows the **Profile Add – Enter Name & PAN Number Information** page. The table that follows provides information on the important elements of this page.



Profile Add – Enter Name & PAN Number Information

Page Elements: Details for Profile Add – Enter Profile Details

Serial Number	Field Name	Notes
1	Last Name	Users must enter the last name.
2	First Name	Users must enter the first name.
3	Middle Name	Users must enter the middle name.
4	Continue	Users must click the **Continue** Button to go to the **Profile Add – Confirms** page.
5	Back	Users must click the **Back** button to return to the **Profile Add – Enter Profile Details** page.
6	Cancel	Users must click the **Cancel** button to return to the **PMACS Home Page**.

Profile Add – Enter Name & PAN Number Information page appears on clicking the **Continue** button. Permanent Account Number (PAN) will be stored in the system as *predefined format*.

Format for the PAN will be as:

- First three letters will be alphabets.
- Fourth letter will be static and will be '**P**'. Also, if the Advisor Coordinator is a non-person, then the static text will be '**C**'.
- Fifth letter will be an alphabet.
- Sixth, seventh, eighth and ninth letters will be numbers.
- Tenth will be an alphabet.

Eg

ABHPK156L is an example of a PAN number.

Resolving Important Error Messages

Critical Error Messages and Required Action

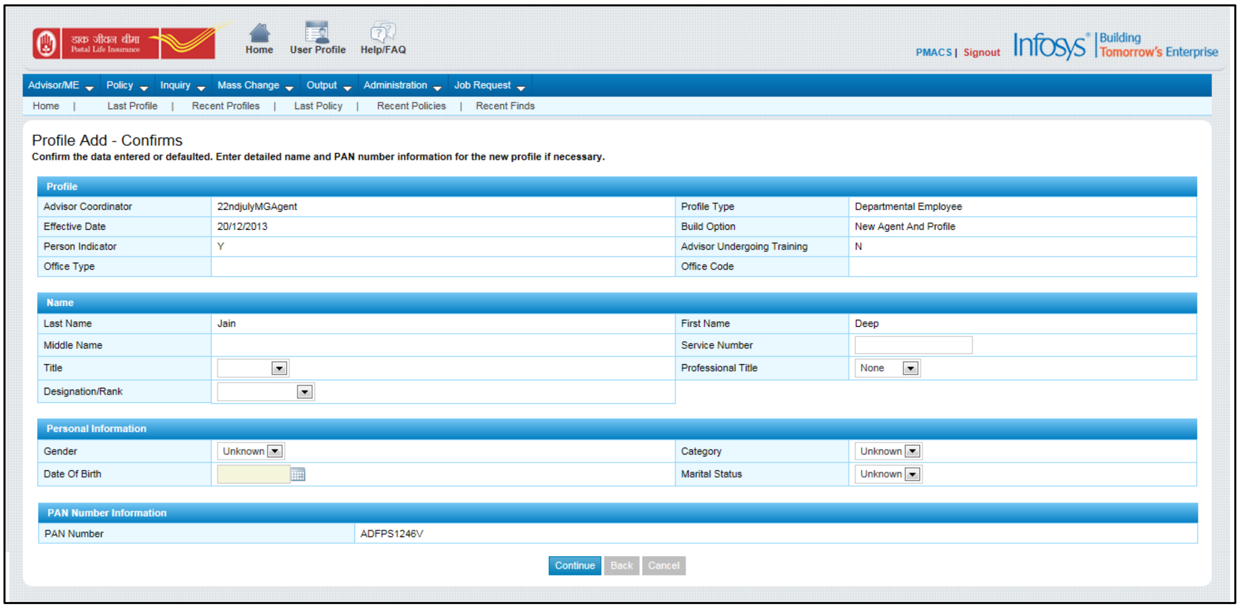
Serial Number	Condition	Error Message	Required Action
1	If the PAN number entered already exists for some other profile.	PAN number entered already exists for another advisor's profile and cannot be for this profile.	Users must enter the PAN number which does not exist for another advisor's profile.
2	PAN number should be of 10 characters. If the PAN number length doesn't match.	Please enter a 10 digit Permanent Account Number (PAN).	Users must enter the 10 digit PAN number.
3	PAN number should be entered in the standard format as shown above. If the PAN doesn't match with the format as	Please enter correct PAN.	Users must enter the PAN number as per the standard format.

Serial Number	Condition	Error Message	Required Action
	already defined in the system.		
4	If the Last name is not entered and **Continue** button is pressed.	Please enter a Last name.	Users must enter the last name of the Advisor.
5	If the First name is not entered and **Continue** button is pressed.	Please enter a First name.	Users must enter the first name of the Advisor.

3.5 Profile Add – Confirms

Profile Add – Confirms page appears on clicking the **Continue** button. Here, the user will be asked to confirm the data entered.

The screenshot below shows the **Profile Add – Confirms** page. The table that follows provides information on the important elements of this page.



Profile Add – Confirms

Page Elements: Profile Add – Confirms Details

Serial Number	Field Name	Notes
1	Service Number	Users must enter the **Service Number** in the text box provided.
2	Title	Users must select the **Title** of the person from the drop-down list.
3	Professional Title	Users must select the **Professional Title** from the drop-down list.
4	Designation/Rank	Users must select the **Designation/Rank** of the person from the drop-down list.
5	Gender	Users must select the **Gender** of the person from the drop-down list.
6	Category	Users must select the **Category** of the person from the drop-down list.
7	Date of Birth	Users must select the **Date of Birth** of the person. Date of Birth is mandatory here.

Serial Number	Field Name	Notes
8	Marital Status	Users must select the **Marital Status** of the person from the drop-down list.
9	Continue	Users must click the **Continue** button to go to the **Profile Add – Additional Information** page.
10	Back	Users must click the **Back** button to return to the **Profile Add – Enter name & PAN Information** page.
11	Cancel	Users must click the **Cancel** button to return to the **PMACS Home Page**.

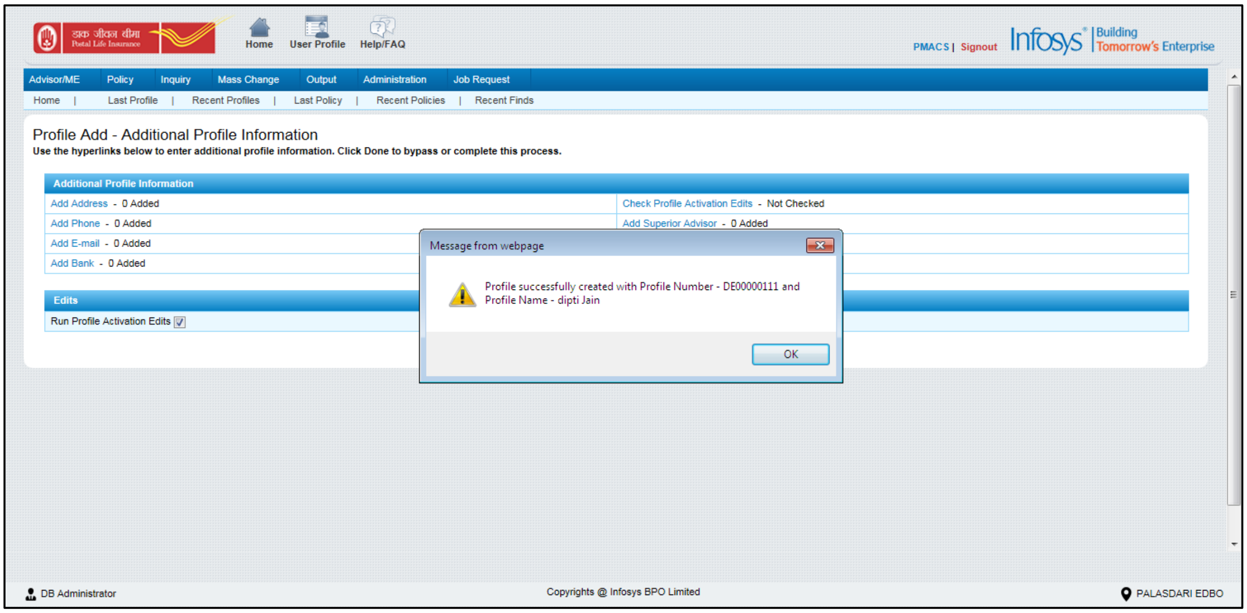
Resolving Important Error Messages

Critical Error Messages and Required Action

Serial Number	Condition	Error Message	Required Action
1	If the **Date of Birth** is not entered and **Continue** button is pressed.	Please enter a valid Date of Birth	Users must enter the valid Date Of Birth.

Confirmation message appears on clicking the **Continue** button.

The screenshot below shows the confirmation message that profile has been successfully created along with the **Profile Number** and **Profile Name**.

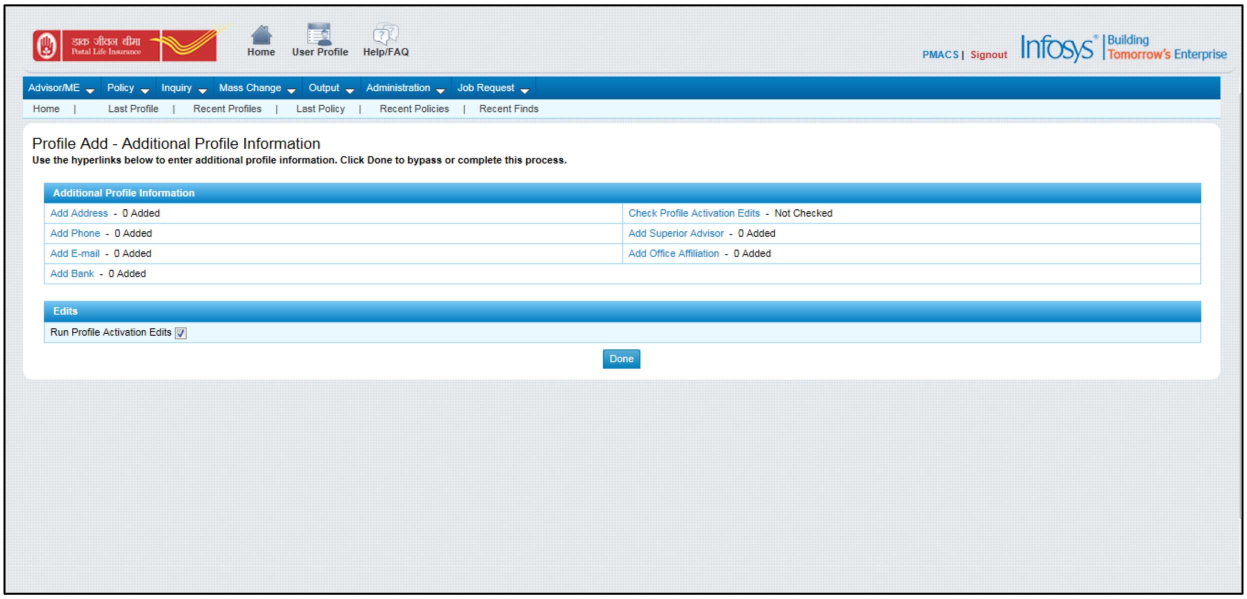


Click **Ok**.

3.6 Profile Add – Additional Profile Information

Profile Add – Additional Profile Information page appears on clicking the **Ok** button. Here, the user can add additional details for an advisor profile.

The screenshot below shows the **Profile Add – Additional Profile Information** page. The table that follows provides information on the important elements of this page.



Profile Add – Additional Profile Information

Page Elements: Details for Profile Add – Additional Profile Information

Serial Number	Field Name	Notes
1	Add Address	Users must click the hyperlink to add address to pass the validation check.
2	Add Phone	Users must click the hyperlink to add phone number.
3	Add Email	Users must click the hyperlink to add Email.
4	Add Bank	Users must click the hyperlink to add bank details.
5	Add Superior Advisor	Users must click the hyperlink to add superior advisor details.
6	Add Office Affiliation	Users must click the hyperlink to add office affiliation. Every profile (Person) needs to be affiliated to an office.
7	Check Profile Activation Edits	Users must click the hyperlink to Check profile activation edits. This is to perform validation check; system will not allow completion of profile until the validation check criteria are not

Serial Number	Field Name	Notes
		completed.

Clicking on the **Done** Button will take the user to:

If 'Run Profile Activation Edit' option is checked	• The user will be navigated to the **Profile Update Message** page. After the user clicks on **OK**, the data for the advisor profile will be saved and the Advisor number will be created.
If 'Run profile Activation Edit' option is un-checked	• The data for the advisor profile will be saved and the Advisor number will be created.

The Indexer must enter payment details in the **Initial Premium Receipt** screen. Cheque payment details for multiple cheques must be added using **Add Another Cheque** button. Once the profile is made as 'Active', the advisor will be allowed to sell policies.

If the profile is of type '**Direct Agent**', the profile will be created in the **Pending** status. Mandatory training for those advisors will have to be updated in the '**Training**' tab. Also, License needs to be added to the profiles to make them Active.

After the profile is created for an Advisor, scanning will be done (this will be handled by ECMS).

3.7 Scanning Documents Using the ECMS

The Scanning Assistant scans all the documents at DO (Divisional Office) by performing the steps below.

Checks that the bundles are correctly marked with their codes and are as per the list attached.

Adds separator sheets with barcode markings between and within the set of documents.

Scans documents and saves images labeled as per the scanners naming convention on to the local desktop.

Checks images for clarity and confirms that all documents are scanned.

Separator sheets allow the ECMS system to separate each page based on request type and supporting document category. These sheets are reusable, as are the barcodes printed on them.

Logs in to ECMS and copies documents giving same code/bundle number as received from Post Office on to the system.

Virtual scans (vScan) the document images to DataCap (ECMS scanning software) server.

Using DataCap browser, Data Entry Operators identify the pages as per the separator sheets.

User corrects the OCR extracted data with scanned images of documents and tags documents to request/proposal.

Exports the OCR extracted data documents in a flat file format to McCamish.

DataCap web service must be pre-installed on each Desktop

Desktop operator will also be allowed to perform operations like page identification and verification on the other batches while documents get uploaded in the background.

After the scanning is completed, a mail alert will be sent to the concerned DSP/ASP (HQ) making him aware of the new profile created. Since, the new profile for all the advisors apart from Direct Agent will be created in Active status; DSP/ASP (HQ) will check all the documents and the details entered.

For a Direct Agent profile to be moved to Active status, DSP/ASP (HQ) would require to enter the provisional license details. Provisional license details will be generated by an external system and will be updated in PMACS® manually. Once license details are entered, profile status will become active (provided the training is completed).

In case the profile is moved to Pending status and the reason in the status reason dropdown is selected as Documents awaited/ Discrepancy found, a letter will be generated automatically to be sent to the advisor with reference to the documents pending.

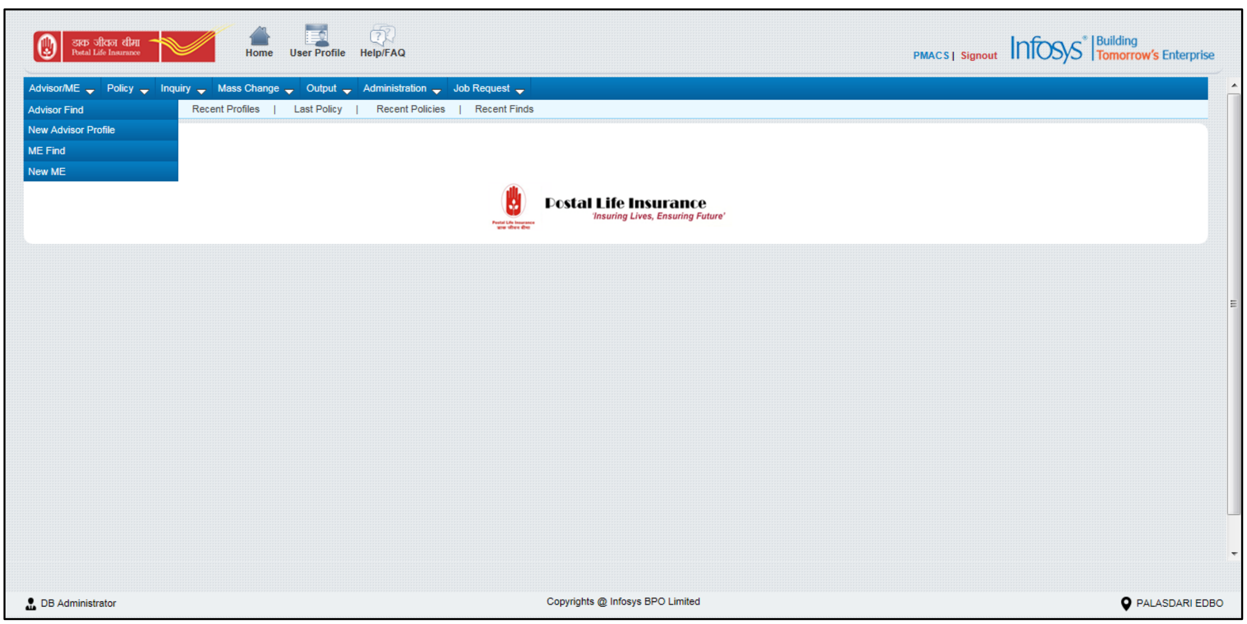
Section 4: Advisor Profile Management

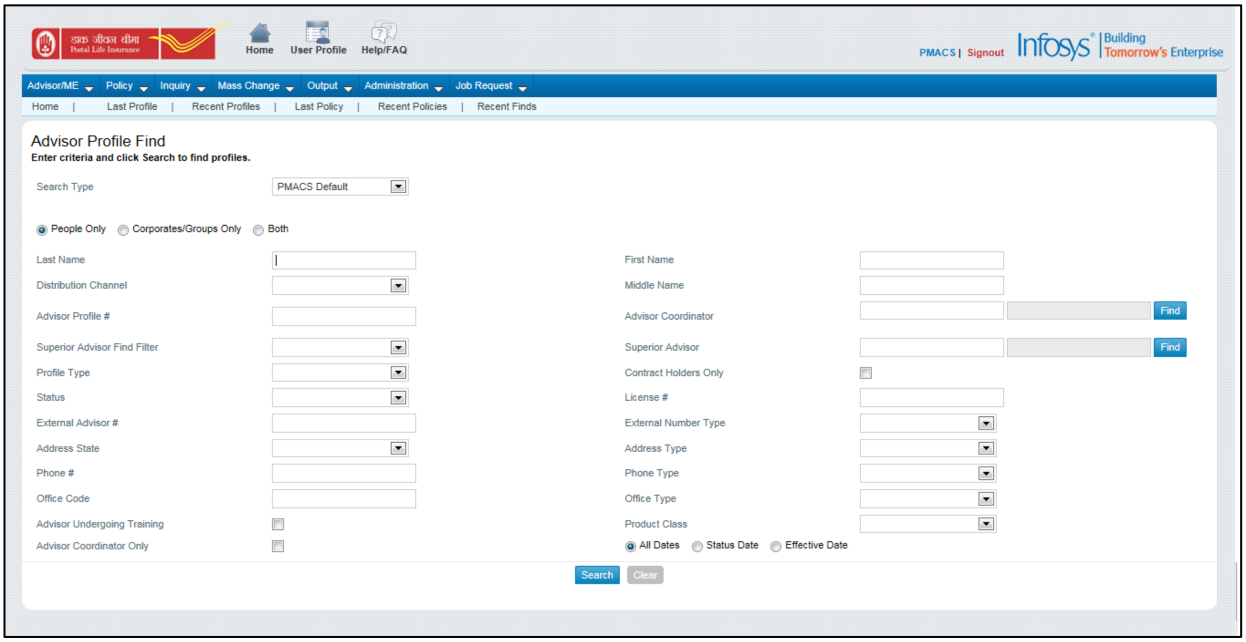
4.1 Advisor Find

The **Advisor Find** option will help the user to find Advisor profiles which matches the search criteria such as First Name, Last Name, Advisor Profile #, Advisor Coordinator etc.

PMACS® users can access the **Advisor Find** option on the top of the page menu bar under the **Advisor/ME** Option.

The screenshot below shows the **Advisor Profile Find** page. The table that follows provides information on the important elements of this page.





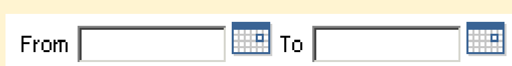
Advisor Find

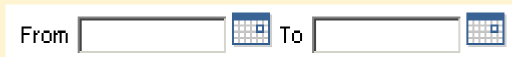
Page Elements: Advisor Find Details

Serial Number	Field Name	Notes
1	Search Type	Users can select the search type from the drop-list. (**PMACS Default** will be the default selected option.)
2	People Only	This radio button will be selected by default on this page. It is used to filter the profiles of Category “Persons”.
3	Corporates/Groups Only	When **Corporates/Groups Only** radio button is selected, the Last name, First Name and Middle name fields will disappear and **Advisor Name** field will appear. It is used to filter the profiles of Category “Corporates/Groups Only”.
4	Both	When **Both** radio button is selected, the Last name, First Name and Middle name fields will

Serial Number	Field Name	Notes
		disappear and **Advisor Name** field will appear. It is used to filter the profiles of Category "Persons" and "Corporates/Groups".
5	Advisor name	**Advisor Name** field will appear only when the radio button for **Corporates/Groups Only** or **Both** is selected. It is used to find the Advisor using Advisor Name.
6	Last Name	Last Name field will appear only when the radio button for **People Only** is selected. It is used to find the Advisor using Last Name.
7	First Name	First Name field will appear only when the radio button for **People Only** is selected. It is used to find the Advisor using First Name.
8	Middle Name	Middle Name field will appear only when the radio button for **People Only** is selected. It is used to find the Advisor using Middle Name.
9	Distribution Channel	Users must click the arrow to open the drop-down and select the required value. It is used to find the Advisor using Distribution Channel.
10	Advisor Profile #	Users can enter the Advisor Profile Number in the text box. It is used to find the Advisor using Advisor Profile Number.
11	Advisor Coordinator	'**Find'** push button is attached to the Advisor Coordinator text box for searching for an Advisor Coordinator. This push button will navigate the user to **Advisor Coordinator Find** page.
12	Superior Advisor Find Filter	Users must click the arrow to open the drop-down and select the required value. It is used to find the Advisor using Superior

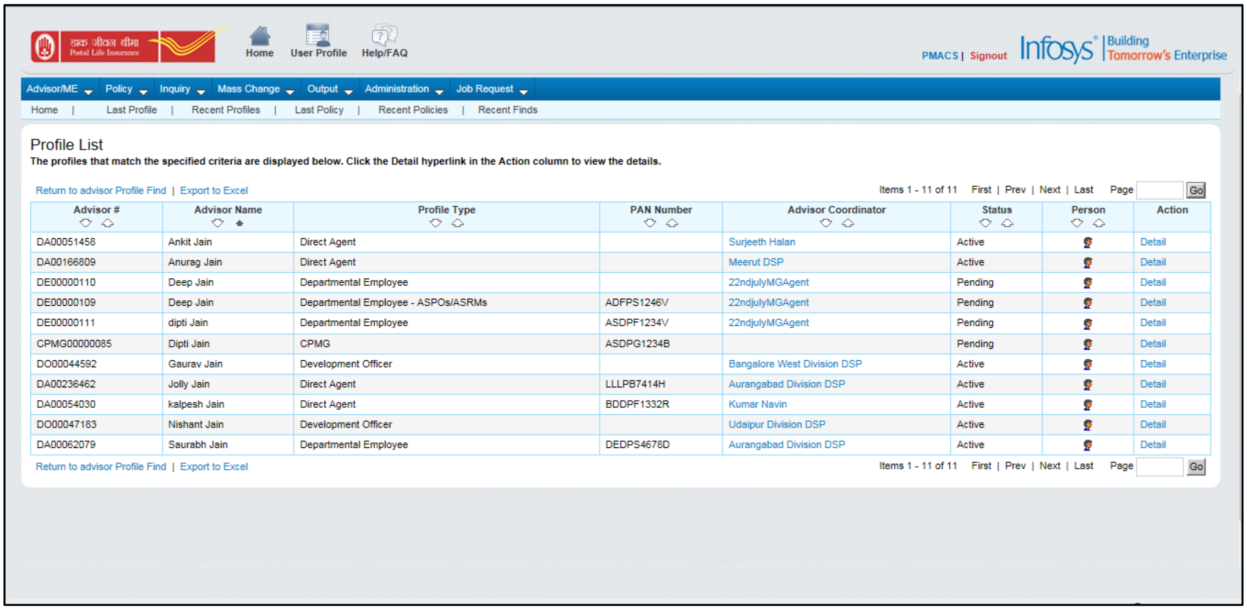
Serial Number	Field Name	Notes
		Advisor.
13	Superior Advisor	‘**Find’** push button is attached to the Superior Advisor text box for searching for a Superior Advisor. This push button will navigate the user to **Advisor Profile Find** page on which the Superior Advisor option will not be there and rest everything will be same as **Advisor Find** Page.
14	Profile Type	Users must click the arrow to open the drop-down and select the required value. It is used to find the Advisor using Profile Type.
15	Contract holders Only	Users can click on the check box for selecting the option ‘**Contract holders Only**’. It is used to find the Advisor using Contract holders Only.
16	Status	Users must click the arrow to open the drop-down and select the required value. It is used to find the Advisor using Status.
17	License #	Users must enter the License Number in the text box provided. It is used to find the Advisor using License number.
18	External Advisor #	Users can enter the External Advisor Number in the text box provided. It is used to find the Advisor using External Advisor number.
19	External Number Type	Users must click the arrow to open the drop-down and select the required value. It is used to find the external Advisor using External Number type.
20	Address State	Users must click the arrow to open the drop-down and select the required value. It is used to find the Advisor using Address State.

Serial Number	Field Name	Notes
21	Address Type	Users must click the arrow to open the drop-down and select the required value. It is used to find the Advisor using Address Type.
22	Phone #	Users must click the arrow to open the drop-down and select the required value. It is used to find the Advisor using Phone Number.
23	Phone Type	Users must click the arrow to open the drop-down and select the required value. It is used to find the Advisor using Phone Type.
24	Office Code	Users can enter the Office Code in the text box provided. It is used to find the Advisor using Office Code.
25	Office Type	Users must click the arrow to open the drop-down and select the required value. It is used to find the Advisor using Office Type.
26	Advisor Undergoing Training	Users must click on the check box for selecting the option '**Advisor Undergoing Training'**. It is used to find the Advisor who are undergoing training.
27	Advisor Coordinator Only	Users must click on the check box for selecting the option '**Advisor Coordinator Only**'. It is used to find the Advisor Coordinator.
28	All Dates	All Dates are selected as default.
29	Status Date	When the **Status Date** radio button is selected, a date range would appear as shown below:  All the advisor profiles with the status as selected falling within the date range as specified will be shown in the searched results.

Serial Number	Field Name	Notes
30	License Date	When the **License Date** radio button is selected, a date range would appear as shown below:  All the advisor profiles with the License date falling within the date range as specified will be shown in the searched results.
31	Search	Users must click the **Search** button to go to the **Profile List** Page. After pressing the **Search** button, if the search criteria entered returns more than 10,000 rows as results, then a validation message will appear as '**You Query returned XXXXXXX rows, and exceeds the maximum query size of 10,000 rows. Please make your search more specific and try again'** and the user will be returned to the current page.
32	Clear	Users must click the **Clear** button to clear all the search criteria as entered.

4.2 Profile List

The screenshot below shows the **Profile List** page. It displays match which fulfills the specified criteria. The table that follows provides information on the important elements of this page.



Advisor #	Advisor Name	Profile Type	PAN Number	Advisor Coordinator	Status	Person	Action
DA00051458	Ankit Jain	Direct Agent		Surjeeth Halan	Active		Detail
DA00166809	Anurag Jain	Direct Agent		Meerut DSP	Active		Detail
DE00000110	Deep Jain	Departmental Employee		22ndjulyMGAgent	Pending		Detail
DE00000109	Deep Jain	Departmental Employee - ASPOs/ASRMs	ADFPS1246V	22ndjulyMGAgent	Pending		Detail
DE00000111	dipti Jain	Departmental Employee	ASDPF1234V	22ndjulyMGAgent	Pending		Detail
CPMG00000085	Dipti Jain	CPMG	ASDPG1234B		Pending		Detail
DO00044592	Gaurav Jain	Development Officer		Bangalore West Division DSP	Active		Detail
DA00236462	Jolly Jain	Direct Agent	LLLPB7414H	Aurangabad Division DSP	Active		Detail
DA00054030	kalpesh Jain	Direct Agent	BDDPF1332R	Kumar Navin	Active		Detail
DO00047183	Nishant Jain	Development Officer		Udaipur Division DSP	Active		Detail
DA00062079	Saurabh Jain	Departmental Employee	DEDPS4678D	Aurangabad Division DSP	Active		Detail

Return to advisor Profile Find | Export to Excel
Items 1 - 11 of 11 First | Prev | Next | Last Page Go

Profile List

Page Elements: Advisor Profile List Details

Serial Number	Field Name	Notes
1	Advisor #	Advisor Number of the profile is displayed.
2	Advisor Name	Advisor Name of the profile is displayed.
3	Profile Type	Profile Type of the profile is displayed.
4	PAN Number	PAN Number of the profile is displayed.
5	Advisor Coordinator	**Advisor Coordinator** name will be shown as a hyperlink and when clicked user will be navigated to the **Profile – Maintenance Basic** page.
6	Status	Shows the status of the profile.
7	Action	This column will have a *Detail* hyperlink in each row.
8	Return to Advisor Profile Find	**Return to Advisor Profile Find** hyperlink is above the search results. This will take the

Serial Number	Field Name	Notes
		user to the **Advisor Profile Find** page.
9	Export to Excel	This will export the search results in an excel sheet.
10	Detail	Users must click the **Detail** Hyperlink in the search results row to go to the **Profile Maintenance – Basic** page of the Advisor.

4.3 Profile Maintenance – Basic

PMACS® application helps users to manage advisors and maintain all of the information related to advisors.

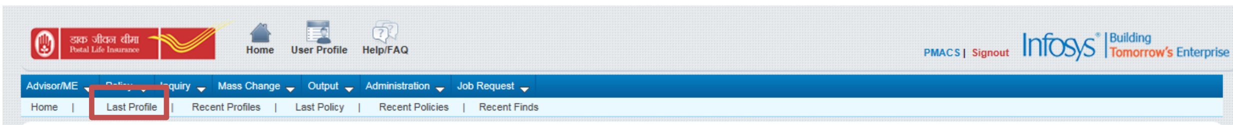
PMACS® users can access the **Profile maintenance – Basic** page through the **Advisor Find** option on the top of the page menu bar from the **Advisor/ME** Option. Also, if a user clicks on the **Last Profile** option on the bar just below the Menu bar, the **Profile Maintenance – Basic** page will appear.

For any Advisor profile, **Profile Maintenance – Basic** page will be a *default* page.

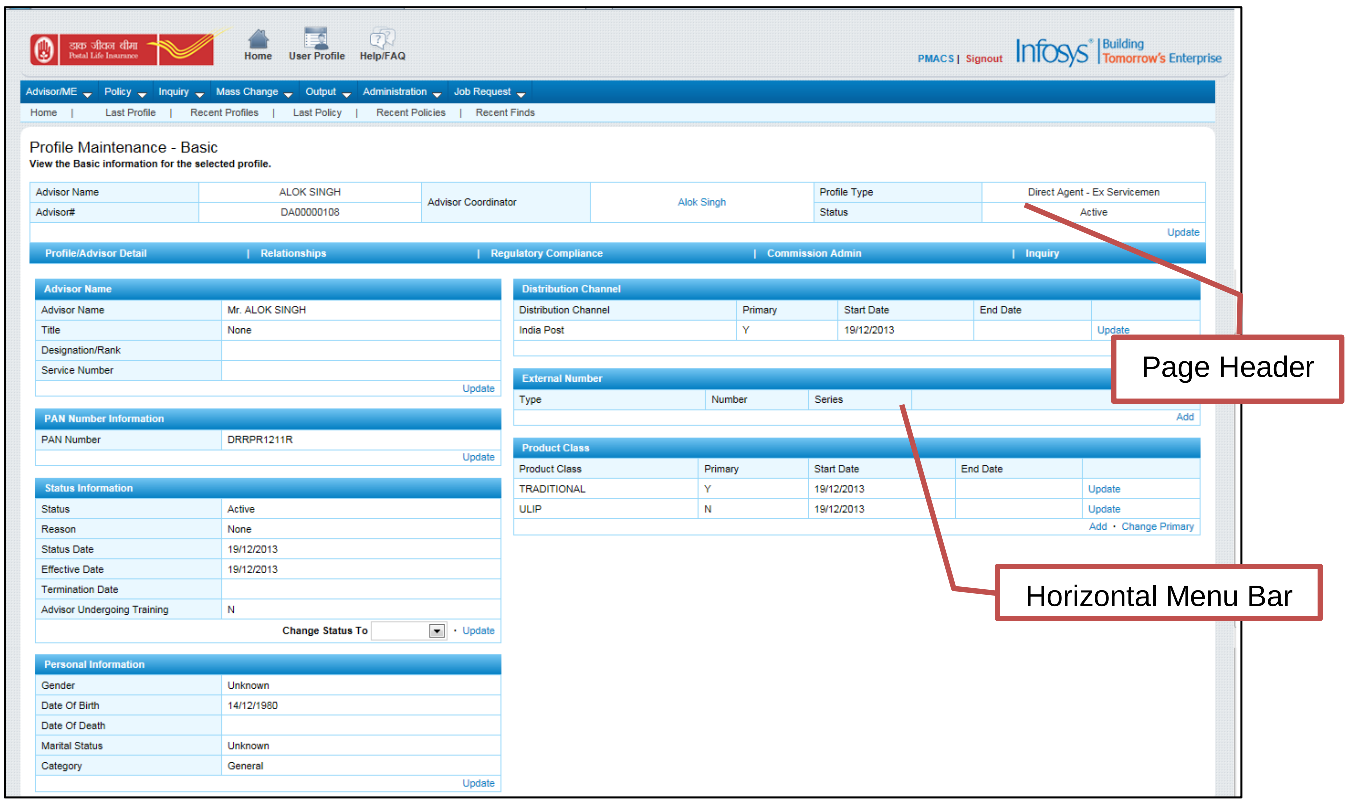
The Profile Maintenance-Basic page has two components:

- Page header tile that displays the key profile data elements
- Horizontal Menu bar that enables user to maintain advisor profile information

The screenshot below shows **Menu Bar** and **Profile Maintenance – Basic** page. The table that follows provides information on the important elements of this page.



Menu Bar



Profile Maintenance – Basic

Page Elements: Profile Maintenance – Basic Details

Serial Number	Hyperlinks	Functions

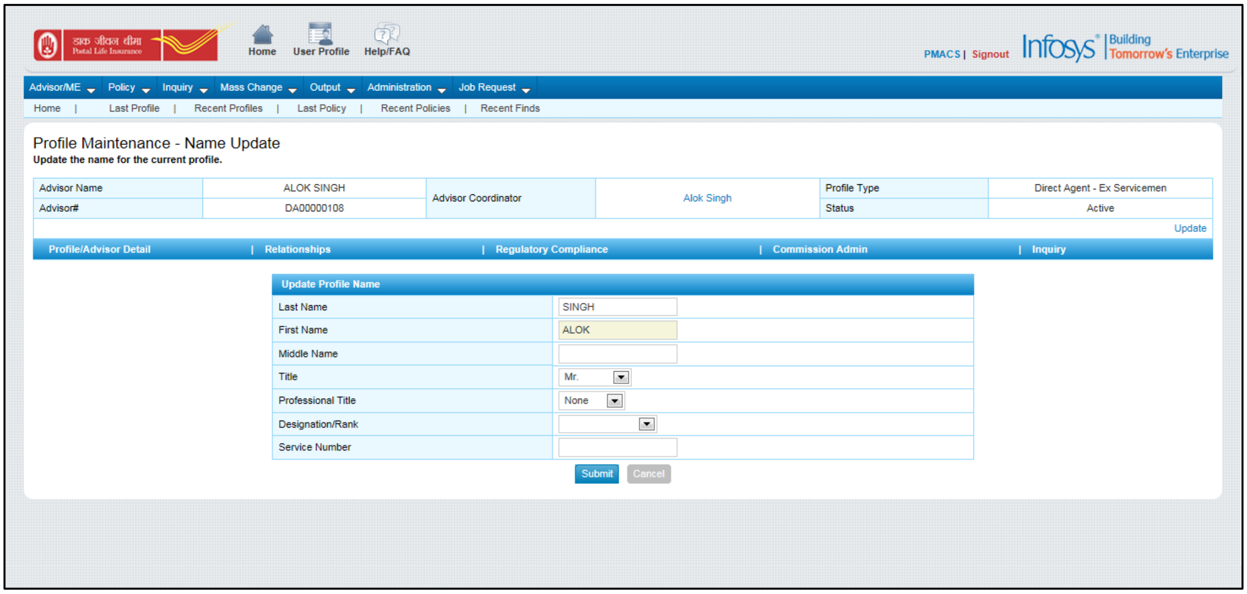
Serial Number	Hyperlinks	Functions
1	Update hyperlink in Advisor Name grid	Users must click the **Update** hyperlink to go to the **Profile Maintenance – Name Update** page.
2	Update hyperlink in PAN Number Information grid	Users must click the **Update** hyperlink to go to the **Profile Maintenance – PAN Number Information Update** page.
3	Update hyperlink in Status Information grid	Users must click the **Update** hyperlink to go to the **Status Information Update** page.
4	Update hyperlink in Personal Information grid	Users must click the **Update** hyperlink to go to the **Profile Maintenance – Personal Information** page.
5	Add hyperlink for each row in Distribution channel grid	Users must click the **Update** hyperlink to go to the **Profile Maintenance – Distribution Channel** page.
6	Add hyperlink for each row in External Number grid	Users must click the **Update** hyperlink to go to the **Profile Maintenance – External Number Add/Update** page.
7	Add hyperlink for each row in Product Class grid	Users must click the **Update** hyperlink to go to the **Profile Maintenance – Product Class Add/Update** page.

4.4 Profile Maintenance – Name Update

Profile Maintenance – Name Update page will allow the user to update the name information for the current profile.

User will be navigated to **Profile Maintenance – Name Update** page by clicking on the **Update** link on the **Advisor Name** grid on the **Profile Maintenance – Basic** page.

The screenshot below shows **Profile Maintenance – Name Update** page. The table that follows provides information on the important elements of this page.



Profile Maintenance – Name Update

Page Elements: Profile Maintenance – Name Update Details

Serial Number	Field Name	Notes
1	Last Name	Users must enter the last name of the advisor in the text box provided.
2	First Name	Users must enter the first name of the advisor in the text box provided.
3	Middle Name	Users must enter the middle name of the advisor in the text box provided.
4	Title	Users must select the title of the advisor from the drop-down list.
5	Professional Title	Users must select the Professional Title of the advisor from the drop-down list
6	Designation/Rank	Users must select the designation of the advisor from the drop-down list.

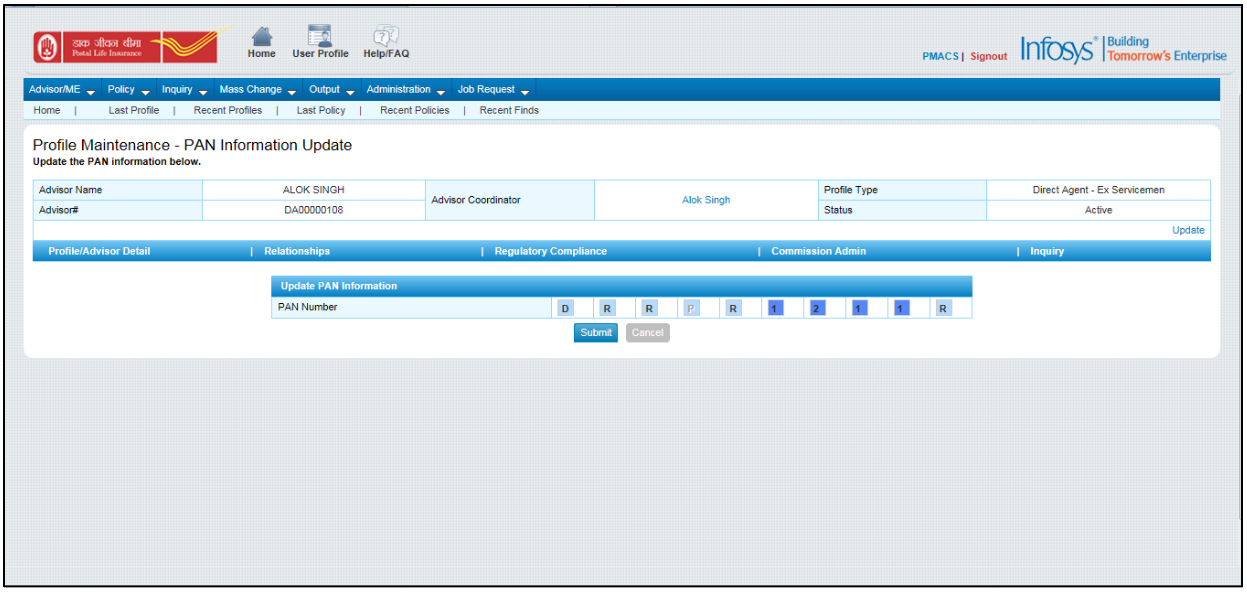
Serial Number	Field Name	Notes
7	Service Number	Users must enter the service number in the text box provided.
8	Submit	Users must click the **Submit** button to go to the **Profile Maintenance – Basic** page after the changes are saved.
9	Cancel	Users must click the **Cancel** button to go to the **Profile Maintenance – Basic** page without any changes being saved.

4.5 Profile Maintenance – PAN Information Update

Profile Maintenance – PAN Information Update page will allow the user to update PAN Number Information for the current profile.

User will be navigated to this page by clicking on the **Update** link on the **PAN Number Information** grid on the **Profile Maintenance – Basic** page.

The screenshot below shows **Profile Maintenance – PAN Information Update** page. The table that follows provides information on the important elements of this page.



Profile Maintenance – PAN Information Update

PAN Number Sample

Permanent account number will be in the format as shown above and format will be stored in the system as predefined one. (*Refer to section 3.5)*

Page Elements: Profile Maintenance – PAN Information Update Details

Serial Number	Buttons	Functions
1	Submit	Users must click the **Submit** button to go to the **Profile Maintenance – Basic** page after the changes are saved.
2	Cancel	Users must click the **Cancel** button to go to the **Profile Maintenance – Basic** page without any changes being saved.

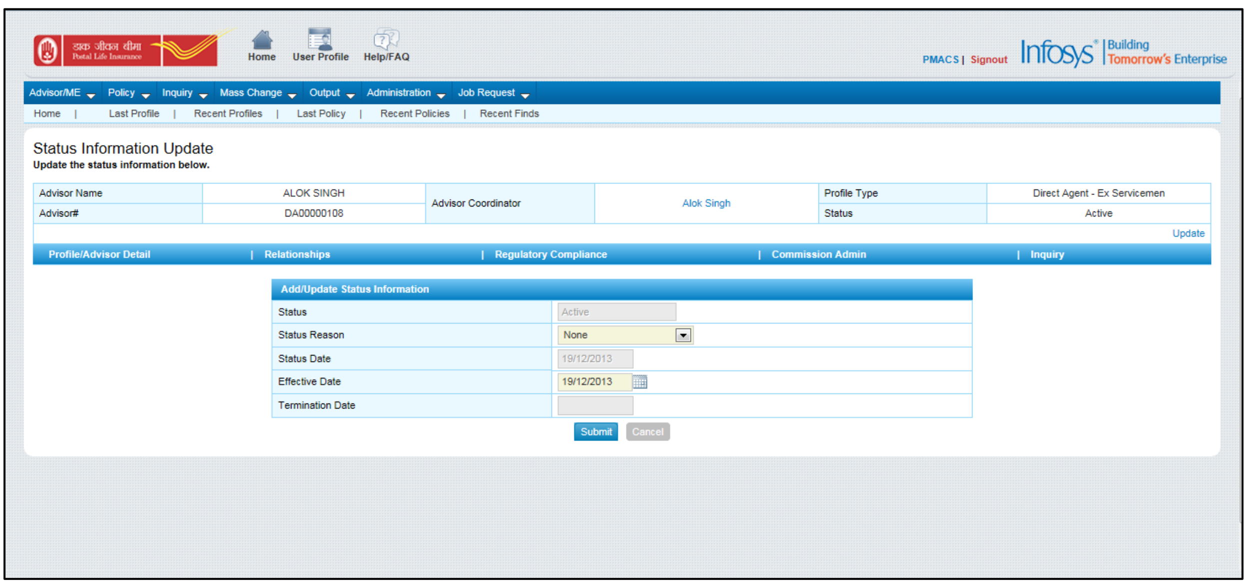
PAN number is not mandatory.

4.6 Profile Maintenance – Status Information Update

Profile Maintenance – Status Information Update will help the user to update the Status Information for the current profile.

User will be navigated to this page by clicking on the **Update** link on the **Status Information** grid on the **Profile Maintenance – Basic** page.

The screenshot below shows **Status Information Update** page. The table that follows provides information on the important elements of this page.



Status Information Update

Page Elements: Status Information Update Details

Serial Number	Field Name	Notes
1	Status	Status will be displayed as selected on the previous screen.
2	Status Reason	Users must select the status reason from the drop-down list. The list will change depending on the Status selected.
3	Status Date (DD/MM/YYYY)	**For Status as Active**: Status Date defaulted to the profile creation date. For Status as Pending/Suspended/Terminated: Date defaulted to current date. The purpose of this date is to identify the profile creation date.
4	*Effective Date (DD/MM/YYYY)	**For Status as Active/ Pending**: Date defaulted to the profile creation date and is editable. **For Status as Suspended/ Terminated**: Date defaulted to the profile creation date and is non-editable. The purpose of the date is to identify the date from which the profile is effective/suspended or terminated.
5	*Termination Date (DD/MM/YYYY)	For Status as Active/ Pending/Suspended: Field is disabled **For Status as Terminated**: Field is enabled and mandatory Profiles which are already suspended, this field will be disabled.
6	Submit	Users must click the **Submit** button to go to the **Profile Maintenance – Basic** page after the changes are saved.
7	Cancel	Users must click the **Cancel** button to go to the **Profile Maintenance – Basic** page without any changes being saved.

Resolving Important Error Messages

Critical Error Messages and Required Action

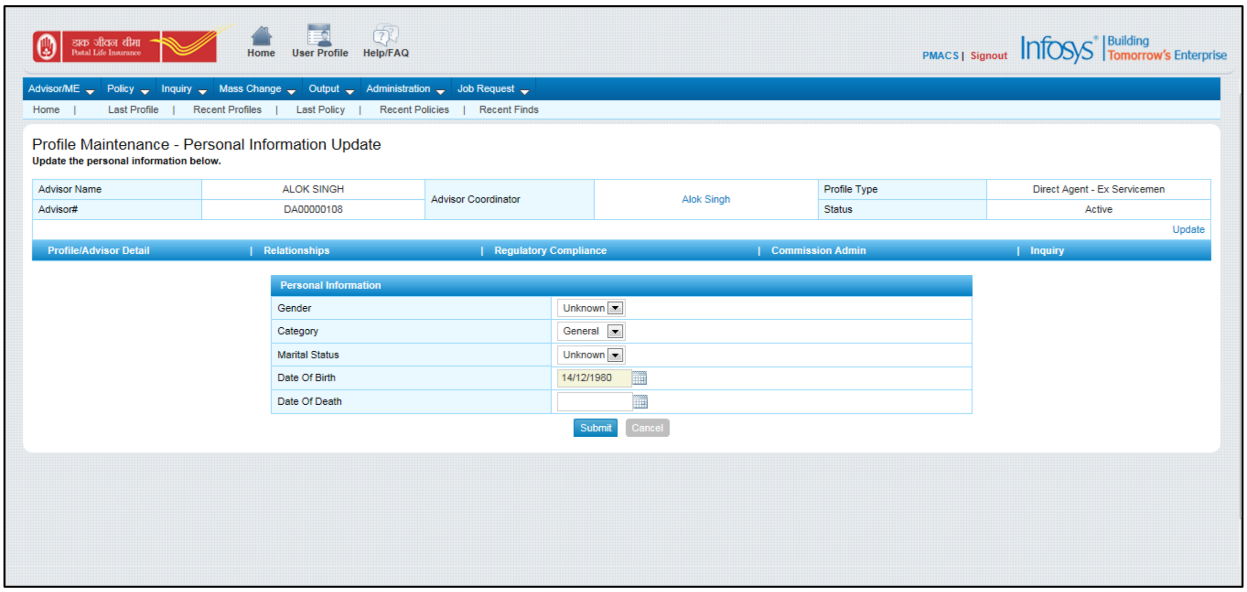
Serial Number	Condition	Error Message	Required Action
1	If the status is selected as Active: If the status reason is not selected and **Submit** button is pressed.	Please select a status reason.	Users must enter the status reason.
2	If the status is selected as Active: If the Effective date is not filled and **Submit** button is pressed.	Please enter a valid Effective Date.	Users must enter the effective date.
3	If the status is selected as Suspended: If the status reason is not selected and **Submit** button is pressed.	Please select a status reason.	Users must enter the status reason.

4.7 Profile Maintenance – Personal Information

Profile Maintenance – Personal Information Update will allow the user to update the personal information of an advisor.

User will be navigated to this page by clicking on the **Update** link on the **Personal Information** grid on the **Profile Maintenance – Basic** page.

The screenshot below shows **Profile Maintenance – Personal Information Update** page. The table that follows provides information on the important elements of this page.



Profile Maintenance – Personal Information Update

Page Elements: Profile Maintenance – Personal Information Update Details

Serial Number	Field Name	Notes
1	Gender	Allows the user to enter/edit the gender of the advisor from the drop-down list.

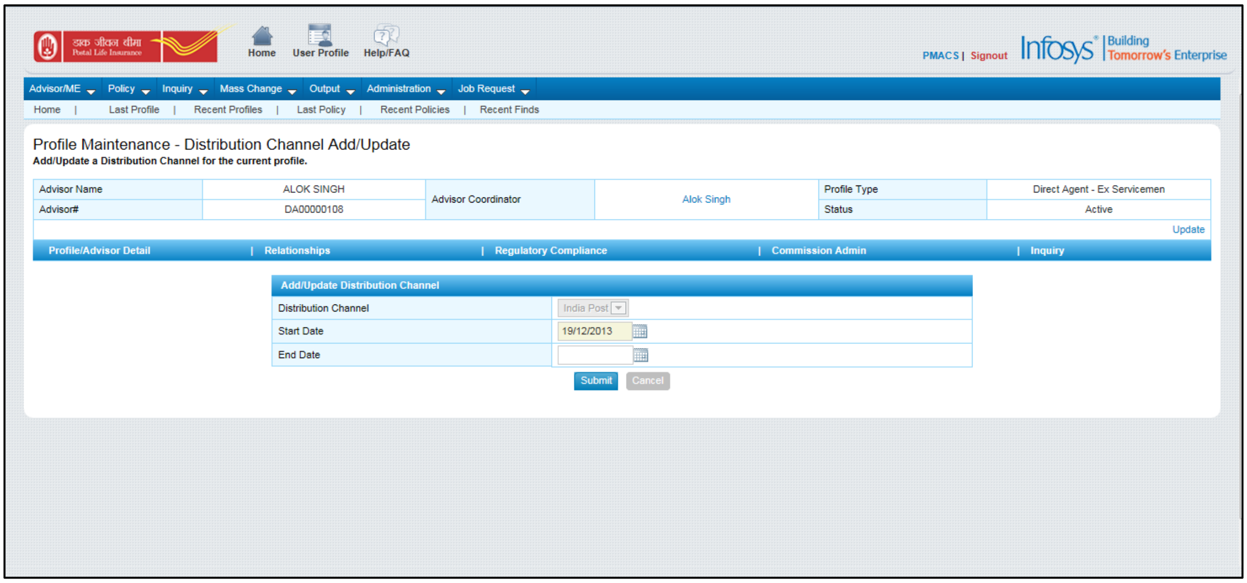
Serial Number	Field Name	Notes
2	Category	Allows the user to enter/edit the category of the advisor from the drop-down list.
3	Marital Status	Allows the user to enter/edit the marital status of the advisor from the drop-down list.
4	*Date of birth (DD/MM/YYYY)	Allows the user to enter the date of birth of an advisor.
5	*Date of death (DD/MM/YYYY)	Allows the user to enter the date of death of an advisor.
6	Submit	Users must click the **Submit** button to go to the **Profile Maintenance – Basic** page after the changes are saved.
7	Cancel	Users must click the **Cancel** button to go to the **Profile Maintenance – Basic** page without any changes being saved.

4.8 Profile Maintenance – Distribution Channel Add/Update

Profile Maintenance – Distribution Channel Add/Update will allow the user to update the Distribution channel for a particular profile.

User will be navigated to this page by clicking on the **Update** link on the **Distribution Channel** grid on the **Profile Maintenance – Basic** page.

The screenshot below shows **Profile Maintenance – Distribution Channel Add/Update** page. The table that follows provides information on the important elements of this page.



Profile Maintenance – Distribution Channel Add/Update

Page Elements: Profile Maintenance – Distribution Channel Add/Update Details

Serial Number	Field Name	Notes
1	Distribution Channel	The current selection will be shown as default.
2	*Start Date (DD/MM/YYYY)	Date is defaulted to the date when that particular distribution channel was added, however the field is editable. The purpose of this field is to identify the date from which distribution channel is started.
3	End Date (DD/MM/YYYY)	End Date on which the particular distribution channel will be active. The purpose of this field is to identify the date from which distribution channel will be ended. User can submit without entering this End date. However, this end date can be updated at any later point of time.
4	Submit	Users must click the **Submit** button to go to the **Profile Maintenance – Basic** page after the changes are saved.

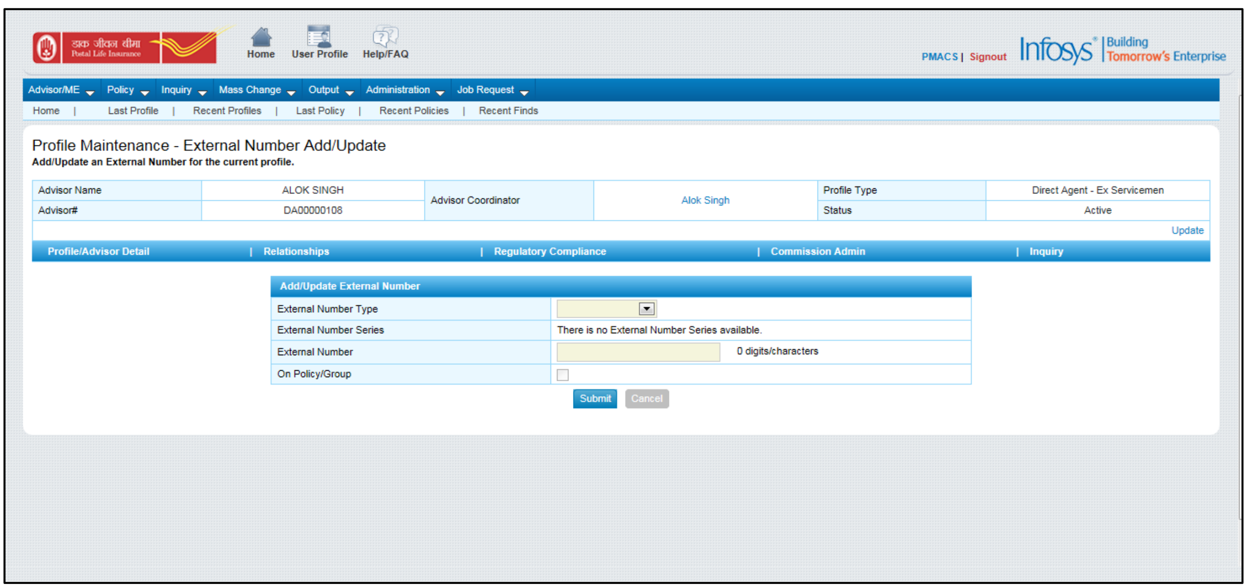
Serial Number	Field Name	Notes
5	Cancel	Users must click the **Cancel** button to go to the **Profile Maintenance – Basic** page without any changes being saved.

4.9 Profile Maintenance – External Number Add/Update

Profile Maintenance – External Number Add/Update will allow the user to update the details regarding the external number for that profile.

User will be navigated to this page by clicking on the **Update** link on the **External Number** grid on the **Profile Maintenance – Basic** page.

The screenshot below shows **Profile Maintenance – External Number Add/Update** page. The table that follows provides information on the important elements of this page.



Profile Maintenance – External Number Add/Update

The table provided below gives information on the different screen elements available on this page along with their description.

Page Elements: Profile Maintenance – External Number Add/Update Details

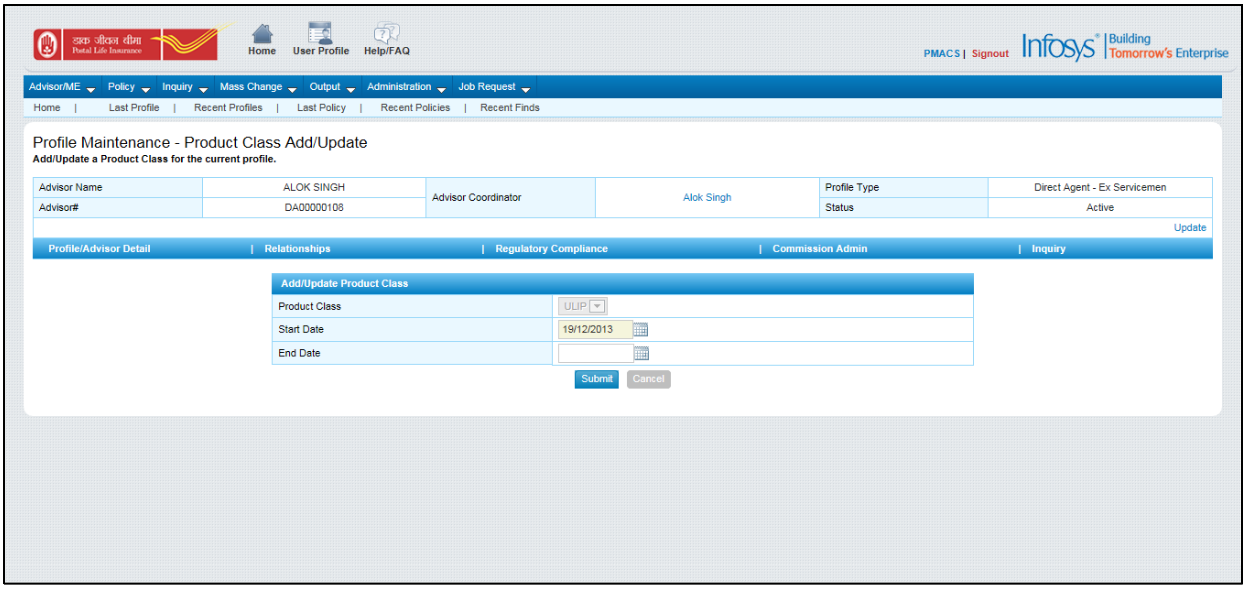
Serial Number	Field Name	Notes
1	External Number Type	Users must select the external number type from the drop-down list.
2	External Number Series	Gives the external number details (if present)
3	External Number	Users must enter the external number from the drop-down list.
4	On Policy/Group	Users must select the check box to select the On Policy/Group.
5	Submit	Users must click the **Submit** button to go to the **Profile Maintenance – Basic** page after the changes are saved.
6	Cancel	Users must click the **Cancel** button to go to the **Profile Maintenance – Basic** page without any changes being saved.

4.10 Profile Maintenance – Product Class Add/Update

Profile Maintenance – Product Class Add/Update will allow the user to update the details regarding the product class for that profile.

User will be navigated to this page by clicking on the **Update** link on the **Product Class** grid on the **Profile Maintenance – Basic** page.

The screenshot below shows **Profile Maintenance – Product Class Add/Update** page. The table that follows provides information on the important elements of this page.



Profile Maintenance – Product Class Add/Update

The table provided below gives information on the different screen elements available on this page along with their description.

Page Elements: Profile Maintenance – Product Class Add/Update Details

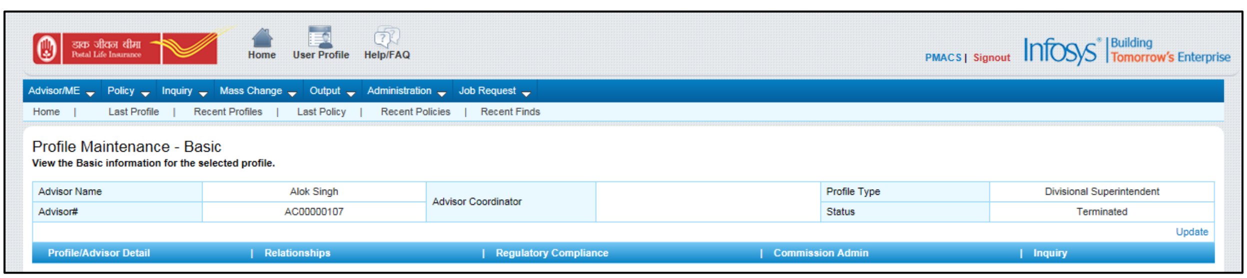
Serial Number	Field Name	Notes
1	Product Class	The current selection will be shown as default.
2	*Start Date (DD/MM/YYYY)	Date defaulted to the date when that particular product class was added, however the field is editable. This date is the beginning date from which the product is operational.
3	End Date	End Date is the last date on which profile will be in

Serial Number	Field Name	Notes
	(DD/MM/YYYY)	active status. However it is not mandatory at the time of adding. User can update at any later point of time as well.
4	Submit	Users must click the **Submit** button to go to the **Profile Maintenance – Basic** page after the changes are saved.
5	Cancel	Users must click the **Cancel** button to go to the **Profile Maintenance – Basic** page without any changes being saved.

4.11 Profile Maintenance – Address

Through **Profile/Advisor Detail** tab, the user will be able to add basic details required for an advisor.

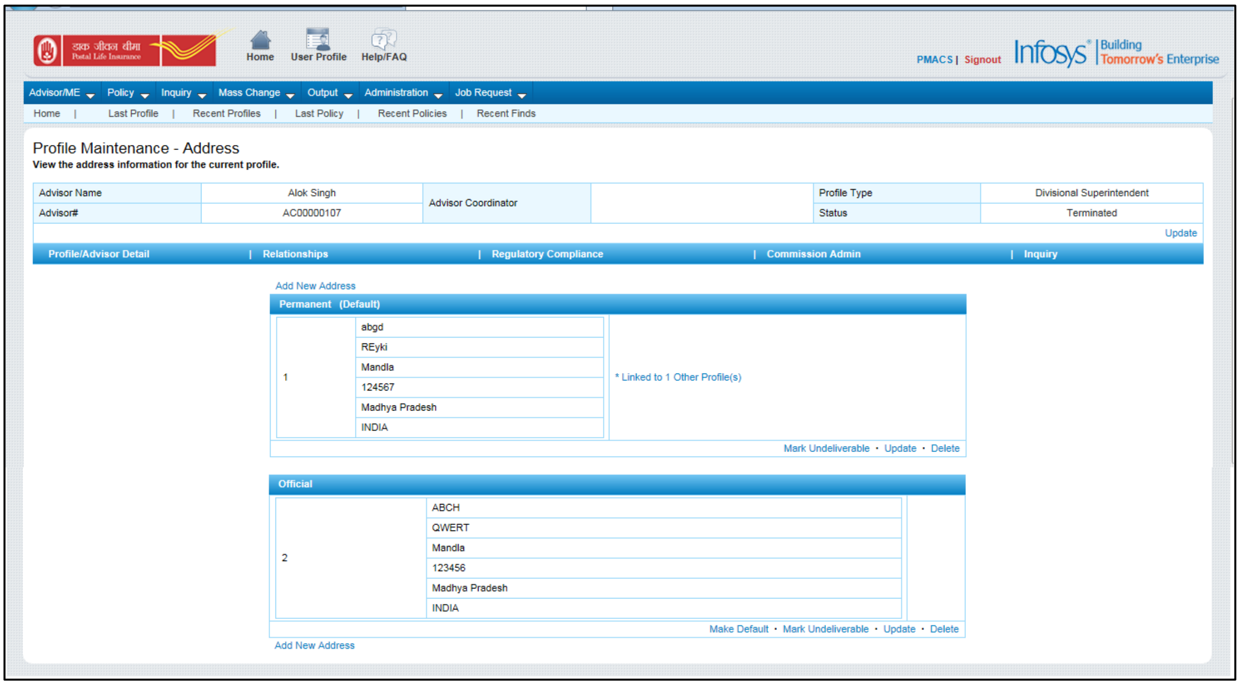
The screenshot below shows **Profile/Advisor Detail tab.**



Profile/Advisor Detail Tab

The **Profile Maintenance-Address** page can be accessed by clicking **Address** on the **Profile/Advisor Detail** menu bar.

The screenshot below shows **Profile Maintenance – Address** tab. The table that follows provides information on the important elements of this page.



Profile Maintenance - Address

Different blocks for different addresses are mentioned below.

Official

Permanent

Communication

These blocks will have the address as entered through the **Add New Address** hyperlink. Also, block for any address would appear only if the address for that address type block has been entered.

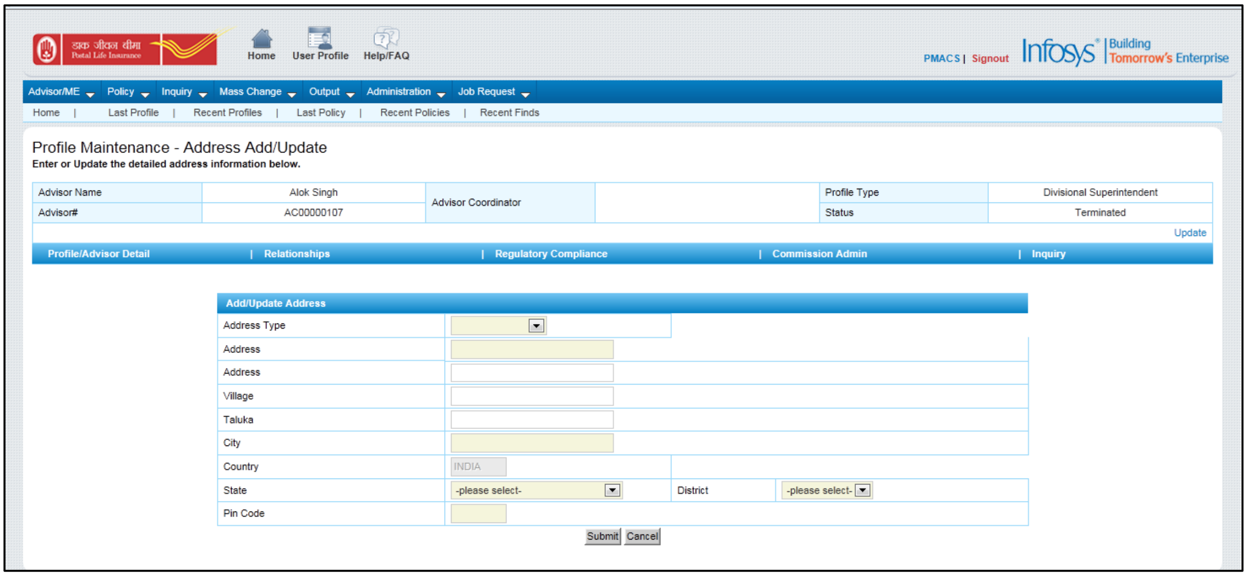
Page Elements: Profile Maintenance-Address Details

Serial Number	Hyperlinks	Functions
1	Add New Address	This hyperlink will be on the top and below the blocks for the address. Users must click the hyperlink to go to the **Profile Maintenance – Address Add/Update** page.
2	Mark Undeliverable	Users must click the **Mark Undeliverable** hyperlink to mark the address as undeliverable.
3	Update	Users must click the **Update** hyperlink to update the Address.
4	Delete	Users must click the **Delete** hyperlink to delete the Address.
5	Mark Default	Users must click the **Mark Default** hyperlink o make the particular address type as default. ▪ This hyperlink will appear only if the concerned address type is not marked as default in PMACS® for that profile. ▪ This hyperlink will not appear on the box if the address type is already marked as default.

4.11.1 Profile Maintenance – Address Add/Update

Users will be able to add address details for an advisor through **Profile Maintenance – Address Add/Update** page.

The screenshot below shows **Profile Maintenance – Address Add/Update** page. The table that follows provides information on the important elements of this page.



Profile Maintenance – Address Add/Update

Page Elements: Profile Maintenance – Address Add/Update Details

Serial Number	Field Name	Notes
1	Address Type	Users must select the Address Type from the drop-down list.
2	Address	Users must enter the Address in the text box provided.
3	Village	Users must enter the Village name in the text box provided.
4	Taluka	Users must enter the Taluka name in the text box provided.
5	City	Users must enter the City name in the text box provided.
6	Country	Country will reflect as India in a read-only text box.
7	State	Users must select the State from the drop-down list.
8	District	Users must select the District from the drop-

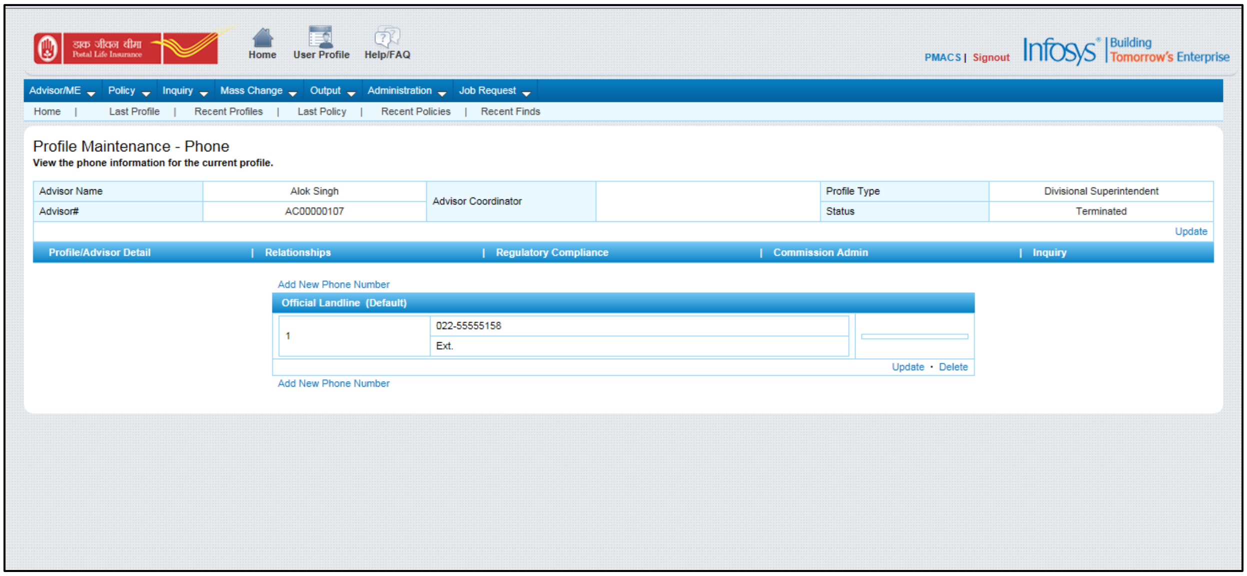
Serial Number	Field Name	Notes
		down list.
9	Pin Code	Users must enter the Pin Code in the text box provided.
10	Submit	Users can click the **Submit** button to initiate the edit process. If the edit process is not successful, the user is returned to the current page to correct the entry. If edits are passed, then the user is taken back to the previous page which is **Profile Maintenance – Address** page.
11	Cancel	Users must click the **Cancel** button to go to the **Profile Maintenance – Address** page.

4.12 Profile Maintenance – Phone

The **Profile Maintenance-Phone** page enables to add, update or delete phone information for an advisor profile.

The **Profile Maintenance-Phone** page can be accessed by clicking **Phone** on the **Profile/Advisor Detail** menu bar.

The screenshot below shows **Profile Maintenance – Phone** page. The table that follows provides information on the important elements of this page.



Profile Maintenance – Phone

Different blocks for different phone number types are mentioned below.

- Official Landline
- Resident Landline
- Official Mobile
- Resident Mobile

These blocks will have the Phone information as entered through the **Add New Phone Number** hyperlink. Also, block for any Phone type would appear only if the Phone details for that Phone type block has been entered.

Page Elements: Profile Maintenance – Phone Details

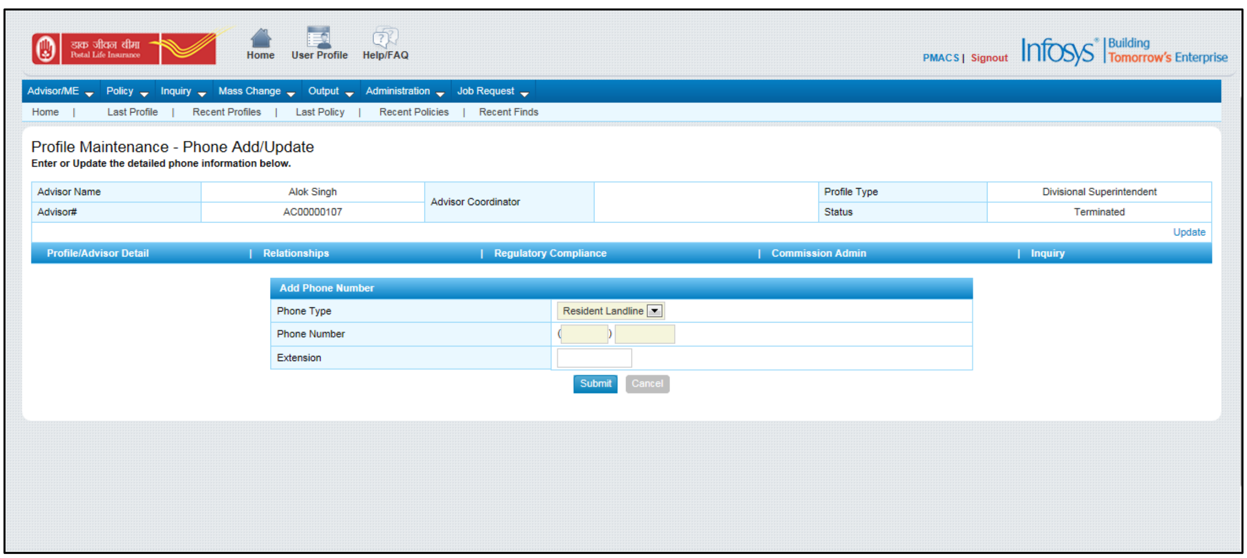
Serial Number	Hyperlinks	Functions
1	Update	Users must click the **Update** hyperlink to update the **Phone** details.

Serial Number	Hyperlinks	Functions
2	Delete	Users must click the **Delete** hyperlink to delete the **Phone** details.

4.12.1 Profile Maintenance – Phone Add/Update

Users can click on the **Add New Phone Number** hyperlink to display the phone type dropdown on the **Profile Maintenance – Phone Add/Update** page. Once the phone type is selected, the box formats for entering the phone numbers will appear accordingly.

The screenshot below shows **Profile Maintenance – Phone Add/Update** page. The table that follows provides information on the important elements of this page.



Profile Maintenance – Phone Add/Update

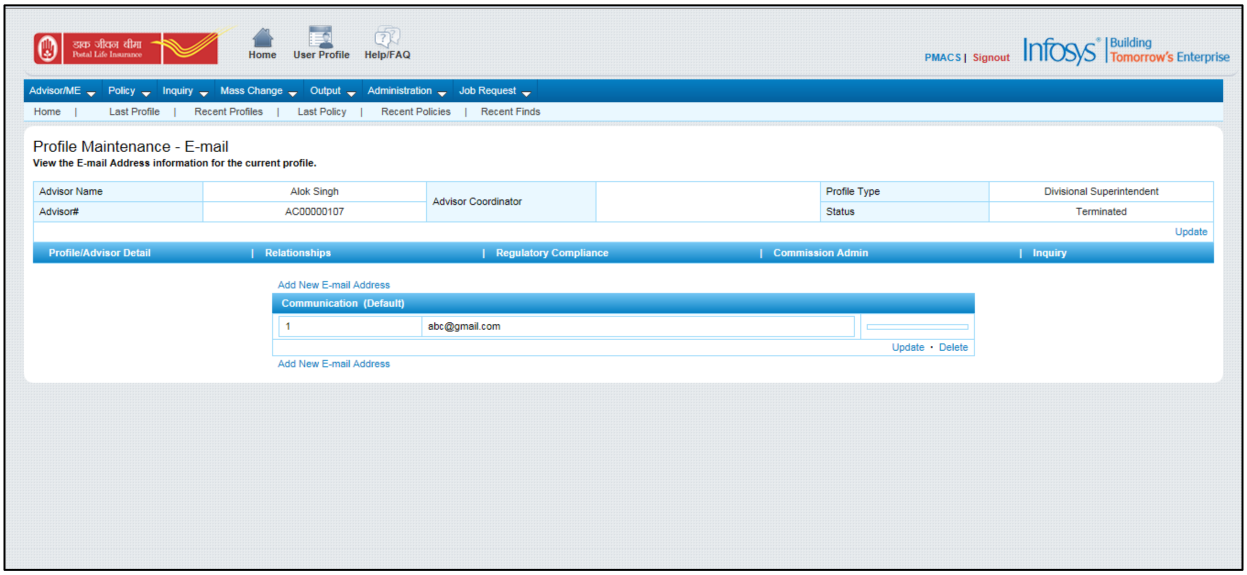
Page Elements: Details for Profile Maintenance – Phone Add/Update

Serial Number	Field Name	Notes
1	Phone Type	This will display the phone type selected to be updated like Permanent, Communication, Official or Mobile.
2	Phone Number	▪ If Phone type is Permanent/ Communication/official then Phone number format should be. STD code in the first text box and phone number in the second text box and the total length of the number should be 11 digits.3 ▪ If Phone type is Mobile, then Phone number format should be 'XXXXXXXXXX'.
3	Extension	Users can enter the extension number in the text box provided. It will appear only for the Phone Type as "Permanent/ Communication/ Official'
4	Submit	Users must click the **Submit** button to initiate the edit process. If the edit process is not successful, the user is returned to the current page to correct the entry. If edits are passed then the user is taken back to the previous page which is **Profile Maintenance – Phone** page.
5	Cancel	Users must click the **Cancel** button to return to the **Profile Maintenance –Phone** page.

4.13 Profile Maintenance – Email

Users can click the **Email** option on the **Profile/Advisor Detail** drop-down menu of the **Profile Maintenance-Basic** page to display the **Profile Maintenance-Email** page.

The screenshot below shows **Profile Maintenance – E-mail** page. The table that follows provides information on the important elements of this page.



Profile Maintenance – Email

Different blocks for different E-Mail Address types are mentioned below.

- Official
- Permanent
- Communication

These blocks will have the E-mail address as entered through the A**dd New E-mail Address** hyperlink. Also, block for any E-mail address type would appear only if the E-mail address for that E-mail type block has been entered.

Page Elements: Profile Maintenance – Email Details

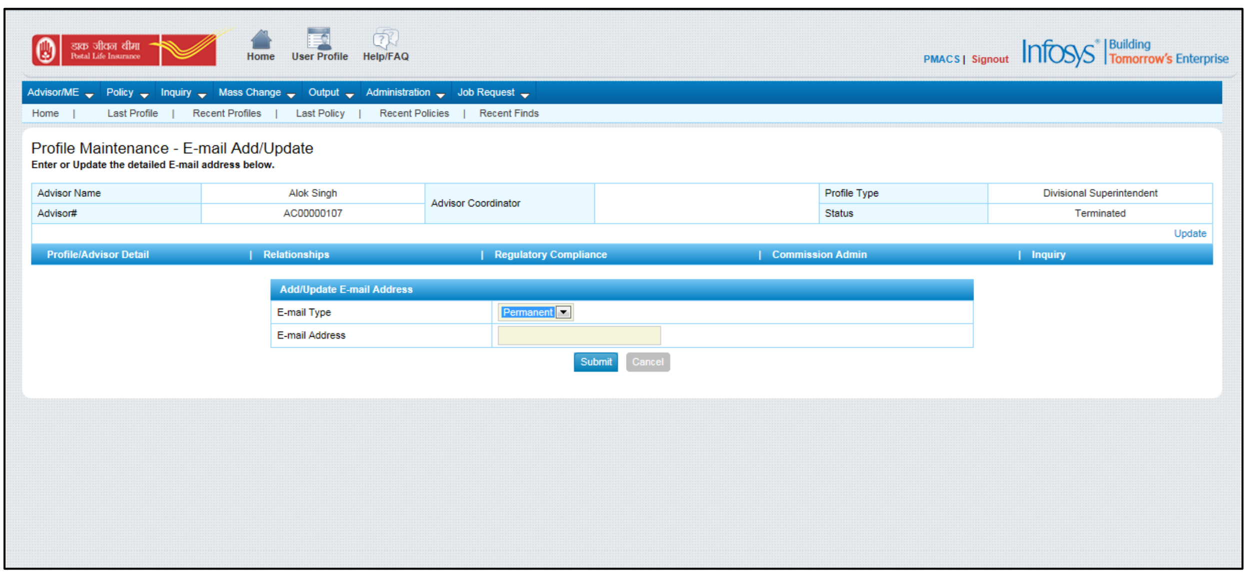
Serial Number	Hyperlinks	Functions
1	Update	Users must click the **Update** hyperlink to update the E-mail address details.

Serial Number	Hyperlinks	Functions
2	Delete	Users must click the **Delete** hyperlink to delete the E-mail address details.

4.13.1 Profile Maintenance – Email Add/Update

User will be able to add/update email details for an advisor through **Profile Maintenance – Email Add/Update** page.

The screenshot below shows **Profile Maintenance – E-mail Add/Update** page. The table that follows provides information on the important elements of this page.



Profile Maintenance – Email Add/Update

Page Elements: Profile Maintenance – Email Add/Update Details

Serial Number	Field Name	Notes

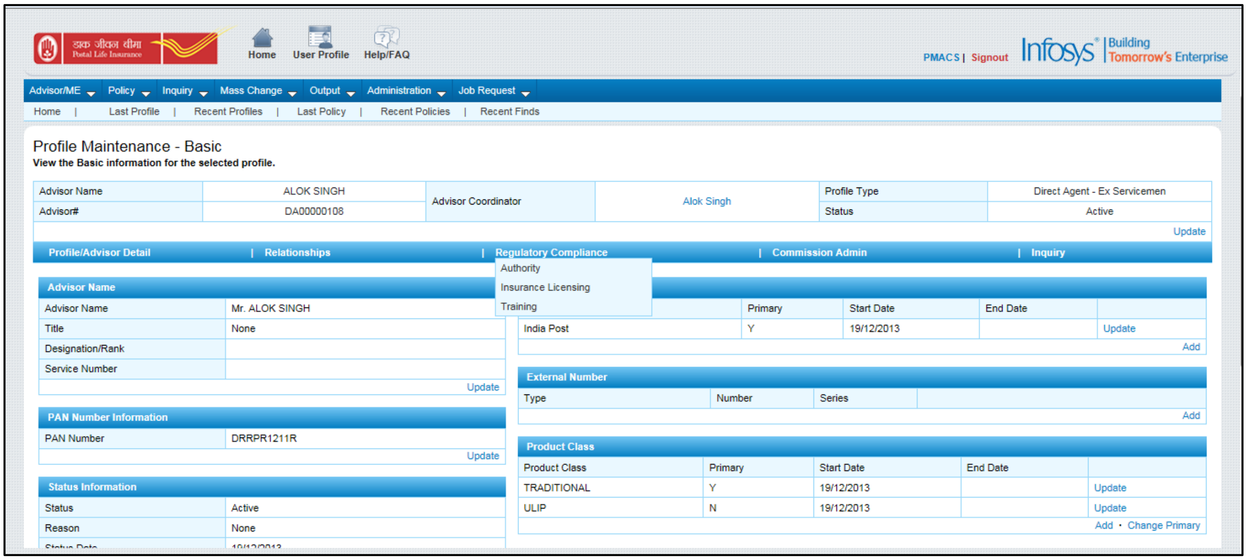
Serial Number	Field Name	Notes
1	E-mail Type	Users can select the e-mail type from the drop-down list.
2	E-mail Address	Users can enter the e-mail address in the text box provided.
3	Submit	Users must click the **Submit** button to initiate the edit process. If the edit process is not successful, the user is returned to the current page to correct the entry. If edits are passed then the user is taken back to the previous page which is **Profile Maintenance – E-mail** page.
4	Cancel	Users must click the **Cancel** button to go to the **Profile Maintenance – E-mail** page.

4.14 Profile Maintenance – Authority

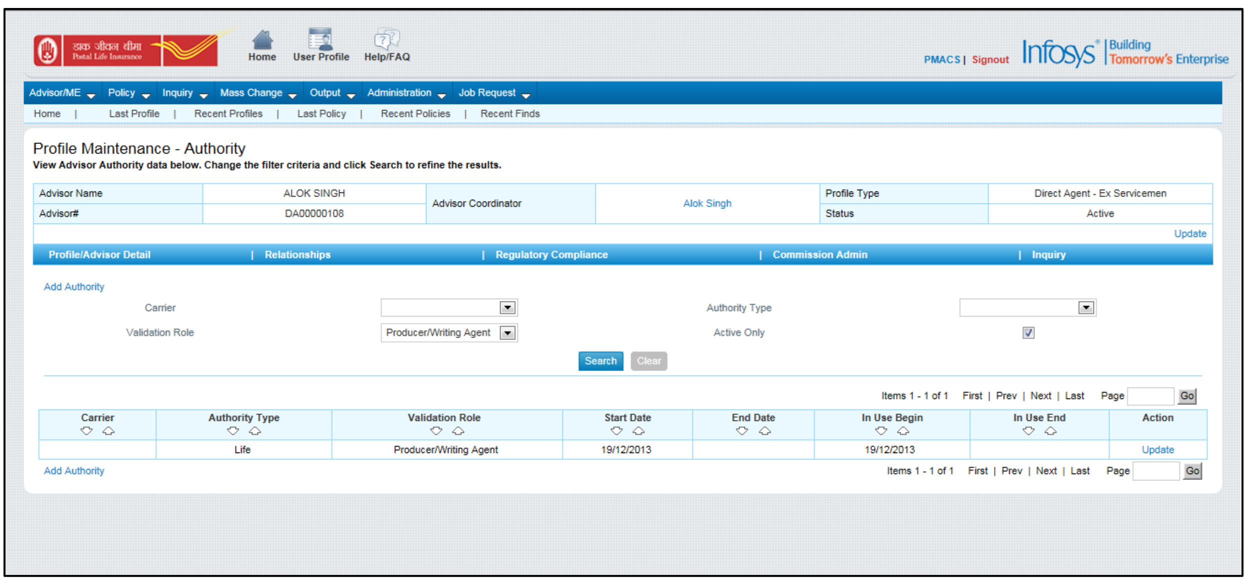
The authority for an advisor will automatically be calculated, once License is added. It will also be reflected on **Profile Maintenance – Authority** page. However, user will also have the option to add authority to an advisor profile manually.

Profile Maintenance – Authority page can be accessed by clicking **Authority** from the **Regulatory Compliance** tab. Once clicked, system displays the corresponding lines of authority for the advisor selected.

The screenshot below shows **Profile Maintenance – Authority** page. The table that follows provides information on the important elements of this page.



Regulatory Compliance Tab



Profile Maintenance – Authority

Page Elements: Profile Maintenance – Authority Details

Serial Number	Field Name	Notes
1	Carrier	Users must select the Carrier type from the drop-

Serial Number	Field Name	Notes
		down list.
2	Authority Type	Users must select the Authority Type from the drop-down list. Authority type means which authority the advisor can hold. Eg : Life
3	Validation Role	Users must select the Validation Role from the drop-down list.
4	Active Only	By default, Profiles are selected as Active.

The complete list of Authority available to the advisor will be listed by default on the Authority page. The grid will have the following information:

Page Elements: Profile Maintenance – Authority Details

Serial Number	Field Name	Notes
1	Carrier	Displays the Name of the carrier
2	Authority Type	Displays the Type of authority e.g. Life
3	Validation Role	Displays the Validation role
4	Start Date	Displays the Authority Start date
5	End Date	Displays the Authority End date
6	In Use Begin	Displays the Authority in-use begin date. Default is system date.
7	In Use End	Displays the Authority in-use end date. Default is blank.
8	Action	It has the '**Update**' Hyperlink against each row.
9	Add Authority	If clicked, the system initiates the Add Authority process by displaying the **Authority Add/Update** page. The link appears both above and below the

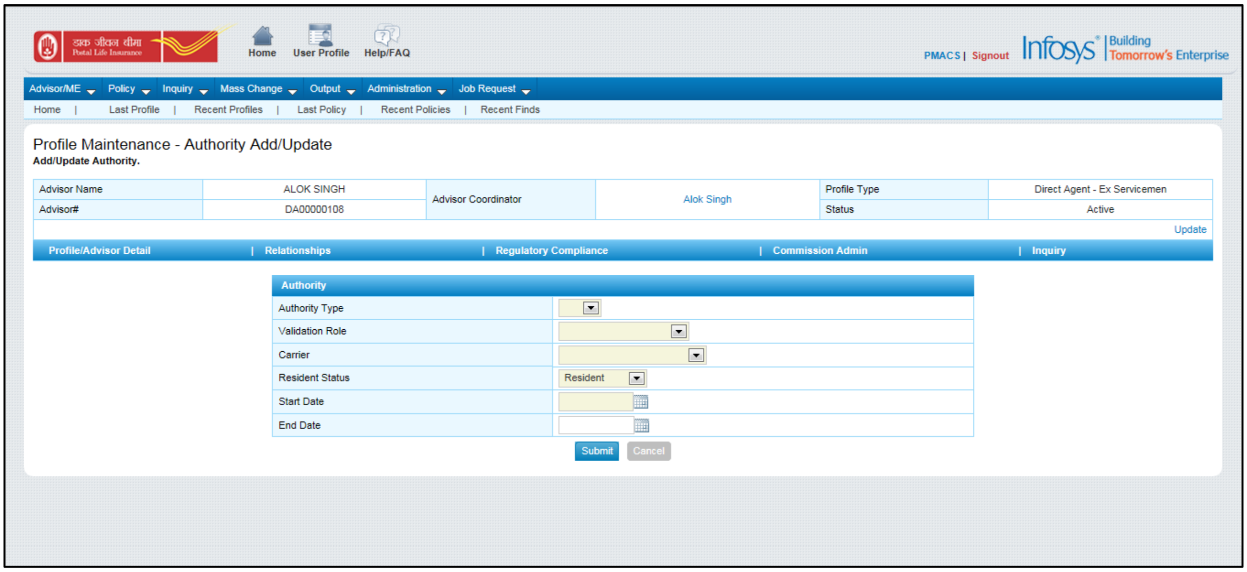
Serial Number	Field Name	Notes
		grid.
10	Update	If clicked, the system initiates the update Authority process by displaying the **Authority Add/Update** page. The link appears on each row in the **Action** column in the selection list.

4.14.1 Profile Maintenance – Authority Add/Update

Profile Maintenance – Authority Add/Update page allows the user to Add/Update Authority.

The user is navigated to this page once the hyperlink as **Add Authority** or **Update** is clicked on the **Authority** page. All these fields will be disabled and will show the selection as done when the Authority was added, if the **Update** link is clicked on the **Authority** page.

The screenshot below shows **Profile Maintenance – Authority Add/Update** page. The table that follows provides information on the important elements of this page.



Profile Maintenance – Authority Add/Update

Page Elements: Profile Maintenance – Authority Add/Update Details

Serial Number	Field Name	Notes
1	Authority Type	Displays the authority type. Authority type means which authority the advisor can hold. Eg : Life
2	Validation Role	Users must select the validation role from the drop-down list.
3	Carrier	Users must select the Carrier from the drop-down list.
4	Resident Status	(Enabled and Default as Resident) Users must select the Resident Status from the drop-down list.
5	Start date (DD/MM/YYYY)	Date from which Authority of the role (Advisor) begins. Authority of an Advisor begin date identifies for how many days (months), an Advisor is active.

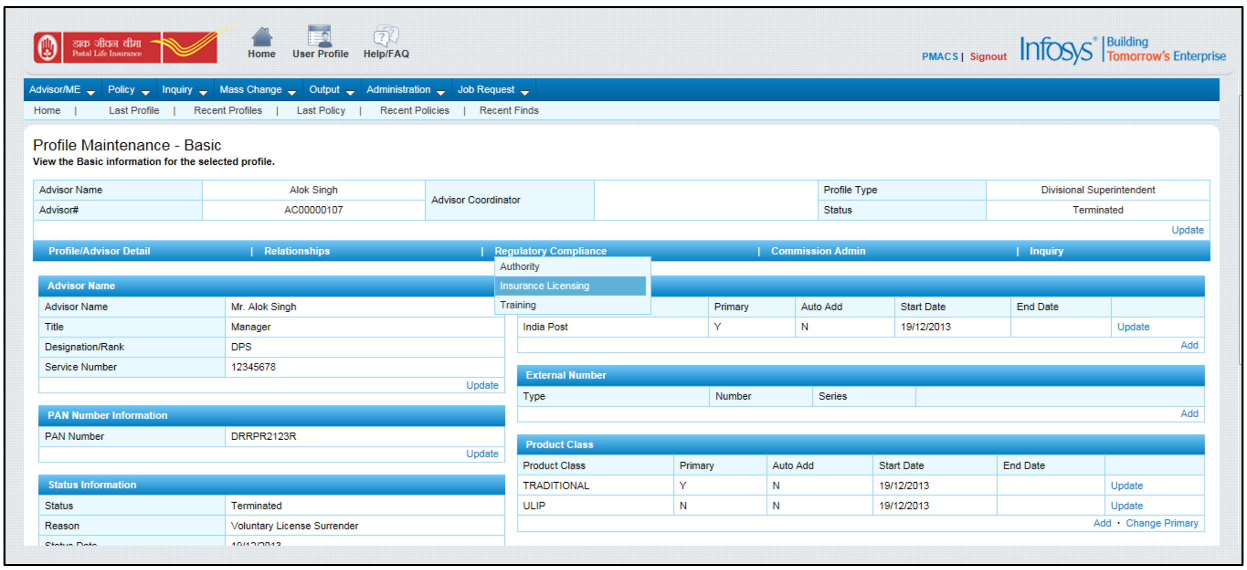
Serial Number	Field Name	Notes
6	End Date (DD/MM/YYYY)	Date on which Authority of the role (Advisor) ends. Date on which Authority of an Advisor ends, which identifies for how many days (months), an Advisor is active.
7	Submit	Users must click the **Cancel** Button to stop the Add or Update process and returns the user to the **Authority** tile.
8	Cancel	Users must click the **Submit** button to initiate the edit process. If unsuccessful, the user is returned to the page to correct. If successful, the system saves the changes to the database, creates history and returns the user to the **Authority** tile.

4.15 Profile Maintenance – Insurance Licensing

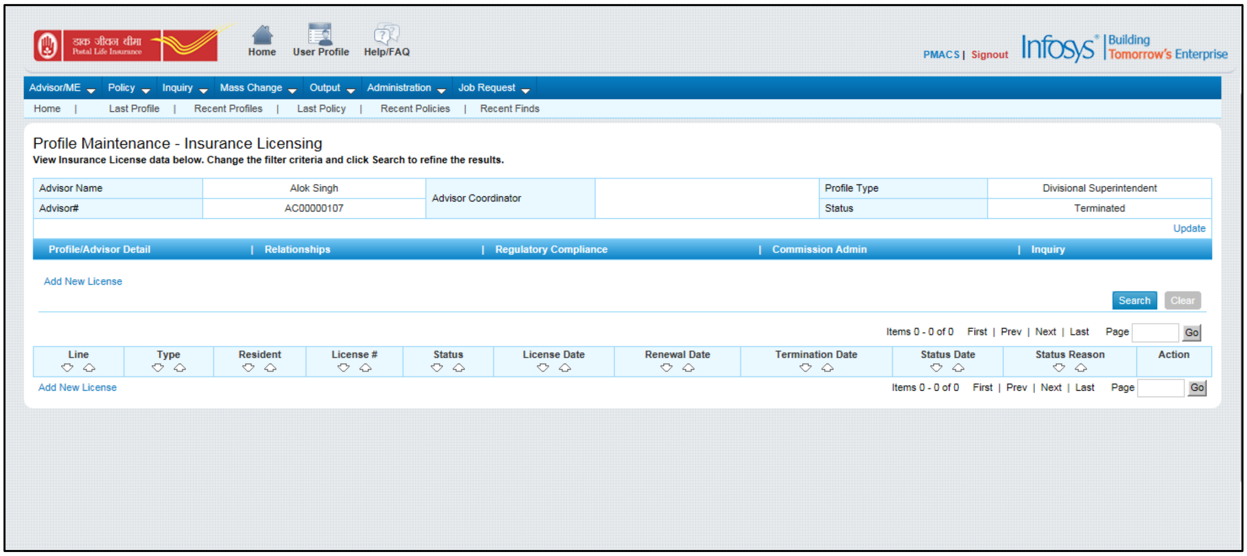
Profile Maintenance – Insurance Licensing page will display the summary of the license an Advisor.

Profile Maintenance – Insurance Licensing page can be accessed by clicking **Insurance Licensing** from the **Regulatory Compliance** tab.

The screenshot below shows **Profile Maintenance – Insurance Licensing** page. The table that follows provides information on the important elements of this page.



Regulatory Compliance Tab



Profile Maintenance – Insurance Licensing

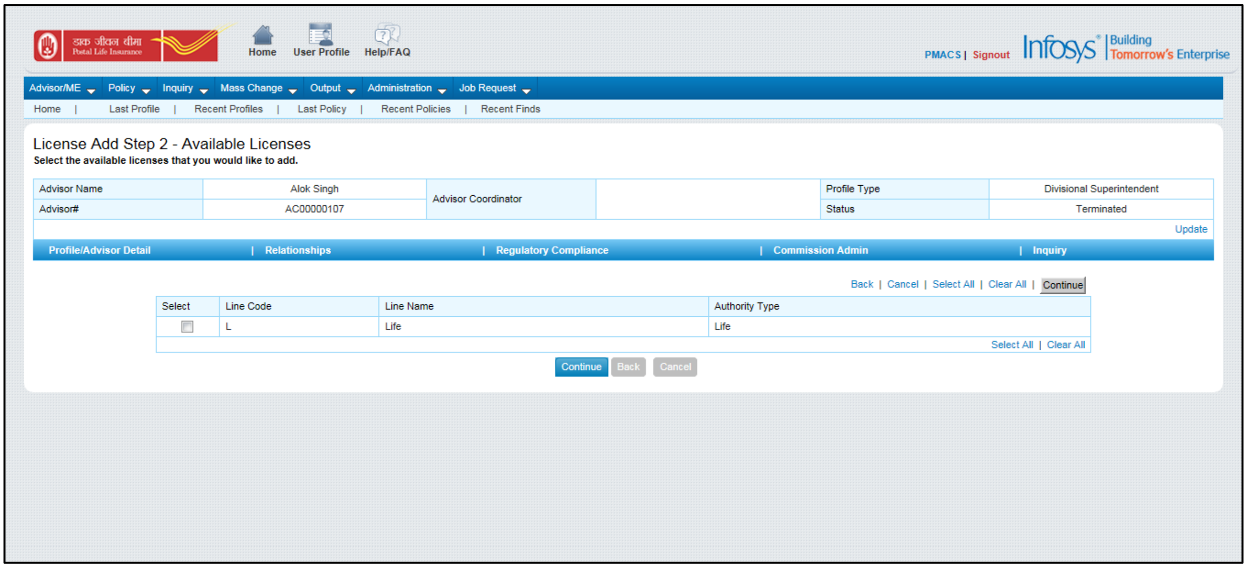
Page Elements: Profile Maintenance – Insurance Licensing Details

Serial Number	Hyperlink	Functions
1	Add New License	Users must click the Add New License hyperlink to go to the License Add Step 2 – Available Licenses page.

4.15.1 License Add Step 2 – Available Licenses

License Add Step 2 – Available Licenses page can be accessed by clicking the **Add New License** hyperlink.

The screenshot below shows **License Add Step 2 – Available Licenses** page. The table that follows provides information on the important elements of this page.



License Add Step 2 – Available Licenses

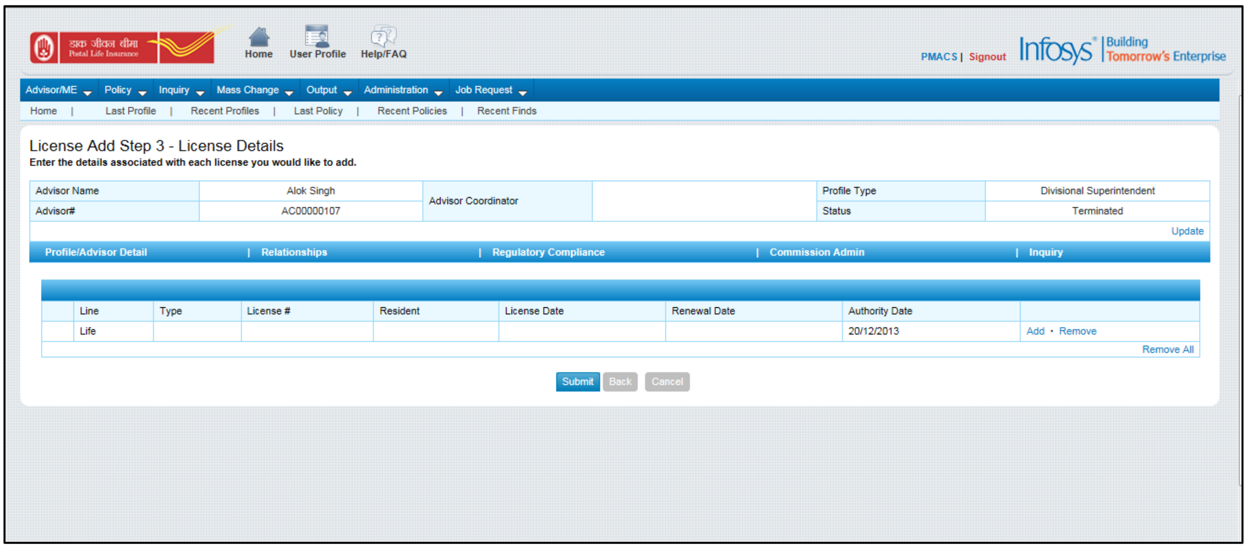
Page Elements: License Add Step 2 – Available Licenses Details

Serial Number	Hyperlinks	Functions
1	Select All	Users must click the **Select All** hyperlink to check all rows in the selection grid.
2	Clear All	Users must click the **Clear All** hyperlink to un-check all rows in the selection grid.
3	Back	Users must click the **Back** Button to go to the previous page.
4	Cancel	Users must click the **Cancel** Button to stop the add license process and go to the **License Inquiry** page**.**
5	Continue	Users must click the **Continue** button to initiate the edit process. If passed the user is moved to the **Enter License Details** page. If not, the user is returned to the current page to correct the entry.

4.15.2 License Add Step 3 – License Details

License Add Step 3 – License Details page can be accessed by clicking the **Continue** button.

The screenshot below shows **License Add Step 3 – License Details** page. The table that follows provides information on the important elements of this page.



License Add Step 3 – License Details

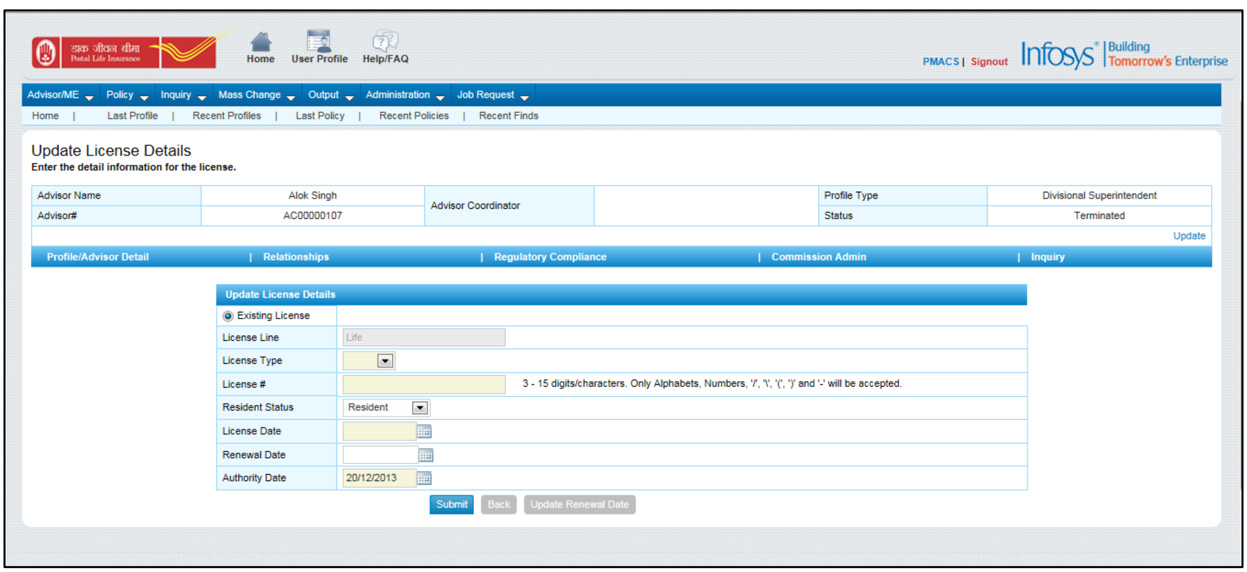
Page Elements: License Add Step 3 – License Details

Serial Number	Hyperlinks	Actions
1	Add/Update	Users must click this link to display the **Update License Details** page where the user can add the details.
2	Remove	Users must click this link to remove the selected **Line** combination from the grid.
3	Remove All	Displays a warning message “**Do you really want to remove all license lines for this**

Serial Number	Hyperlinks	Actions
		Circle?” If the user clicks **Cancel**, they are returned to the page. If the user clicks **OK**, the Circle is removed from the add process.
4	Back	Users must click the **Back** Button to go to the previous page.
5	Cancel	Users must click the **Cancel** Button to stop the add license process and go to the **License Inquiry** page.
6	Submit	Users must click the **Submit** button to initiate the edit process. If passed the user is moved to the next page.

4.15.3 Update License Details

The screenshot below shows **Update License Details** page. The table that follows provides information on the important elements of this page.



Update License Details

Page Elements: Update License Details

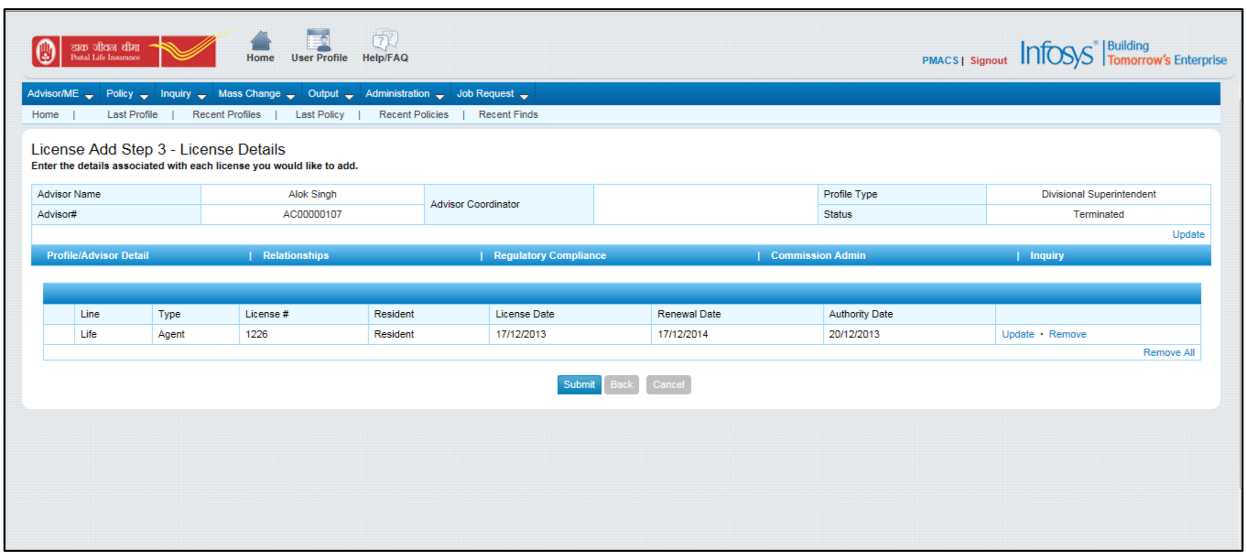
Serial Number	Field Name	Notes
1	License Line	Displays the License Line.
2	License Type	Users must select the License Type from the drop-down list.
3	License #	Users must enter the License Number in the text box provided.
4	Resident Status	Users must select the resident status from the drop-down list.
5	License date (DD/MM/YYYY)	Users must select the license date from the calendar.
6	Renewal Date (DD/MM/YYYY)	Renewal date denotes the date on which the license to be renewed. However user needs not to enter the renewal date. System denotes the next renewal date as one year from the current date. After submitting, user can view the renewal date on the screen.
7	Authority Date (DD/MM/YYYY)	Users must select the authority date from the calendar.
8	Back	Users must click the **Back** button to go to the previous page.
9	Submit	Users must click the **Submit** button to initiate the edit process. If passed the user is returned to the **Enter License Details** page.
10	Update Renewal Date	Clicking the **Update Renewal Date** button will cause the system to attempt to calculate the next renewal date. The following actions could result: ▪ If the system cannot calculate the renewal date, the system displays the following message: “Please enter the license Renewal Date.” ▪ If the system successfully calculates a renewal date, it displays the new date in the Renewal Date field and displays the message

Serial Number	Field Name	Notes
		"Renewal Date Updated." ■ The user should not update the renewal date. The system will automatically calculate it and update in the renewal date section.

4.15.4 License Add Step 3 – License Details

License Add Step 3 – License Details page will show the summary of the details entered in previous page. It is a final confirmation screen. User needs to press the **Submit** button if details entered are found to be ok.

The screenshot below shows **License Add Step 3 – License Details** page. The table that follows provides information on the important elements of this page.



License Add Step 3 – License Details

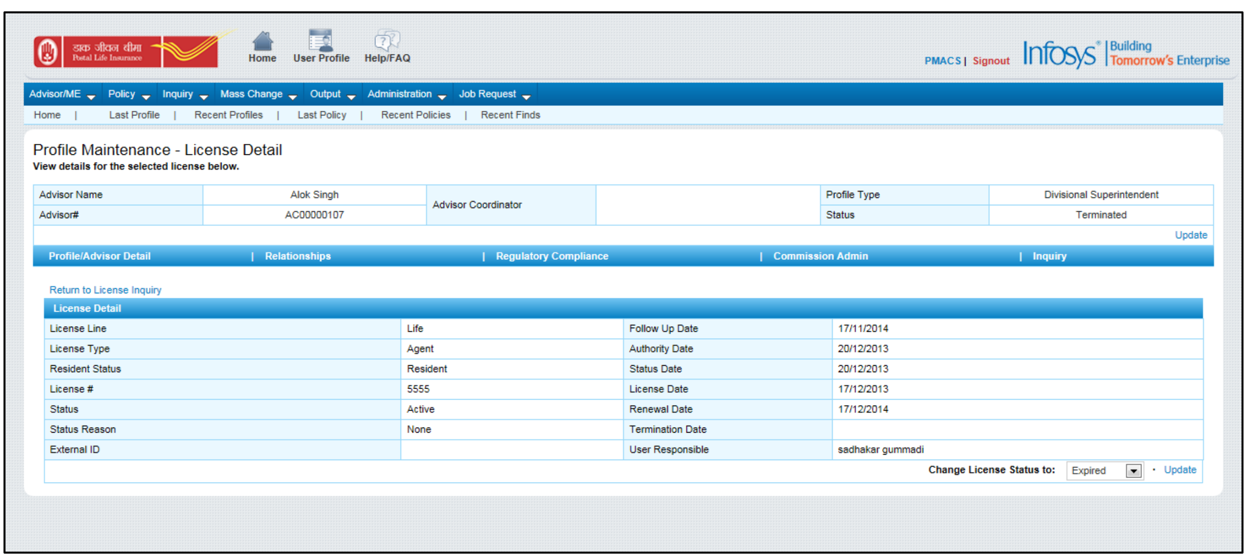
Page Elements: License Add Step 3 – License Details

Serial Number	Buttons	Functions
1	Back	Users must click the **Back** button to go to the previous page.
2	Cancel	Users must click the **Cancel** button to stop the add License process and returns the user to the **Profile Maintenance – Insurance Licensing** page.
3	Submit	Users must click the **Submit** button to add the license to Advisor's profile.

4.15.5 Profile Maintenance – License Detail

Profile Maintenance – License Detail page can be accessed by clicking **Insurance Licensing** from the **Regulatory Compliance** tab. On the **Insurance Licensing** page, the user will be required to click on the **Detail** button as will be seen in the **Action** column.

The screenshot below shows **Profile Maintenance – License Detail** page. The table that follows provides information on the important elements of this page.



Profile Maintenance – License detail

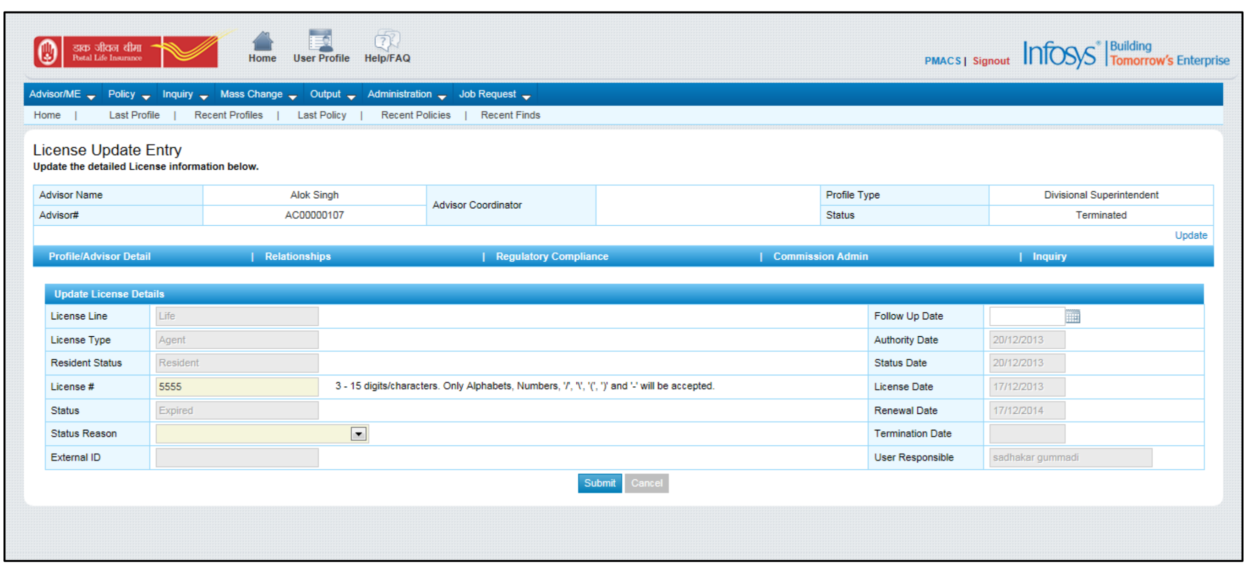
Page Elements: Profile Maintenance – License detail

Serial Number	Hyperlinks	Functions
1	Return to License Enquiry	Users must click the hyperlink to go to the **License Inquiry** page. The Update (Hyperlink) process has two modes: ■ If the user clicks the Update hyperlink and the Change License Status to drop-down is blank or null, the normal update process is initiated. ■ If the user selects a new status with the Change Status to drop-down and clicks the Update hyperlink, the status update process is initiated.

4.15.6 License Update Entry

License Update Entry page will allow the authorized user to change the details for the license of an advisor.

The screenshot below shows **License Update Entry** page. The table that follows provides information on the important elements of this page.



License Update Entry

Page Elements: License Update Entry Detail

Serial Number	Buttons	Functions
1	Submit	Users must click the **Submit** button to initiate the edit process. If the edit process is not successful, the user is returned to the current page to correct the entry. If edits are passed then the user is taken to the **Profile Maintenance – License Detail** page.
2	Cancel	Users must click the **Cancel** button to go to the **License Detail** page.

4.16 License Renewal Follow-up

The system follows the License status and generate follow-up task by setting up rules in the system. This rule is for the license follow-up before the license renewal date.

Different reminders for follow-up are described below.

Reminder No: 1

- First notice will be generated for the license renewal 1 month before the License expiry date.

Reminder No: 2

- Second notice will be generated for the license renewal 15 days before the License expiry date, if not renewed already.

Reminder No: 3

- Third notice will be generated for the license renewal 7 days before the License expiry date, if not renewed already.

Reminder No: 4

- Final notice will be generated for the license renewal on the License expiry date, if not renewed already.

4.17 Expiry of a License or License Follow-up

Currently the license is issued to advisors of type **Direct Agents**. License to a Direct Agent is issued in 2 steps:

When an advisor (Direct Agent) is recruited, he/she is required to undergo a mandatory training in the first year. He/she will be allocated with a Provisional License Number at the time of recruitment. In case, the Advisor is unable to clear the Licentiate examination, the license will be **Suspended**.

If the Direct Agent clears the Licentiate examination in the first year and the mandatory training is completed, the License number becomes permanent.Otherwise the status will be **Suspended**. Alerts in form of SMS, e-mail, letter, etc. will be sent to the advisor.

License renewal can be set in 2 ways:

New License Renewal

- First renewal happens after a defined period just after the new license is issued to an a. Hence, in this case the renewal rule for license will be 1 year. (This will be used for renewal of provisional license.)

Susequent Renewals

- In this case, the renewal rule for license will be set as 3 years (as per IRDA rule) from the date of issuance of Permanent License Number.

4.18 Deactivation of an Advisor Code

License can be cancelled manually through the License Update Entry page. Advisor Number will be deactivated and the profile will be moved to Suspended status soon after the License renewal date is elapsed. The License renewal date will be based on the License renewal rule set during the data setup activity.

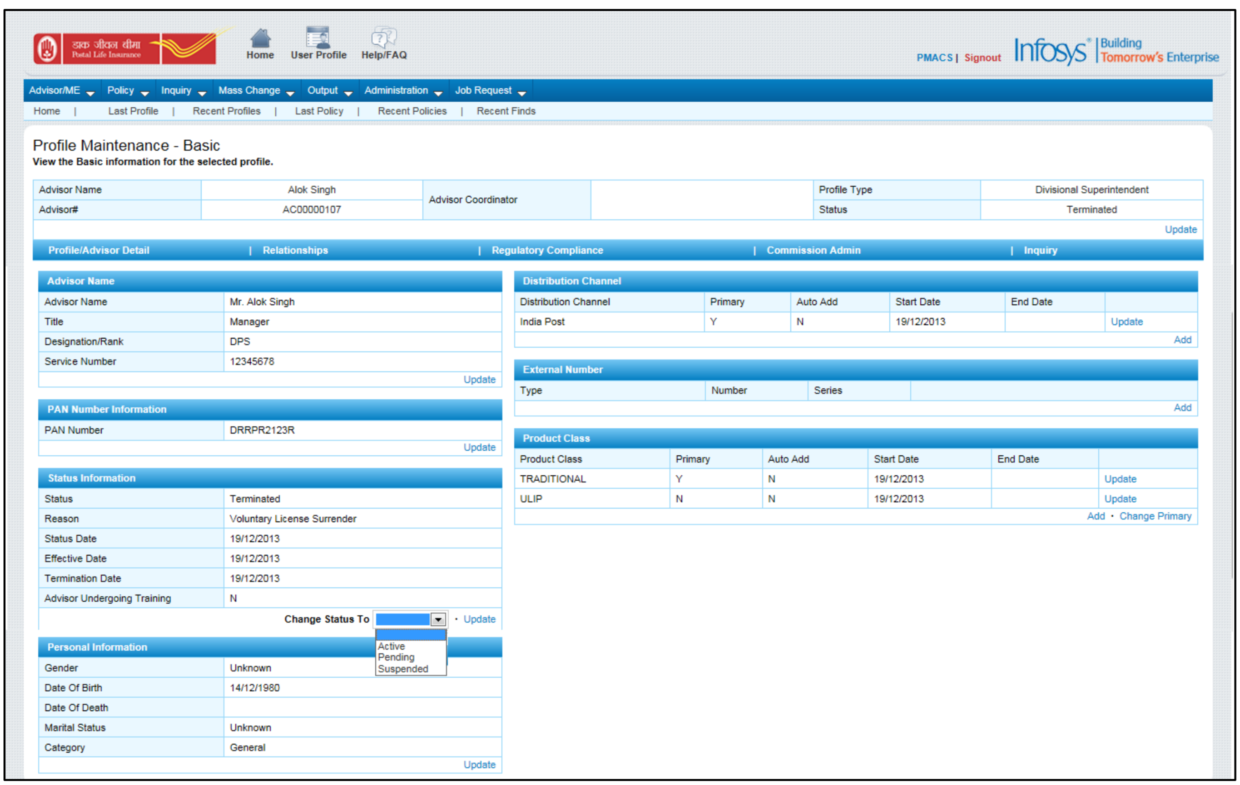
Section 5: Termination of Advisors

5.1 Advisor Termination

PMACS® application helps user to terminate an advisor(s) profile at any point in time based on the authority level. Authority level is defined in the system to some users. The user will have to mention the reason of termination for that particular advisor.

Advisor profile can be terminated from the **Profile Maintenance-Basic** screen. For terminating a profile, user needs to select the status as **Terminated** and then click on **Update**.

The screenshot below shows **Advisor Termination** option.

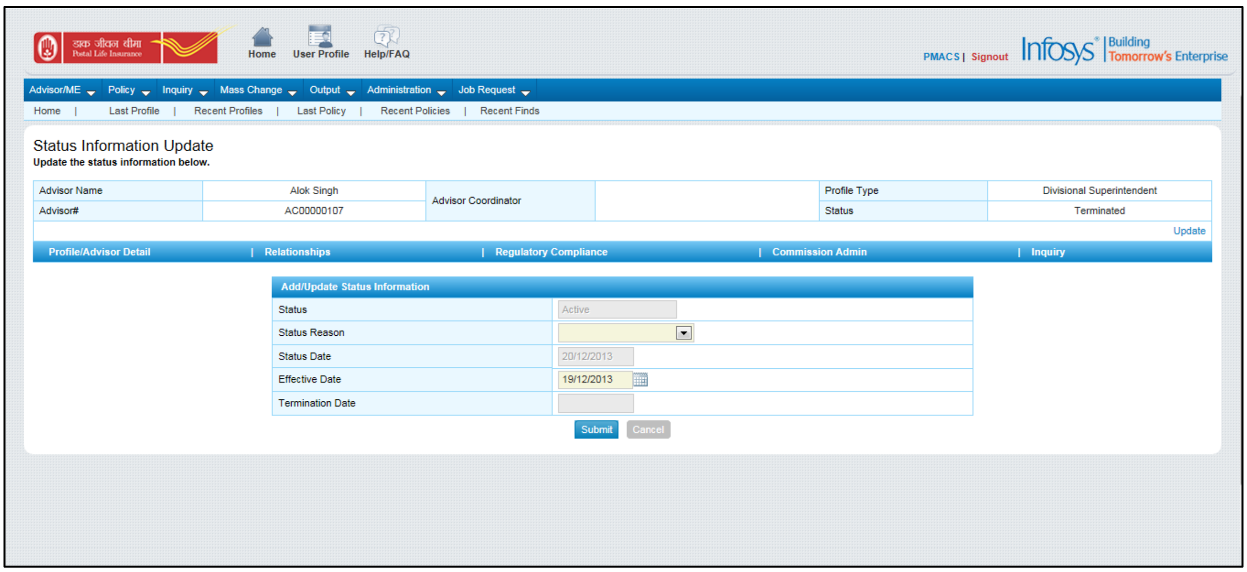


Advisor Termination

Once the user clicks on the **Update** hyperlink, with the Change status dropdown selected as **Terminated**, the user will be navigated to **Status Information Update** page.

Directorate, CPMG, DPS, DSP/ASP (HQ) will have the authority to terminate the advisors. However, DSP/ ASP (HQ) will have the authority only to terminate advisors which fall in hierarchy level below their respective hierarchy levels.

The screenshot below shows **Status Information Update** page. The table that follows provides information on the important elements of this page.



Status Information Update

Page Elements: Status Information Update Details

Serial Number	Field Name	Notes
1	Status	Status is displayed as selected on the previous screen. In this case, it would be terminated.

Serial Number	Field Name	Notes
2	Status Reason	Users must select the Status Reason from the drop-down list.
3	Status Date	**For Status as Terminated**: Date defaulted to current date.
4	*Effective Date (DD/MM/YYYY)	**For Status as Terminated**: Date defaulted to the profile creation date and is non-editable.
5	*Termination Date (DD/MM/YYYY)	Users must select the termination date from the calendar pop-up. Termination Date shows the profiles terminated on a specific date. It is mandatory to mention the Termination Date while deactivating the Advisor Profile.

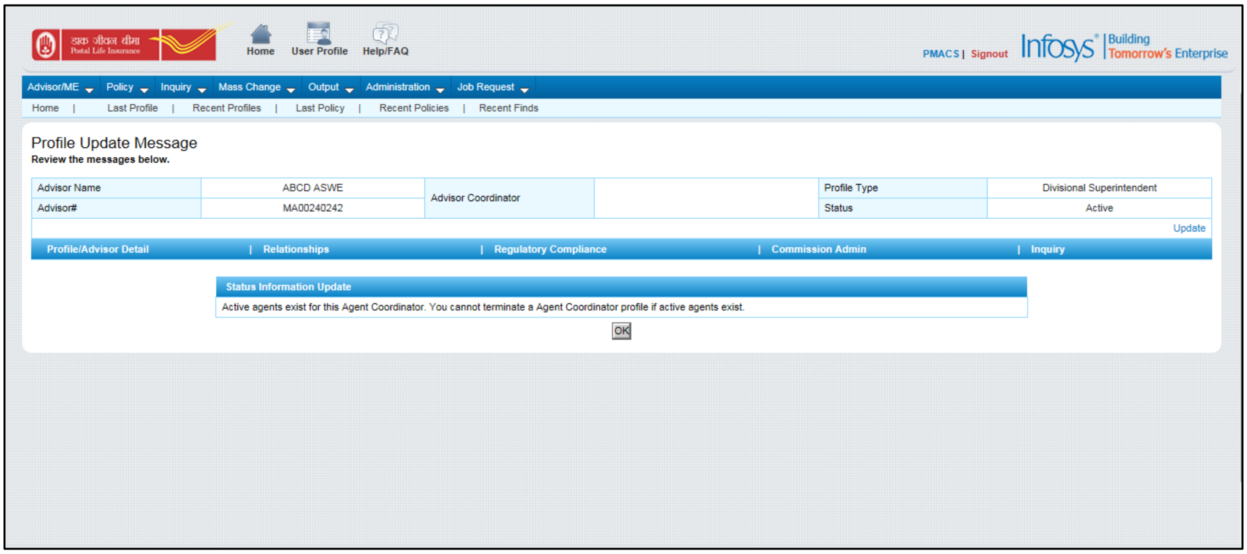
5.2 Termination Date

Termination date has to be manually keyed in the system. This date will be from which the termination of the profile will come into effect.

5.3 AC Profile Termination

If an **AC profile** is to be terminated, then the AC profile should not have any active advisor under him. Otherwise, a validation will be triggered by the system which will say '**Active agents exist for this Agent Coordinator. You cannot terminate a Agent Coordinator profile if active agents exist.**'

The screenshot below shows **Profile Update Message**.



Profile Update Message

For the new functionality for India Post PLI, Advisor Coordinator will be replaced by a Divisional Office and all the advisors will be tagged to their respective Divisional Offices. For an advisor profile to be terminated, there will no change apart from the reasons of termination.

5.4 Workflow

Workflow

Task	User	Approver	Location
Scan documents	Scanning Assistant	Scanning Assistant	Divisional office
Verify the new profile created	Data Entry Operator	DSP/ASP (HQ)	Divisional office
Add mandatory training details to Direct Agent's profile	Data Entry Operator	DSP/ASP (HQ)	Divisional office
Add Provisional License details to Direct	Data Entry Operator	DSP/ASP (HQ)	Divisional office

Task	User	Approver	Location
Agent’s profile			
License Follow-up batch	System Administrator 1	System Administrator 2	Circle Office

Glossary

Term	Definition
Authority	The Line of business which an advisor can sell like, RPLI, PLI, ULIPs, etc.
Contracts	Contracts (selling agreement) define the selling arrangement between PLI/RPLI and an advisor.
Distribution Channels	A way of sorting profiles into predefined groupings, such as sales divisions like bank, alternate channels.
Hierarchy	Commission hierarchy in the PMACS® application enables to specify the profiles of the commission process when a specific profile is involved as a servicing or writing agent for a policy event.
Licensing	Licensing is obtaining permission from the Insurer to sell policies. Insurance Regulatory body. IRDA has set some guidelines and requirements for obtaining an insurance license before an advisor begins selling or writing insurance policies.
Line of business	A line of business such as Life, health, etc.