



# Welcome to Ananda 2.0 Training





Our Salesforce Users Can Use  
Portal [esales.licindia.in](http://esales.licindia.in) to  
Access ANANDA 2.0

The term “Users” means all categories of Agents and Supervisors which include

# Users

-  Agents
-  Chief Life Insurance Advisors (CLIA)
-  Chief Organizers
-  Direct Selling Agencies (DSAs)
-  LIC Associates (LICAs)
-  Development Officers (DOs)
-  Senior Business Associates (SBAs)

User can start Login by selecting sales champion's option.



**A new and better way to Acquire, Engage and Retain Customers**

Modern application for Agents, Brokers, Intermediaries & Employees, Advisors etc. to connect with customers and grow faster



भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA

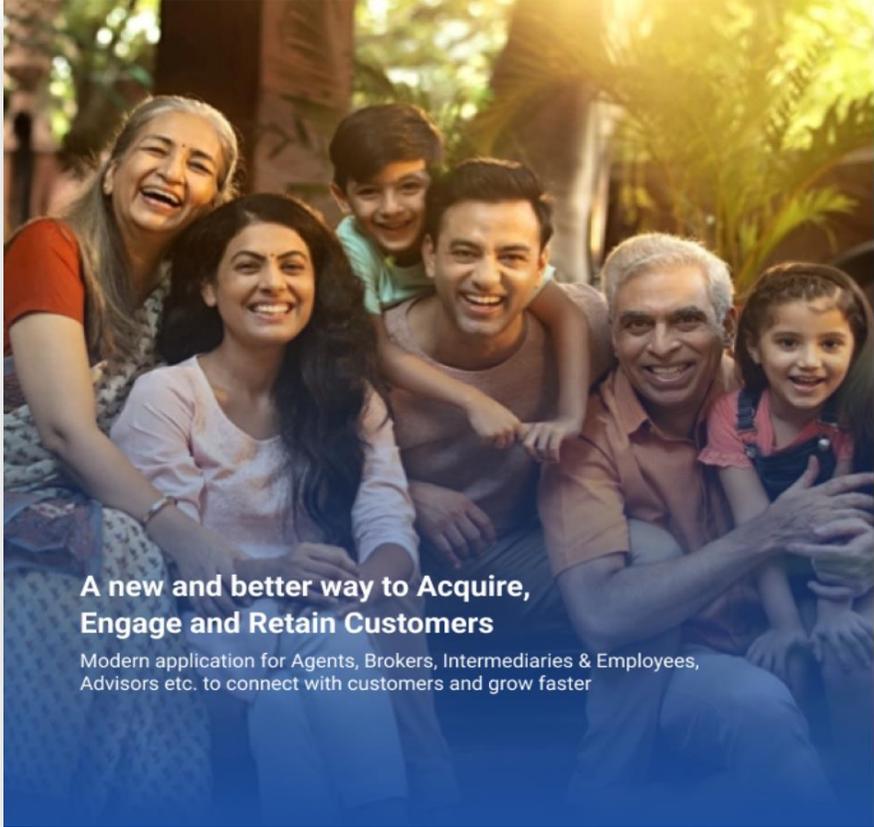
**Login as**

-  CUSTOMER
-  SALES CHAMPIONS
-  EMPLOYEE

Agents/CLIA/CO/DO/SBA/LICA can click on [Sales champions](#) to login.  
BMO can click on [employee](#) to login.

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If the User is logging in for first time he/she should login with OTP option.



**A new and better way to Acquire, Engage and Retain Customers**  
Modern application for Agents, Brokers, Intermediaries & Employees, Advisors etc. to connect with customers and grow faster



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### Login

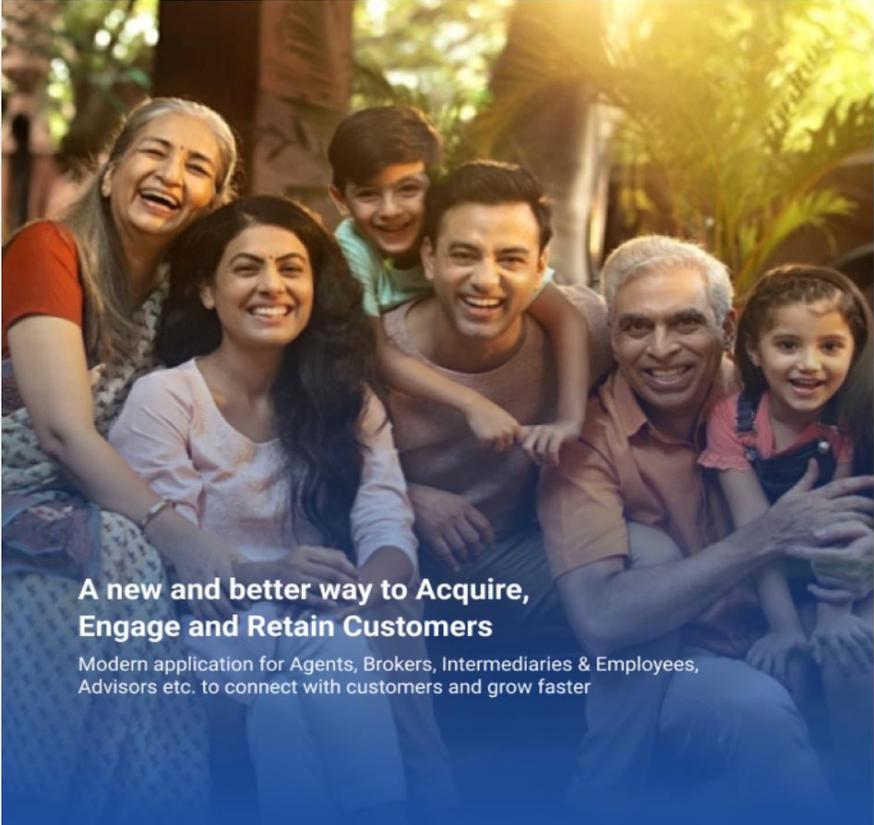
Login with  OTP  User ID

You will receive the OTP to the registered mobile number

User ID patterns to be used  
[Agent/CLIA/CO - Agency codes](#) | [DO - Sr no](#)  
[SBA - SBA code \(D+sr no\)](#) | [LICA - LiCA code](#)  
[IMF - PO/ISP code](#) | [Broker - PO/BQP/POSP code](#)

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From Second time User can use either of the two options, Login with OTP, or login with User ID.



**Login**

Login with  OTP  User ID

User ID

Password

[Forgot Password](#)

Back

Login

**User ID patterns to be used**  
 Agent/CLIA/CO - Agency codes | DO - Sr no  
 SBA - SBA code (D+sr no) | LICA - LiCA code  
 IMF - PO/ISP code | Broker - PO/BQP/POSP code

After successfully logging in User will see the plan selection page and Dashboard where he/she can select a plan and continue the policy issuance journey.

**LIC**

Agent Dashboard  
Plans  
Create Lead  
Proposal Tracking  
Open Link  
Customer Advisory

### Plans

Maximum 1 plan can be selected

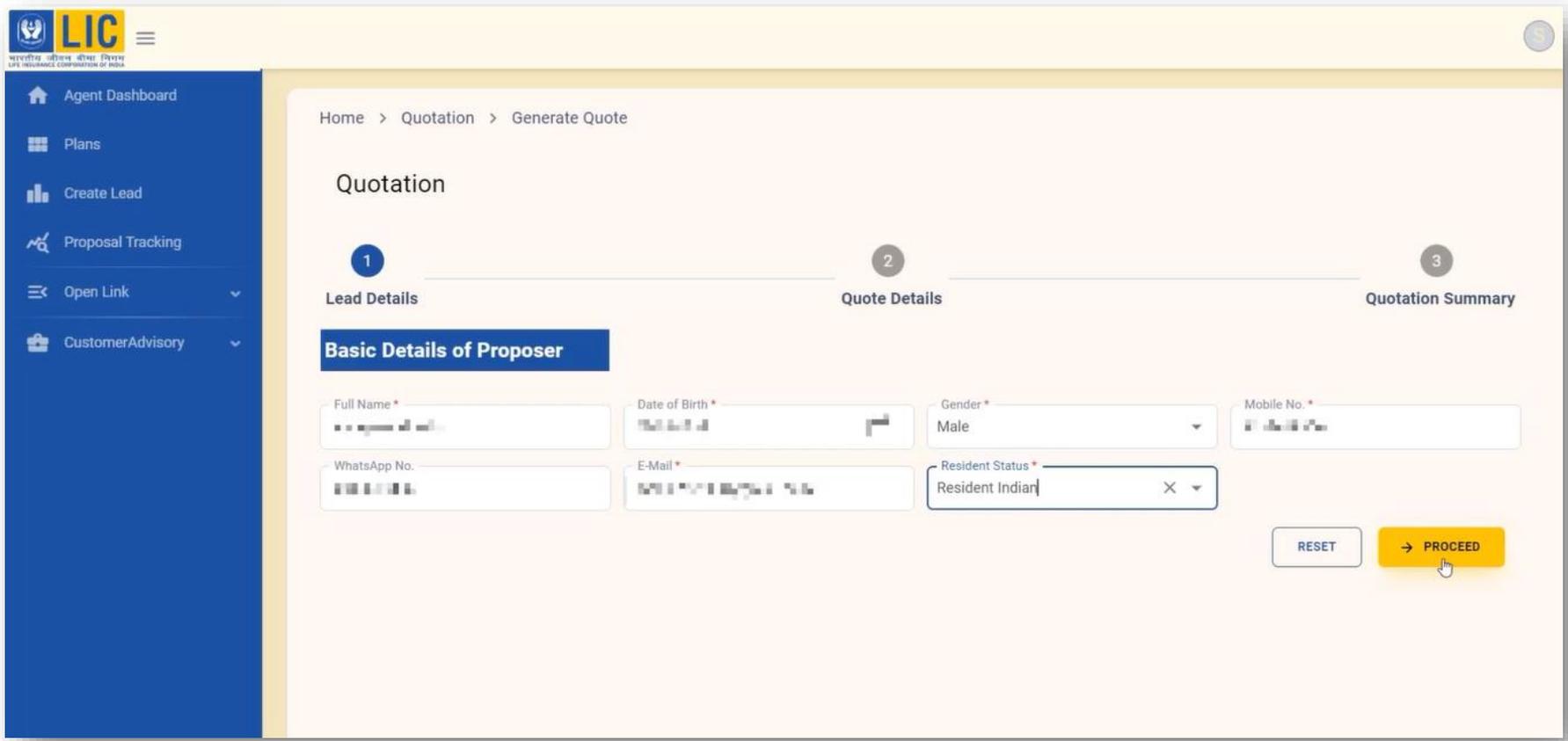
All Plans Endowment Whole Life Money Back Health Plans Term Assurance Pension ULIP

Search

Plan Name	Plan Number
LIC's Jeevan Labh	936
Jeevan Akshay	857
Cancer Cover	905
New Tech Term	954
LIC's NIVESH PLUS	849
LIC's New Jeevan Shanti	858
LIC's Saral Jeevan Bima	859
LIC's Bima Jyoti	860

0/1 Plans selected

After plan is selected, User needs to fill the Basic Proposer basic details. And then proceed to Quote details page.



Home > Quotation > Generate Quote

Quotation

1 Lead Details      2 Quote Details      3 Quotation Summary

**Basic Details of Proposer**

Full Name \*      Date of Birth \*      Gender \*      Mobile No. \*

WhatsApp No.      E-Mail \*      Resident Status \*      Resident Indian

RESET      → PROCEED



User proceeds to Quote details page where he/she needs to fill all the quote details and proceeds by clicking on calculate premium.

Home > Quotation > Generate Quote

### Quotation

1  Lead Details      2  Quote Details      3  Quotation Summary

**LIC's Jeevan Labh**

**LIC's Jeevan Labh**

**Life Assured Details**

Life Assured Details

Relation with Proposer \*       Name \*       Gender \*       Date of Birth \*

**Product Details**

Basic Sum Assured \*       Policy Term \*       Premium Paying Term       Preferred Mode \*

Under NACH? \*       Police Personnel \*       Date of Commencement \*

**Rider Benefits**

**Main Life**

Accident Benefit Required? \*       ADDB REQUIRED Sum Assured \*

Critical Illness Benefit Required? \*

Term Rider Benefit Required? \*

On click of calculate premium breakup will be shown with option to change the Mode of premium to Monthly, Quarterly, Half-yearly and yearly. Based on the mode of selection premium also will get changed.

**Yearly Premium**  
**₹82,829.00**    [View Breakup](#)

**Yearly Premium**  
**₹87,337.00**    [View Breakup](#)  
With Term Rider Benefit

**Half-Yearly Premium**  
**₹41,845.00**    [View Breakup](#)

**Quarterly Premium**  
**₹21,137.00**    [View Breakup](#)

**Monthly Premium**  
**₹7,046.00**    [View Breakup](#)

**LIC's Jeevan Labh Summary**

Plan Number	936	Residential Status	Indian
Sum Assured	₹ 10,00,000.00	Date of Birth	09-06-1988
Installment Premium	₹ 82,829.00	Age	36 Years
Policy Term	16 Years	Gender	Male
Paying Term	10 Years	Date Commencement	25-06-2024
Payment Mode	Yearly		

[↓ BENEFIT ILLUSTRATION](#)

**Premium Breakup**

Base Premium	₹82,829.00
No of FP Installments	1
Installment Premium	₹82,829.00
GST(4.5%)	₹3,727.00
<b>Total Premium</b>	<b>₹ 86,556.00</b>

[🔒 SAVE QUOTE](#)

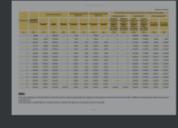
Note : Calculated premium may vary further, according to the health and habits selected in the online proposal form.

User should save the quote and proceed further.  
Here, User gets an option to download Benefit illustration.

☰ Benefit illustration
1 / 3 | - 100% + | 🖨️ ↻



1



2



3

LIC's Jeevan Labh (Plan No. 936)  
  
**Benefit Illustration**  
**LIC's Jeevan Labh (Plan No. 936)**  
*A Non-Linked, Participating, Individual, Life Assurance Savings Plan*  
(Unique Identification Number - 512N304V02)

<b>Distribution channel</b>	Offline	<b>Agency name</b>	SRI ROHIT KUMAR GUPTA	<b>Agency code</b>	0298091V
<b>Name of prospect/policyholder</b>	narayana murthy	<b>Age of prospect/policyholder</b>	36 years	<b>Date of illustration</b>	25-06-2024
<b>Name of life assured</b>	narayana murthy	<b>Age of life assured</b>	36 years	<b>Benefit UID/Proposal no.</b>	
<b>Policy term</b>	16 years	<b>Premium payment term</b>	10 years	<b>Mode of payment of premium</b>	Yearly
<b>Basic sum assured Rs.</b>	10,00,000	<b>Sum assured on death (at inception of the policy) Rs.</b>	10,00,000	<b>Instalment premium (for base plan)</b>	82,829.00
<b>Bonus type</b>	Simple reversionary and final additional bonus				

**How to read and understand this benefit illustration?**

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy, at two assumed rates of interest i.e., 8% p.a. and 4% p.a.

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked 'guaranteed' in the illustration table on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns, of 8% p.a. and 4% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.

Particular	Premium summary		
	Base plan	Riders <sup>1</sup>	Total instalment premium
Instalment premium without GST	82,829.00		82,829.00
Instalment premium with GST @ 4.50% (1st year)	86,556.00		86,556.00
Instalment premium with GST @ 2.25% (2nd year onwards)	84,602.65		84,602.65

User can verify the agency details before proceeding to Proposal stage. After Verifying, User can click on Proceed to proposal.

### Quotation

Lead Details ✓ Quote Details ✓ Quotation Summary 3

#### Agency Details

Agency Code	DO Code
XXXXXXXXXX	XXXXXXXXXX
Servicing Branch	Satellite Branch Code
XXXX	

#### Contact Details

Name	Mobile Number
SHRI ROHIT KUMAR GUPTA	8108764521
Email ID	
shri.rohit2983@gmail.com	

#### Overall Summary

LIC's Jeevan Labh Premium	₹82,829.00
Installment Premium	₹82,829.00
GST	₹3,727.00
<b>Total Premium</b>	<b>₹ 86,556.00</b>

[View Breakup & Send Quote](#)

PREVIOUS → PROCEED TO PROPOSAL



Now the CKYC verification process of customer will be carried out. If customer knows his or her CKYC number, User can answer the question - **Do you have CKYC number as Yes and proceed.**

Home > Proposal > Update Proposal

Access ID: 2450220066

1 CKYC Details 2 Insurable Details 3 Proposals 4 Documents 5 Premium & Payment 6 ACR

### Proposer KYC Details

Do you Know your CKYC Number?  Yes  No

CKYC No

Date of Birth 09-06-1988

If customer doesn't have CKYC number, User can answer, do you have CKYC number as No, and proceed by providing verification using Either PAN or Aadhaar number.

After entering the PAN and Date of Birth, user can click on fetch details.

Home > Proposal > Update Proposal

Access ID: 2450220066

1 CKYC Details   2 Insurable Details   3 Proposals   4 Documents   5 Premium & Payment   6 ACR

### Proposer KYC Details

Do you Know your CKYC Number?  Yes  No

Please Proceed by giving either PAN or Aadhaar details

PAN Details	Aadhaar Details
<input type="text" value="PAN No"/>	Date of Birth 09-06-1988 
<input type="button" value="FETCH KYC DETAILS"/>	

An OTP will go to customer's mobile number and email, present in CKYC records.

Home > Proposal > Update Proposal

Access ID: 2450220066

5 Premium & Payment 6 ACR

Pro

Do

20

Enter OTP

Click On Resend OTP in 111

VERIFY OTP

→ PROCEED



On validation of the OTP, customer's CKYC details are displayed.

Home

CKYC

Pro

Do

C

2

Access ID: 2450220066

5 Premium & Payment

6 ACR

→ PROCEED

**CKYC data fetched Successfully**  
Please verify your details before you proceed



CKYC No. 20099024023726	KYC Date 03-08-2018	Update Date 15-12-2023
Name MR NARAYANA NARAYANA S	Date of Birth 09-06-1988	Gender Male
Father Name MR SANKATHIRAC SANKAR PATRILEU	Mother Name MRS RAMADEVI	

**Permanent Address**

Address Line 1 14 no Sundaravad 132 Near Govt Ho	Address Line 2 Mandlam	Address Line 3
City Pendurthi	District Visakhapatnam	State AP
Country IN	PinCode 531173	

Yes, I want Proceed with c-KYC

No, I do not want to proceed with c-KYC

PROCEED



If customer is not satisfied with the CKYC details, they can skip CKYC by clicking on No and proceed with Aadhaar Based e-KYC.

Home

CKYC

Pro

Do

C

20

Access ID: 2450220066

5 Premium & Payment

6 ACR

→ PROCEED

**CKYC data fetched Successfully**  
Please verify your details before you proceed



CKYC No. 2009032423725	KYC Date 03-08-2018	Update Date 15-12-2023
Name MR NARAYANA NARAYANA S	Date of Birth 09-06-1988	Gender Male
Father Name MR SANKATHIRAO SANKAR PATILU	Mother Name MRS RAMADEVI	

**Permanent Address**

Address Line 1 14 No Sundaravad132 Near Govt Ho	Address Line 2 Mandlam	Address Line 3
City Pendurthi	District Visakhapatnam	State AP
Country IN	PinCode 531173	

Yes, I want Proceed with c-KYC

No, I do not want to proceed with c-KYC

PROCEED

If customer is satisfied with the CKYC details, they can proceed by clicking on Yes. CKYC details will be auto populated in proposal records.

Home

CKYC

Pro

Access ID: 2450220066

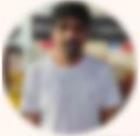
5 Premium & Payment

6 ACR

er)

→ PROCEED

**CKYC data fetched Successfully**  
Please verify your details before you proceed



CKYC No. 2200000423725	KYC Date 09-06-2018	Update Date 15-12-2023
Name MR NARAYANA NARAYANA S	Date of Birth 09-06-1988	Gender Male
Father Name MR SAMPATHARAO SAMBHAU PATILU	Mother Name MRS BANARASE	

**Permanent Address**

Address Line 1 W No Sundaravad1122 Near Govt Ho	Address Line 2 Mandlam	Address Line 3
City Pendurthi	District Visakhapatnam	State AP
Country IN	PinCode 531173	

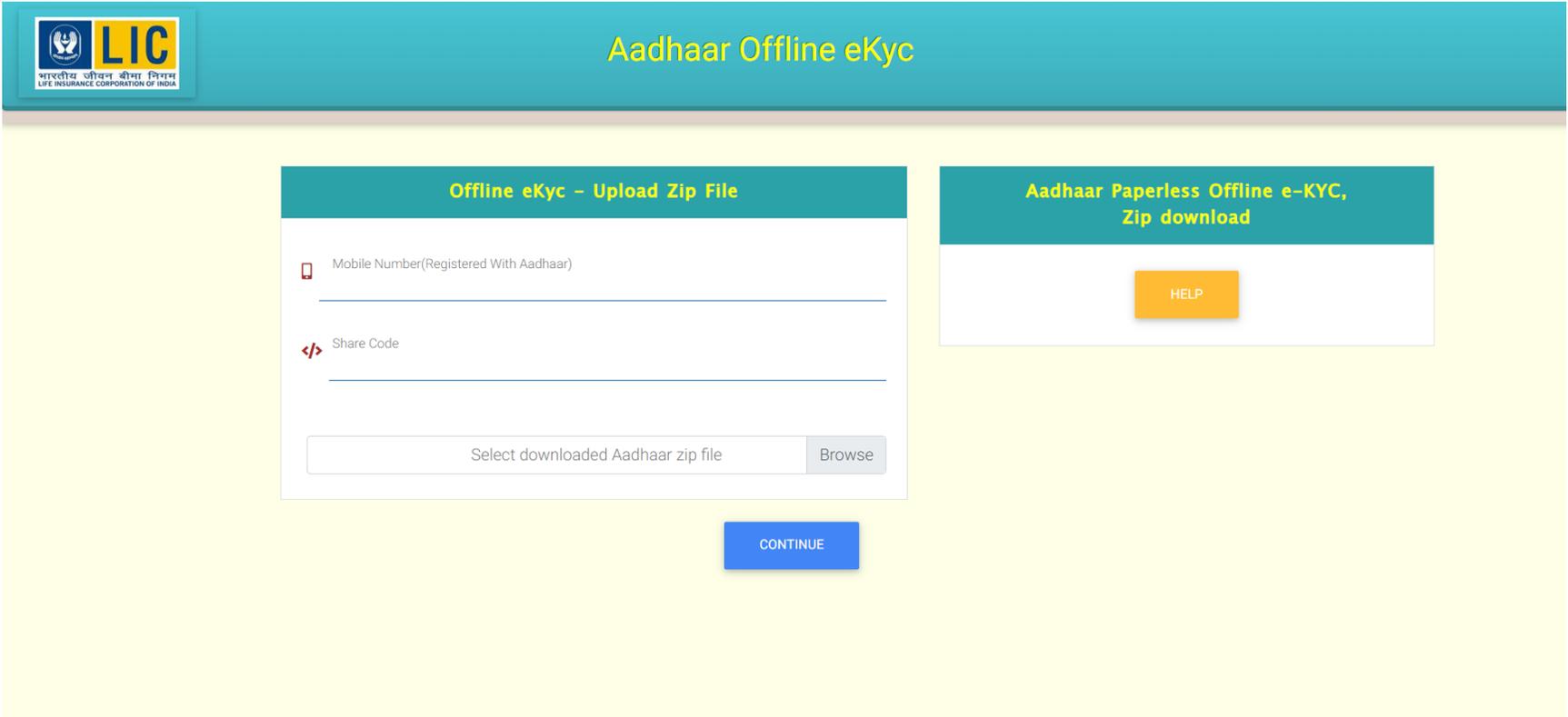
Yes, I want Proceed with c-KYC

No, I do not want to proceed with c-KYC

PROCEED



If CKYC details is not fetched or CKYC record is not present for the customer, the module will proceed with Aadhaar Based e-KYC.



**LIC**  
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LIFE INSURANCE CORPORATION OF INDIA

### Aadhaar Offline eKyc

#### Offline eKyc - Upload Zip File

Mobile Number(Registered With Aadhaar)

Share Code

Select downloaded Aadhaar zip file

#### Aadhaar Paperless Offline e-KYC, Zip download

**For Minors up to 12 years of age,  
CKYC or EKYC is optional, and user can  
click on Proceed, for next stage.**

For minors up to 12 years of age, CKYC/EKYC is optional, and user can click on Proceed, for next stage. In case of minors having no Aadhaar or CKYC, the following documents need to be uploaded for KYC.

## Documents Required for Minor Case

(to be uploaded in document upload section)



Recent photo of the minor



Municipal birth certificate if the minor's age is less than 5 years



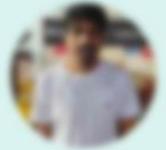
School certificate with date of birth, if the minor's age is 5 years or above.

The documents will need to be uploaded in the document upload section.

User can start entering the details in the of the proposal form.

Progress bar: 1. CKYC Details (checked), 2. Insurable Details (active), 3. Proposals, 4. Documents, 5. Premium & Payment, 6. ACR

**Details as per kyc**

 **Name :** Mr Narayana Narayana S **DOB :** 09-06-1988 **Gender :** Male

**Address :** H No Sundeined132 Near Govt Hospital Pambuthi Pambuthi Mandiam Pambuthi Visakhapatnam Ap In 521173

**NARAYANA NARAYANA S**

**Personal**

First Name NARAYANA	Middle Name NARAYANA	Last Name S	Father Name MR SUDHAKRAN SANKAR PATILU
Mother Name MRS NARAYAN	Mobile No. 962219888 	Alternative Mobile No. 	Email Id * madhu1988@gmail.com
Gender Male	Date of Birth 09-06-1988 	Marital Status *	Place of Birth *
Resident Status * Resident Indian	IT Assessee * IT Assessee	PAN No. *	Name as per PAN

- Its compulsory to fill all the mandatory fields or questions which are highlighted with red star or asterisk.
- If User misses any of the mandatory fields, the module will not allow to proceed further.
- In case life assured and proposer are different persons, proposal details for both will need to be filled.

User needs to click on each set of questionnaire and fill the details. A tick mark will appear on each questionnaire confirming the questionnaire has been filled. User can proceed only after each questionnaire is filled.

### Bank Account Details

### Questionnaires

- Personal History ✓
- State of Health ✓
- Settlement Option ✓
- Previous Insurance Details ✓
- Medical History ✓
- Family Medical History ✓
- Habits ✓**

Do you smoke/consume or have you ever smoked/consumed any of the following in a,b,c,d ?

a) Alcoholic drinks \*  Yes  No

b) Narcotics \*  Yes  No

c) Any other drugs \*  Yes  No

d) Do you smoke/consume or have you smoked/consumed tobacco in any form (Tobacco product includes but not limited to cigars, cigarettes, beedis, chewable tobacco like Gutkha, flavored paan masala, etc.) in the past 60 months. (in sticks / packets/ sachets/day or gms /day) \*  Yes  No

[PREVIOUS](#) [→ PROCEED](#)

User will need to add nominees in the nominee section. After adding nominee details, User should save the proposal and then clicks on Proceed.

The screenshot shows the LIC Agent Dashboard interface. On the left is a blue sidebar with navigation options: Agent Dashboard, Plans, Create Lead, Proposal Tracking, Open Link, and Customer Advisory. The main content area is divided into sections: Previous Insurance Details, Medical History, Family Medical History, and Habits. The Habits section contains two questions with radio button options for Yes and No. Below this is a blue header for the 'Nominees' section, which includes an '+ ADD NOMINEE' button and a table with one row of data. At the bottom right of the main area is a 'SAVE PROPOSAL' button.

Previous Insurance Details

Medical History

Family Medical History

Habits

c) Any other drugs  Yes  No

d) Do you smoke/consume or have you smoked/consumed tobacco in any form (Tobacco product includes but not limited to cigars, cigarettes, beedis, chewable tobacco like Gutkha, flavored paan masala, etc.) in the past 60 months. (in sticks / packets/ sachets/day or gms /day)  Yes  No

**Nominees**

+ ADD NOMINEE

Nominee Name	Relationship	Nominee Age	Share	Action
madhuri lalitha	Wife	29	100	

1-1 of 1 < >

SAVE PROPOSAL

Documents required for the customer can be uploaded here, as per the list shown, by clicking on Yes.

Home > Proposal > Update Proposal

Access ID: 2450195662

Progress: CKYC Details (✓) | Insurable Details (✓) | Proposals (✓) | Documents (4) | Premium & Payment (5) | ACR (6)

Note: Please don't upload password protected file.

Do you want to upload the documents of the customer ?  Yes  No

**Document Section for Sampathirao Narayana Murthy** ^

Self Cancelled Cheque ( Optional )

Self Cancelled Cheque



If NO is clicked, then customer will need to upload the documents at the time of customer verification.

Home > Proposal > Update Proposal

Access ID: 2450195662

✓ CKYC Details    ✓ Insurable Details    ✓ Proposals    4 Documents    5 Premium & Payment    6 ACR

Note: Please don't upload password protected file.

Do you want to upload the documents of the customer ?  Yes  No

PREVIOUS → PROCEED

User can now choose the payment mode between BOC and Online Payment. If BOC is chosen, user will need to key in the BOC details.

Home > Proposal > Update Proposal

Access ID: 2450195662

Progress: CKYC Details (✓) | Insurable Details (✓) | Proposals (✓) | Documents (✓) | Premium & Payment (5) | ACR (6)

BOC  
On click please enter BOC details

Online Payment  
To send payment link to customer

**BOC 1**

Enter BOC Number  Enter BOC Date

LIC's Jeevan Labh	₹ 82,829.00
Total Premium (Excl GST)	₹82,829.00
GST	₹3,727.00
<b>Total Premium</b>	<b>₹ 86,556.00</b>

If online payment is chosen, customer will need to make the online payment during customer verification stage.

Home > Proposal > Update Proposal

Access ID: 2450195662

Progress: CKYC Details ✓ Insurable Details ✓ Proposals ✓ Documents ✓ Premium & Payment 5 ACR 6

**BOC**  
On click please enter BOC details

**Online Payment**  
To send payment link to customer

**Premium Summary**

LIC's Jeevan Labh	₹ 82,829.00
Total Premium (Excl GST)	₹82,829.00
GST	₹3,727.00
<b>Total Premium</b>	<b>₹ 86,556.00</b>

PREVIOUS

→ PROCEED

After selecting Payment Mode, User will fill the ACR form.

Home > Proposal > Update Proposal

Access ID: 2450195662

Progress: CKYC Details ✓ Insurable Details ✓ Proposals ✓ Documents ✓ Premium & Payment ✓ ACR 6

### Agent Details

Agent Code 00000000	Supervisor Code 00000000	Branch Code 0000	Agent Name DR. ROHIT KUMAR GUPTA
Agent Mobile 9100000000	Agent Email rohitkumar@gmail.com	Club Membership 0	Licence No
Date of Expiry			

### Proposer Details

Name of the Proposer Sampurna Narayana Murthy	Age of the Proposer 35	Present Occupation of Proposer Service (Central Govt. /State Govt. /PSO)	Exact Nature of Duty Service
Annual Income of Proposer 2000000			

Plan : LIC's Jeevan Labh

After filling the ACR form, it will be validated by an OTP which will be received by the User in their Mobile number and Email ID.

Does he/she have any physical deformity or Mental Retardation ? \*  Yes  No

Do you have any knowledge of his/her having suffered from any illness or injury or undergone any operation or medical investigation? \*  Yes  No

Are you aware of anything in the occupation, financial or social position of the life to be assured, his/her personal habits or any other circumstances which might be likely to add to the risk ? \*  Yes  No

**Physical Measurement of the life to be assured :**

Height of the life to be assured ( in Cms)  Weight of the life to be assured ( in Kgs)

**Declaration**

 I further hereby declare that the foregoing statements are true and correct to the best of my knowledge and belief.



After ACR verification, a mail will be triggered to customer with a verification link, where customer can download the proposal form, edit it if required and verify it through OTP received on customer's Mobile number and Email ID.

Home > Proposal > Update Proposal

Access ID: 2450027640

✓ CKYC Details    ✓ Insurable Details    ✓ Proposals    ✓ Documents    ✓ Premium & Payment    ✓ ACR

**OTP Verified Successfully**

Customer verification link sent to madhu991988@gmail.com and 9632618806

[HOME](#)    [RESEND LINK](#)    [DOWNLOAD ACR PDF](#)

Kindly read Guidelines and contact ANANDA  
nodal officers if any difficulty faced.  
If your query is not solved , then please contact  
your respective branch officials.



THANKS FOR

**WATCHING**



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