



User Manual For Parivartan-Individual

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➤ Introduction

Parivartan is a Web based application for assisting the Sales Representative to sell an SBI Life Insurance Policy. It is essentially digitization of the proposal form filling process with a facility of Advisor can upload of necessary documents from the Parivartan/Smart advisor.

How will Parivartan benefit the Sales Representative

- Web-based point-of-sale (POS) solution to engage and make sales instantly
- Accurate and instantaneous Premium calculation
- Easy to Data Capture with system based form filling & validations
- Document upload facility inbuilt in the application Therefore, faster decision making thus enabling faster deal closures.

➤ Need Analysis and Premium Calculation

- We provide the two application where the need analysis and premium calculation are done which is “SMART ADVISOR” and “BA ONLINE”
- The user can fill the field according to their need and choose the Plan which they want to purchase.
- A person needs to answer few basic questions for the analysis of need and get a financial plan/ product suggestion
- After the NA and CBI in BAONLINE/Smart Advisor plus a Unique Reference number(URN) would generated which would be use in Parivartan , The URN gives the all the required I data to initiate the proposal filling process.

➤ Plans offered

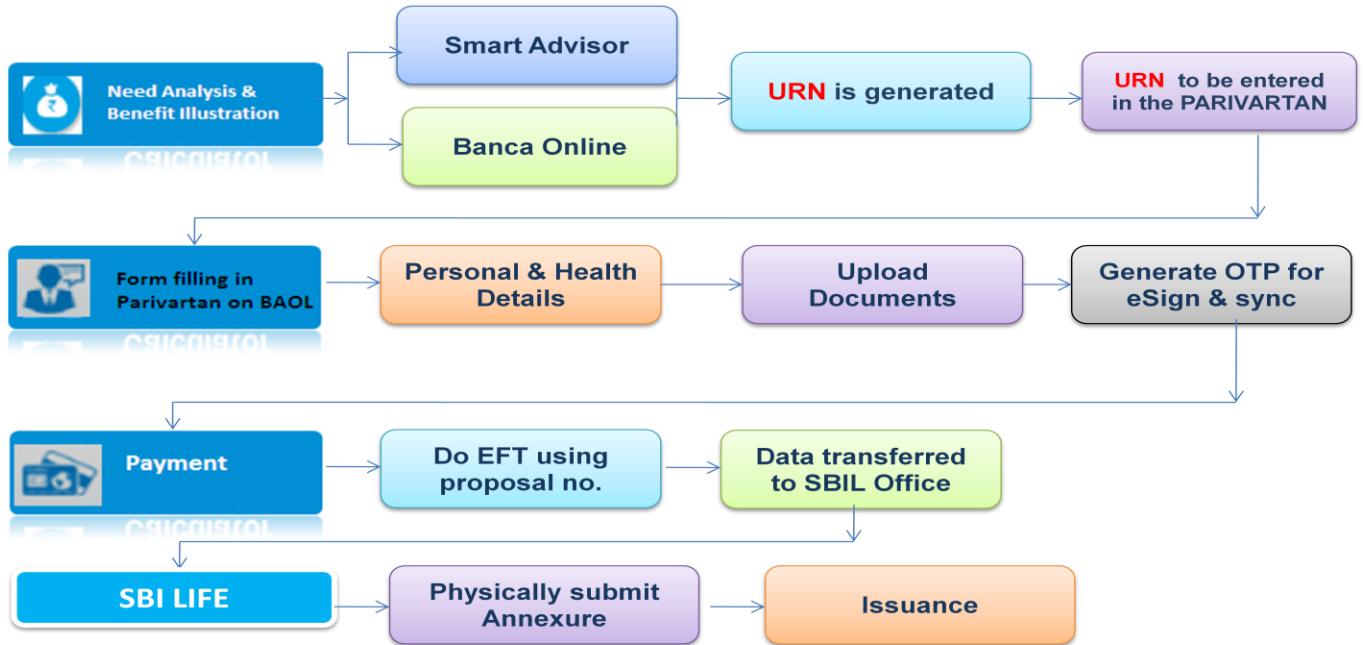
➤ Currently **26 products** Products are being offered, here is a snapshot of the same;

Product Type	Protection Need	Retirement Planning	Wealth Creation	Child Future Planning
Traditional	<p>SBI Life – Smart Shield (UIN : 111N067V05)</p> <p>SBI Life – Saral Shield (UIN : 111N066V02)</p> <p>SBI Life – Saral Swadhan+ (UIN : 111N092V02)</p> <p>SBI Life – Smart Swadhan Plus (UIN : 111N104V01)</p> <p>SBI Life-Smart Women Advantage (UIN: 111N106V01)</p> <p>SBI Life – Smart Humsafar (UIN : 111N103V02)</p>	<p>SBI Life-Saral Pension (UIN : 111N088V02)</p>	<p>SBI Life – Shubh Nivesh (UIN : 111N055V03)</p> <p>SBI Life – Smart Money Planner (UIN : 111N101V02)</p> <p>SBI Life- Smart Income Protect (UIN : 111N085V03)</p> <p>SBI Life-Smart Money Back Gold (UIN : 111N096V02)</p> <p>SBI Life – Flexi Smart Plus (UIN : 111N093V01)</p> <p>SBI Life – Smart Privilege (UIN : 111L107V01)</p> <p>SBI Life – Smart Bachat (UIN : 111N108V02)</p>	<p>SBI Life – Smart Champ Insurance (UIN : 111N098V02)</p>

	<p>SBI Life – Sampoon Cancer Suraksha (UIN:111N109V01)</p> <p>SBI Life –Poorna Suraksha (UIN : 111N110V01)</p>			
Ulip		<p>SBI Life – Retire Smart (UIN : 111L094V01)</p>	<p>SBI Life – Smart Wealth Builder (UIN : 111L095V01)</p> <p>SBI Life – Smart Elite (UIN : 111L072V02)</p> <p>SBI Life – Smart Power Insurance (UIN : 111L090V01)</p> <p>SBI Life – Smart Wealth Assure (UIN : 111L077V02)</p> <p>SBI Life – Saral Maha Anand (UIN : 111L070V02)</p> <p>SBI Life – Saral InsureWealth Plus (UIN : 111L124V01)</p> <p>SBI Life – Smart Platina Assure(UIN : 111N126V01)</p>	<p>SBI Life – Smart Scholar (UIN : 111L073V02)</p>

➤ **Parivartan Process Flow**

PROCESS FLOW - PARIVARTAN



For Internal circulation & Training purposes only

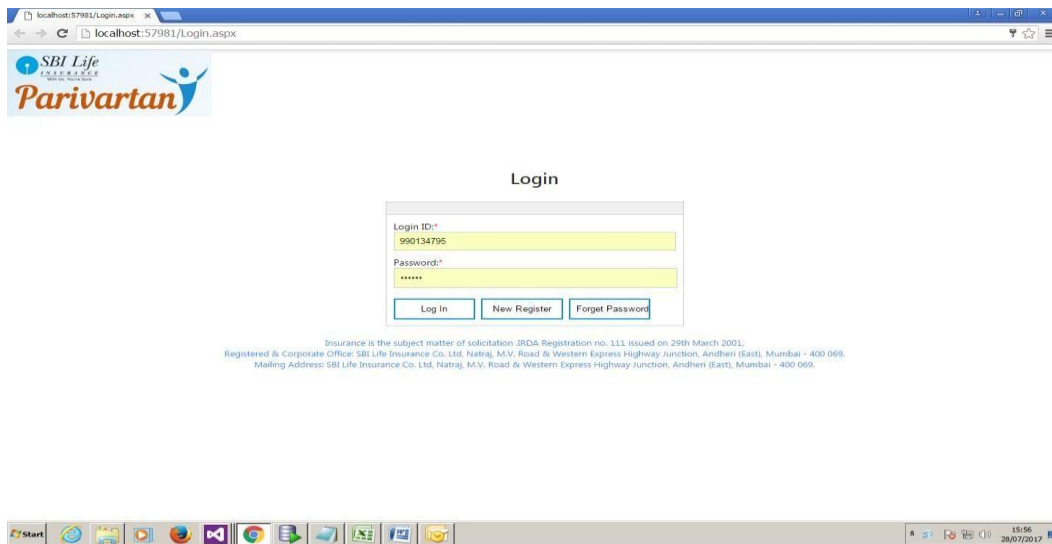
Login → Need Analysis Input → Need Analysis Output → Product suggested page → Business Illustration Generation → Personal Details > Health Details → Preview → ACR → T&C agreement → Bank statement doc -> Payment → eSign >Data & proposal Document Sync

➤ **Following steps are involved in purchase process in Parivartan.**

➤ **1. Login Page**

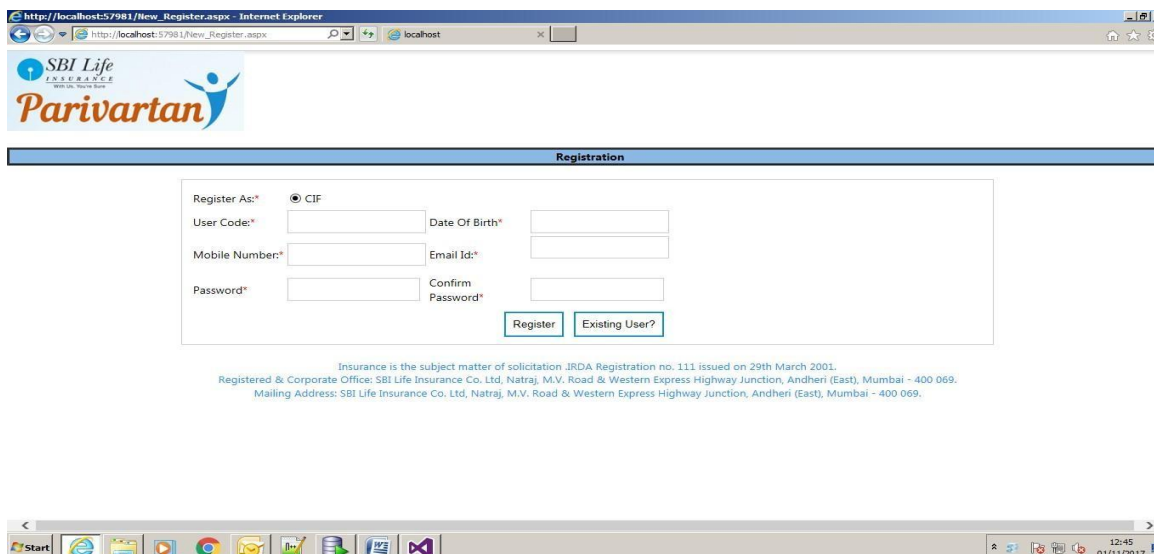
After successfully registration Sales Representative needs to provide valid login with valid Advisor code and password, to log into the application. It is mandatory for user to log out before leaving the application.

New Register -> The sales representative who has not registered themselves previously, can click on **New Register** for registering themselves.



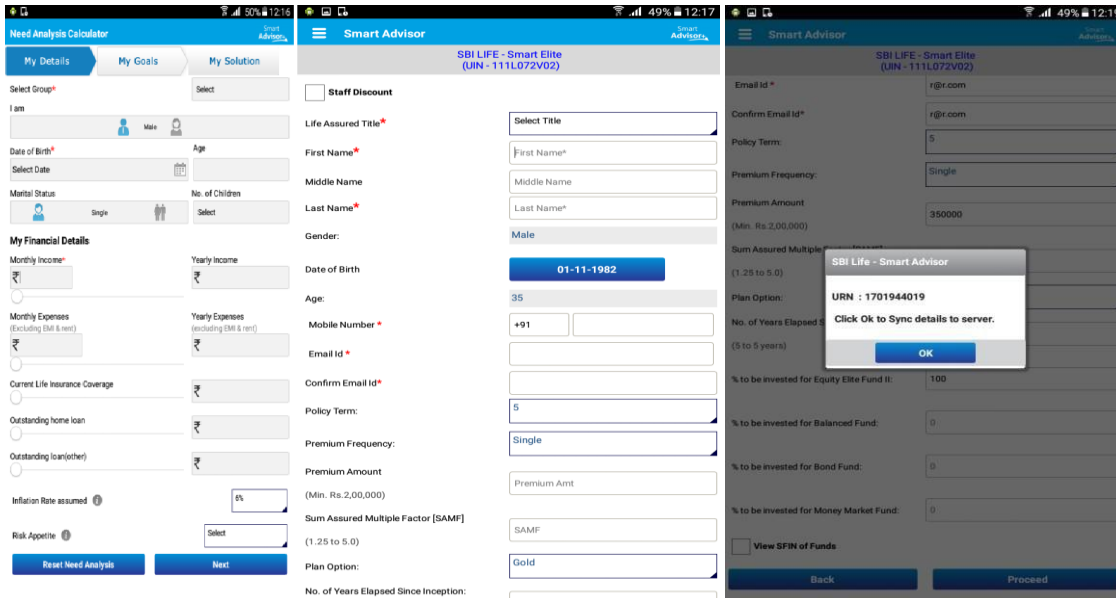
➤ **2.Registration**

Registration is the next Interface .Sales Representative needs to provide valid mobile number, email Id, advisor code and password and DOB, to Register into the application. Registration is one time process.



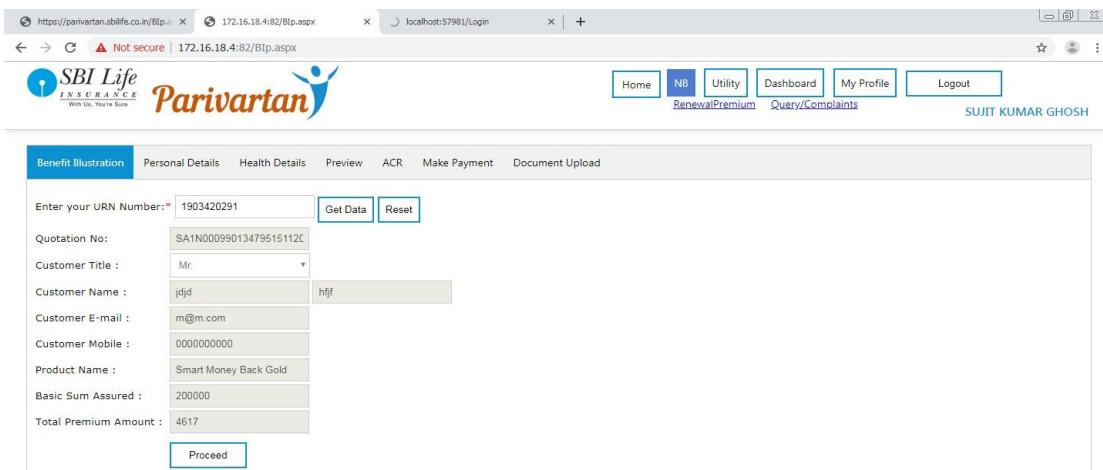
Benefit Illustration

- After the successful generation of URN in “SMART ADVISOR” or “BA ONLINE” the user can input the generated URN in BI screen on Parivartan which will give the needful data which will require for Proposal form.



The image shows three screenshots of the Smart Advisor mobile application. The first screenshot shows the 'Need Analysis Calculator' screen with fields for 'My Details' (Group, Name, Date of Birth, Age, Mental Status, No. of Children) and 'My Financial Details' (Monthly Income, Yearly Income, Monthly Expenses, Yearly Expenses, Current Life Insurance Coverage, Outstanding home loan, Outstanding loan, Inflation Rate, Risk Appetite). The second screenshot shows the 'Smart Advisor' screen for 'SBI LIFE - Smart Elite (JIN - 111L072V02)' with fields for 'Life Assured Title', 'First Name', 'Middle Name', 'Last Name', 'Gender', 'Date of Birth', 'Age', 'Mobile Number', 'Email Id', 'Confirm Email Id', 'Policy Term', 'Premium Frequency', 'Premium Amount', 'Sum Assured Multiple Factor (SAMF)', and 'Plan Option'. A modal dialog box displays the generated URN: 'URN : 1701944019' and a 'Click Ok to Sync details to server.' message. The third screenshot shows the 'Smart Advisor' screen with investment options: '% to be invested for Equity Elite Fund II: 100', '% to be invested for Balanced Fund: 0', '% to be invested for Bond Fund: 0', and '% to be invested for Money Market Fund: 0'. There are 'Back' and 'Proceed' buttons at the bottom.

Figure: Smart Advisor Interface for generating URN number



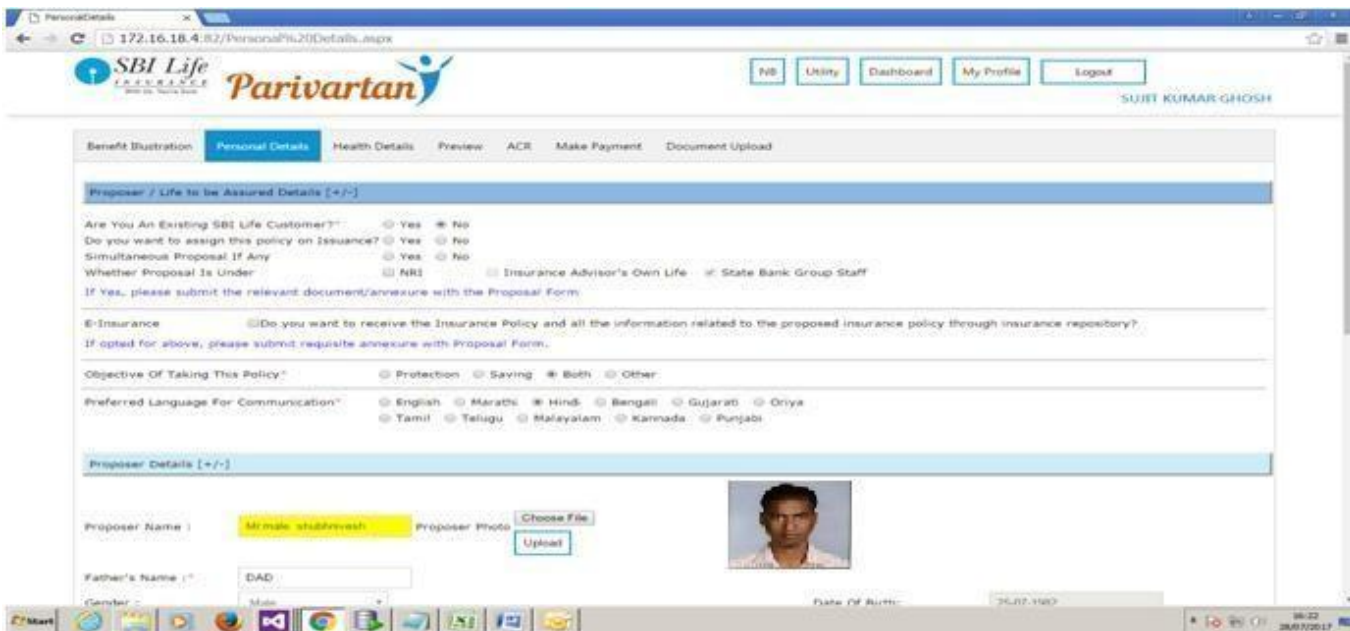
The image shows a web browser interface for the Benefit Illustration (BI) screen. The browser address bar shows 'https://parivartan.sbilife.co.in/BIp.aspx'. The page header includes the Parivartan SBI Life logo and navigation links: Home, NB, Utility, Dashboard, My Profile, Logout, RenewalPremium, Query/Complaints. The user name 'SUJIT KUMAR GHOSH' is displayed. The main content area has tabs for 'Benefit Illustration', 'Personal Details', 'Health Details', 'Preview', 'ACR', 'Make Payment', and 'Document Upload'. The 'Benefit Illustration' tab is active, showing a form to enter the URN Number: '1903420291'. Below this are fields for Quotation No: 'SA1N00099013479515112C', Customer Title: 'Mr.', Customer Name: 'jdjd', Customer E-mail: 'm@m.com', Customer Mobile: '0000000000', Product Name: 'Smart Money Back Gold', Basic Sum Assured: '200000', and Total Premium Amount: '4617'. There are 'Get Data', 'Reset', and 'Proceed' buttons.

Proposal Data Entry Flow

- ☞ Proposer's Personal Details with including Proposer Personal Details, Bank Details, Past Policy Details, Nominee / Appointee Details.
- ☞ Proposer's Health Details enables interface to capture Proposer Health questions
- ☞ Preview –This interface enable to display all filled data.
- ☞ ACR- Agent Confidential Report captures Advisor questions and declarations
- ☞ Terms & conditions- This Interface capture Proposer Declarations
- ☞ Payment – Payment Interface display Payment Option
- E-sign through company based OTP.
- Data and Proposal Document Sync- This interface will sync all Proposal Documents and data to SBI Life server.
- Proposal Number Generation – This Interface will display Proposal Number.

➤ 6. Personal Details

Personal Details screen provide interface to capture basic details, bank details, past policy details, nominee details and FATCA details of the customer.

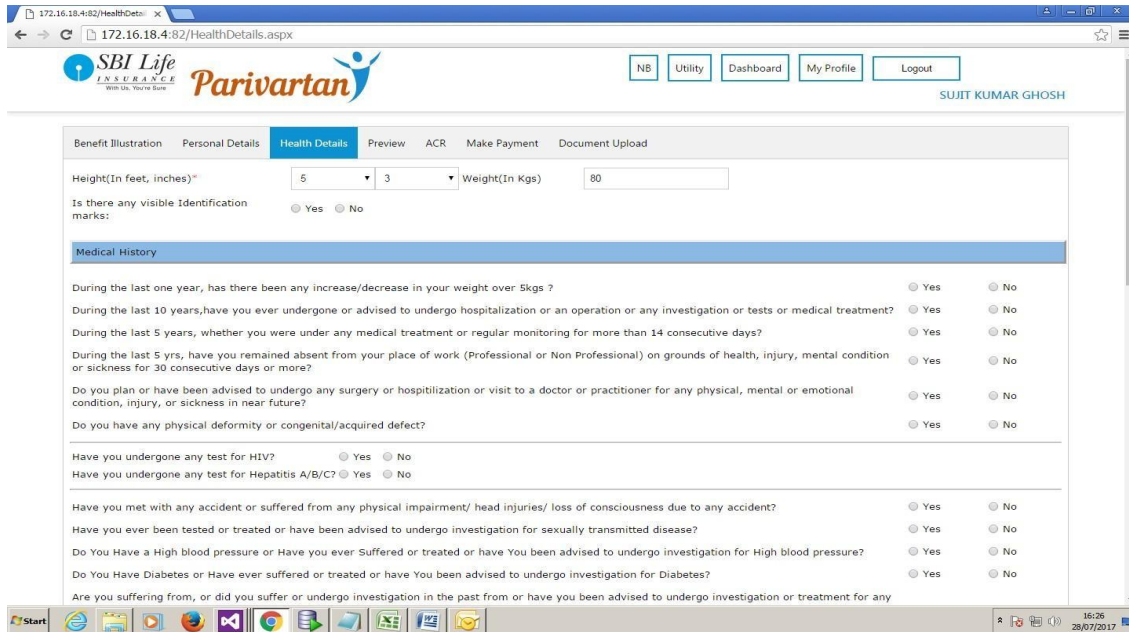


The screenshot shows the 'Personal Details' section of the SBI Life Parivartan web application. The browser address bar shows '172.16.18.4:82/Personal/20/Details.aspx'. The user is identified as 'SUJET KUMAR GHOSH'. The form includes the following fields and options:

- Proposer / Life to be Assured Details [+/-]**
 - Are You An Existing SBI Life Customer? Yes No
 - Do you want to assign this policy on Issuance? Yes No
 - Simultaneous Proposal If Any Yes No
 - Whether Proposal Is Under NRI Insurance Advisor's Own Life State Bank Group Staff
 - If Yes, please submit the relevant document/annexure with the Proposal Form.
- E-Insurance**
 - Do you want to receive the Insurance Policy and all the information related to the proposed insurance policy through insurance repository?
 - If opted for above, please submit requisite annexure with Proposal Form.
- Objective Of Taking This Policy***
 - Protection Saving Both Other
- Preferred Language For Communication***
 - English Marathi Hindi Bengali Gujarati Oriya
 - Tamil Telugu Malayalam Kannada Punjabi
- Proposer Details [+/-]**
 - Proposer Name: Proposer Photo:
 - Father's Name:
 - Gender: Date of Birth:

➤ **7. Health Details**

Health Details Screen provides interface to capture health related details of customer



172.16.18.4:82/HealthDetails.aspx

SBI Life INSURANCE Parivartan NB Utility Dashboard My Profile Logout SUJIT KUMAR GHOSH

Benefit Illustration Personal Details **Health Details** Preview ACR Make Payment Document Upload

Height(In feet, inches)* 5 3 Weight(In Kgs) 80

Is there any visible Identification marks: Yes No

Medical History

During the last one year, has there been any increase/decrease in your weight over 5kgs ? Yes No

During the last 10 years, have you ever undergone or advised to undergo hospitalization or an operation or any investigation or tests or medical treatment? Yes No

During the last 5 years, whether you were under any medical treatment or regular monitoring for more than 14 consecutive days? Yes No

During the last 5 yrs, have you remained absent from your place of work (Professional or Non Professional) on grounds of health, injury, mental condition or sickness for 30 consecutive days or more? Yes No

Do you plan or have been advised to undergo any surgery or hospitalization or visit to a doctor or practitioner for any physical, mental or emotional condition, injury, or sickness in near future? Yes No

Do you have any physical deformity or congenital/acquired defect? Yes No

Have you undergone any test for HIV? Yes No

Have you undergone any test for Hepatitis A/B/C? Yes No

Have you met with any accident or suffered from any physical impairment/ head injuries/ loss of consciousness due to any accident? Yes No

Have you ever been tested or treated or have been advised to undergo investigation for sexually transmitted disease? Yes No

Do You Have a High blood pressure or Have you ever Suffered or treated or have You been advised to undergo investigation for High blood pressure? Yes No

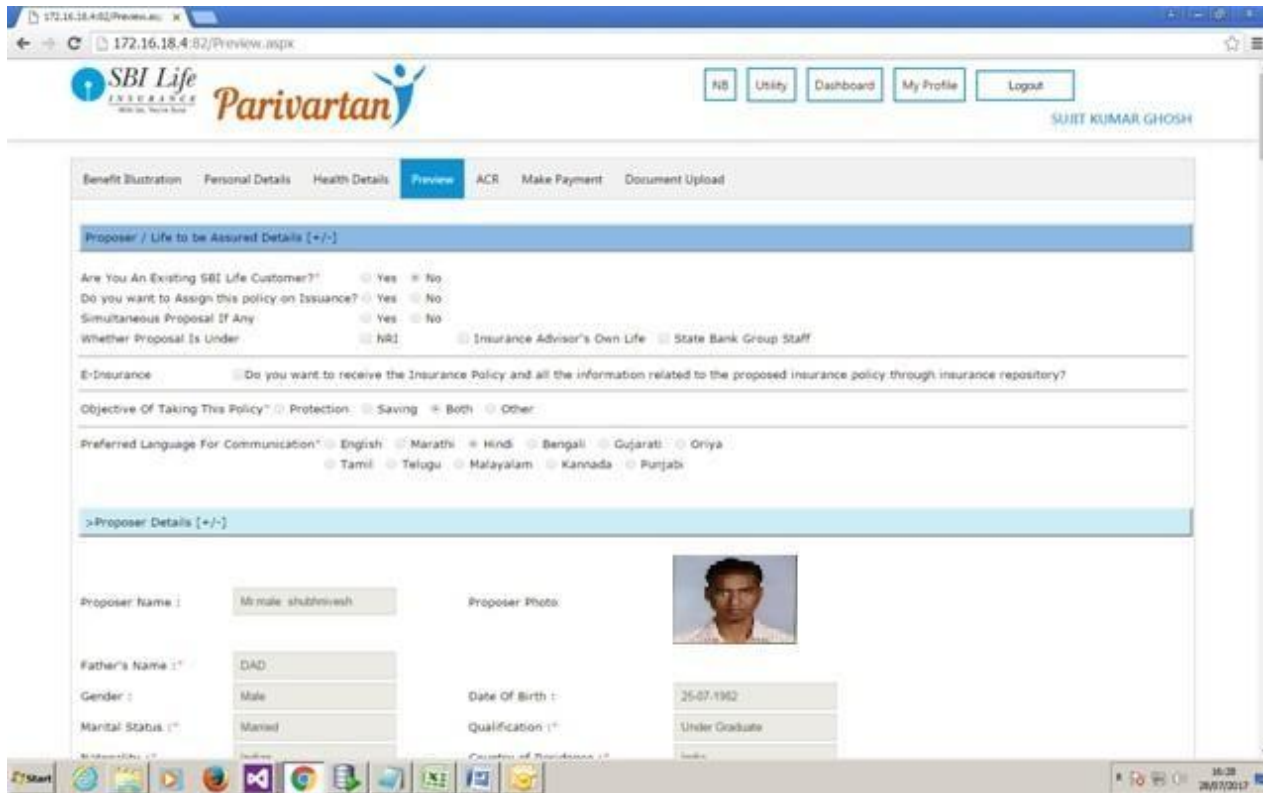
Do You Have Diabetes or Have ever suffered or treated or have You been advised to undergo investigation for Diabetes? Yes No

Are you suffering from, or did you suffer or undergo investigation in the past from or have you been advised to undergo investigation or treatment for any

16:26 28/07/2017


➤ **8. Preview Details**

Preview screen will display all filled data before proceeding to payment.



The screenshot shows a web browser window displaying the SBI Life Parivartan 'Preview' screen. The browser address bar shows '172.16.18.4:82/Preview.aspx'. The page header includes the SBI Life logo, the 'Parivartan' brand name, and navigation buttons for 'HB', 'Utility', 'Dashboard', 'My Profile', and 'Logout'. The user name 'SUJIT KUMAR GHOSH' is visible in the top right.

The main content area has a navigation bar with tabs: 'Benefit Illustration', 'Personal Details', 'Health Details', 'Preview' (active), 'ACR', 'Make Payment', and 'Document Upload'. Below this, there are sections for 'Proposer / Life to be Assured Details [+/-]' and '> Proposer Details [+/-]'. The 'Proposer Details' section contains the following information:

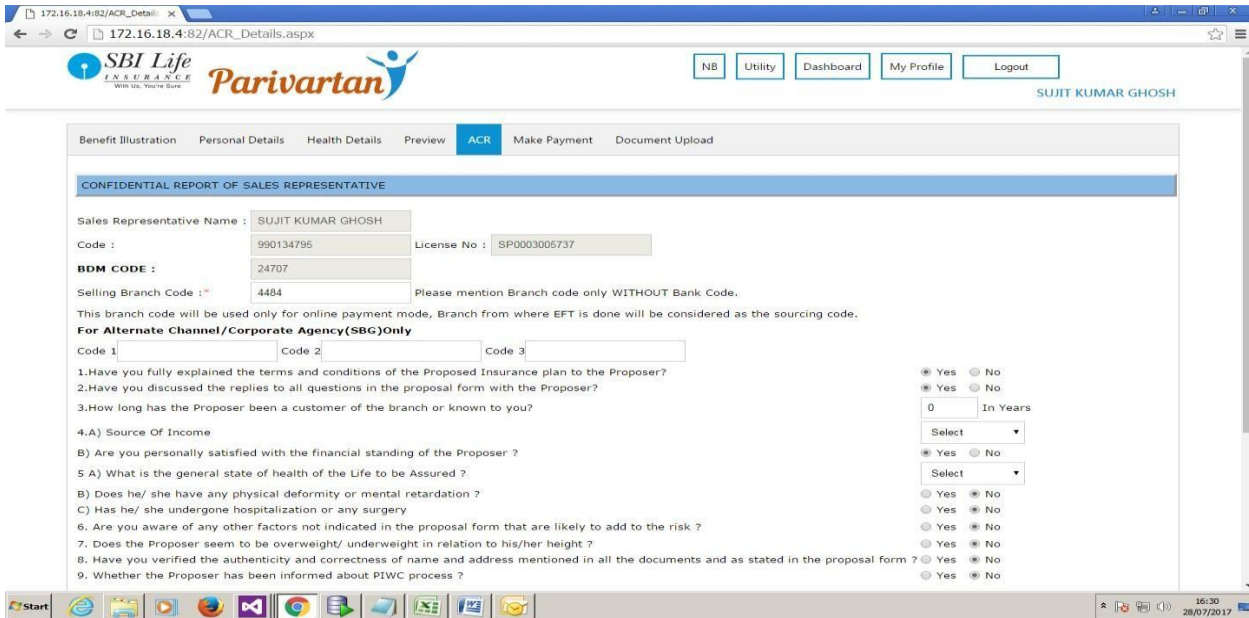
Proposer Name :	M male shubhvesh	Proposer Photo:	
Father's Name :	DAD	Date Of Birth :	25-07-1962
Gender :	Male	Qualification :	Under Graduate
Marital Status :	Married	Country of Residence :	India

The 'Proposer / Life to be Assured Details' section includes several questions with radio button options:

- Are You An Existing SBI Life Customer? Yes No
- Do you want to Assign this policy on Issuance? Yes No
- Simultaneous Proposal If Any Yes No
- Whether Proposal Is Under NR Insurance Advisor's Own Life State Bank Group Staff
- E-Insurance Do you want to receive the Insurance Policy and all the information related to the proposed insurance policy through insurance repository?
- Objective Of Taking This Policy* Protection Saving Both Other
- Preferred Language For Communication* English Marathi Hindi Bengali Gujarati Oriya Tamil Telugu Malayalam Kannada Punjabi

➤ **9.Agent Confidential Report(ACR) Screen**

ACR Screen will provide interface to capture Sales Advisor questions and declaration details.



172.16.18.4:82/ACR_Details.aspx

SBI Life Parivartan

NB Utility Dashboard My Profile Logout

SUJIT KUMAR GHOSH

Benefit Illustration Personal Details Health Details Preview **ACR** Make Payment Document Upload

CONFIDENTIAL REPORT OF SALES REPRESENTATIVE

Sales Representative Name : SUJIT KUMAR GHOSH
 Code : 990134795 License No : SP0003005737
 BDM CODE : 24707
 Selling Branch Code : * 4484 Please mention Branch code only WITHOUT Bank Code.

This branch code will be used only for online payment mode, Branch from where EFT is done will be considered as the sourcing code.

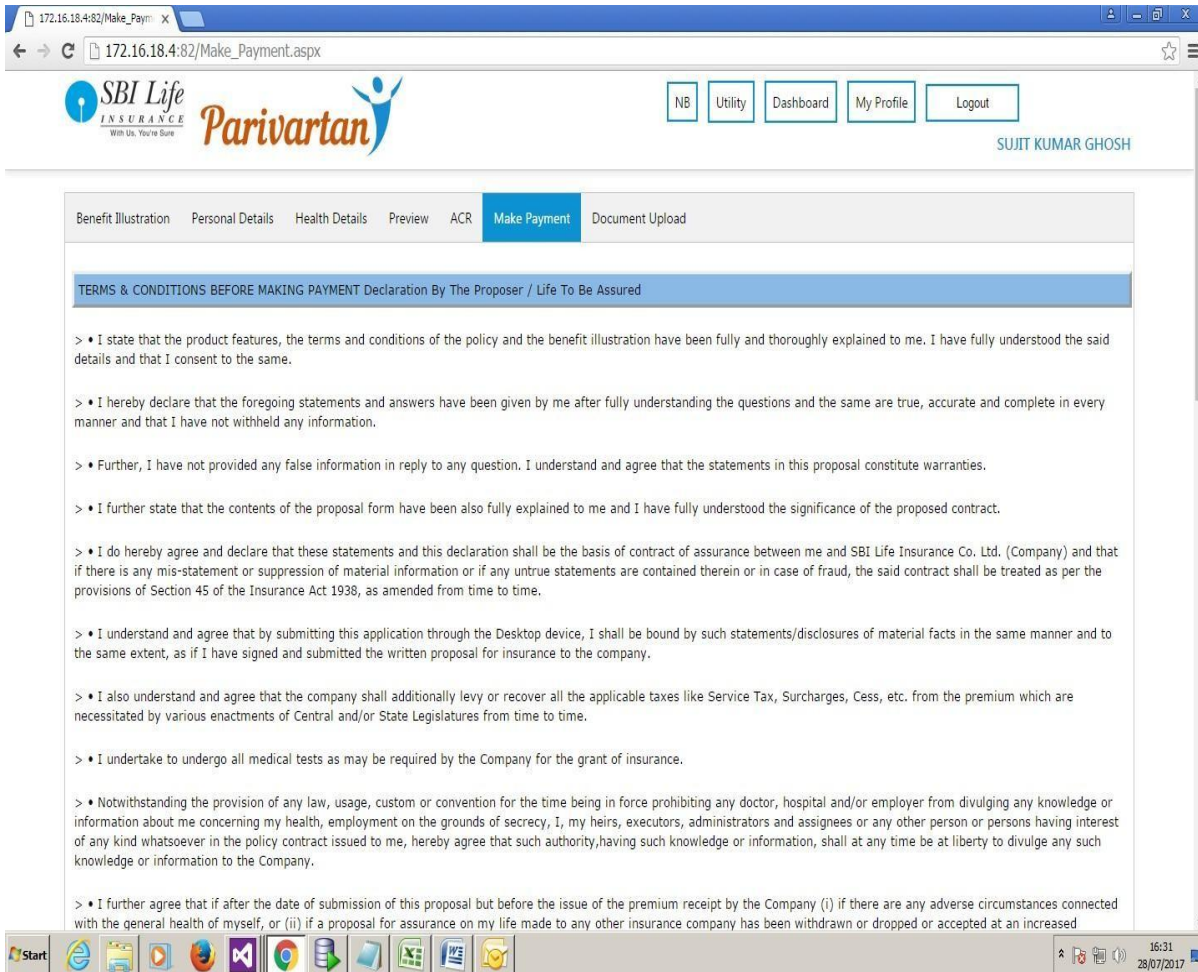
For Alternate Channel/Corporate Agency(SBG)Only
 Code 1 Code 2 Code 3

1. Have you fully explained the terms and conditions of the Proposed Insurance plan to the Proposer? Yes No
 2. Have you discussed the replies to all questions in the proposal form with the Proposer? Yes No
 3. How long has the Proposer been a customer of the branch or known to you? 0 In Years
 4. A) Source Of Income
 B) Are you personally satisfied with the financial standing of the Proposer ? Yes No
 5. A) What is the general state of health of the Life to be Assured ?
 B) Does he/ she have any physical deformity or mental retardation ? Yes No
 C) Has he/ she undergone hospitalization or any surgery Yes No
 6. Are you aware of any other factors not indicated in the proposal form that are likely to add to the risk ? Yes No
 7. Does the Proposer seem to be overweight/ underweight in relation to his/her height ? Yes No
 8. Have you verified the authenticity and correctness of name and address mentioned in all the documents and as stated in the proposal form ? Yes No
 9. Whether the Proposer has been informed about P1WC process ? Yes No

16:30 28/07/2017

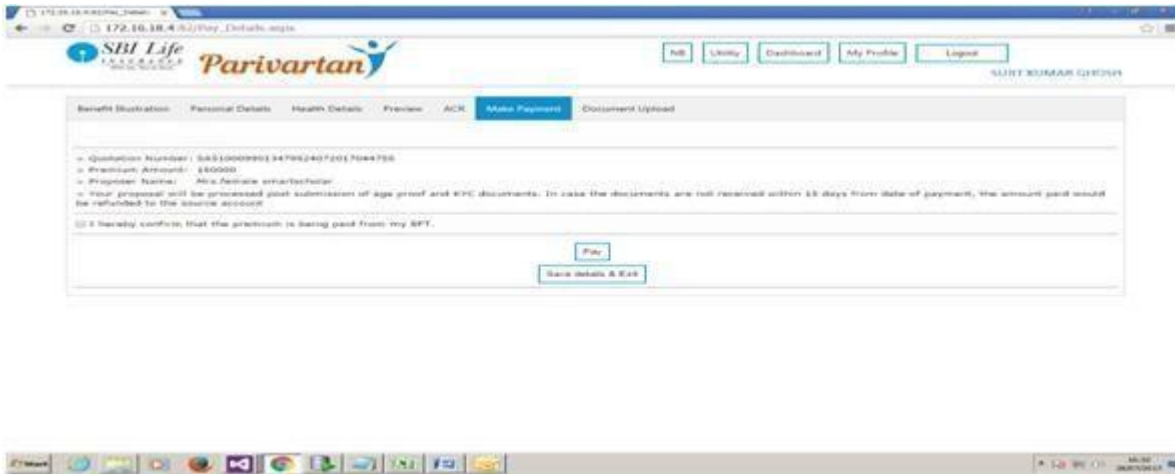
➤ **10. Proposer declaration**

Prior to payment Customer has to agree the terms and conditions.



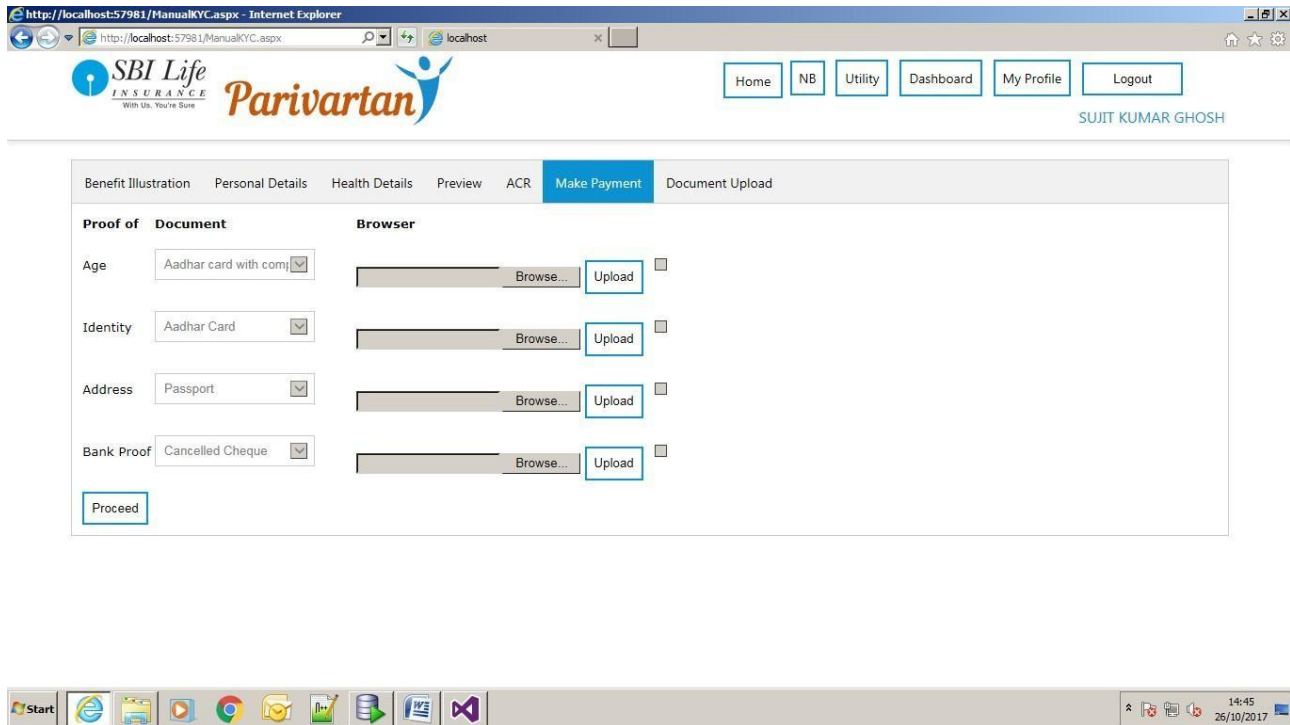
➤ **11. Payment Screen**

After Accepting the Proposal Declaration, Payment option interface would be available.

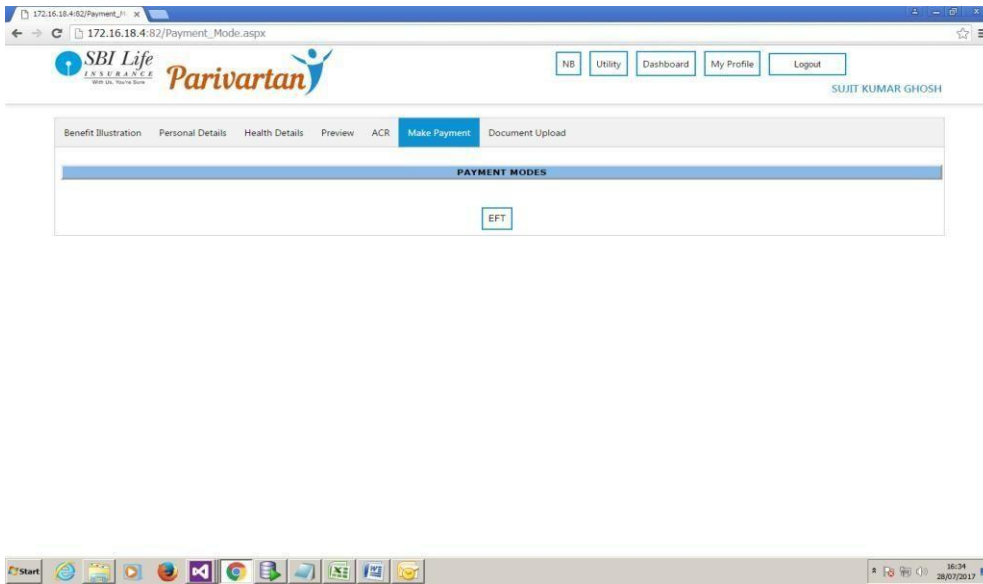


Manual KYC-

All necessary documents such as Age, Identity, Address, and Bank Proof are Mandatory to upload .

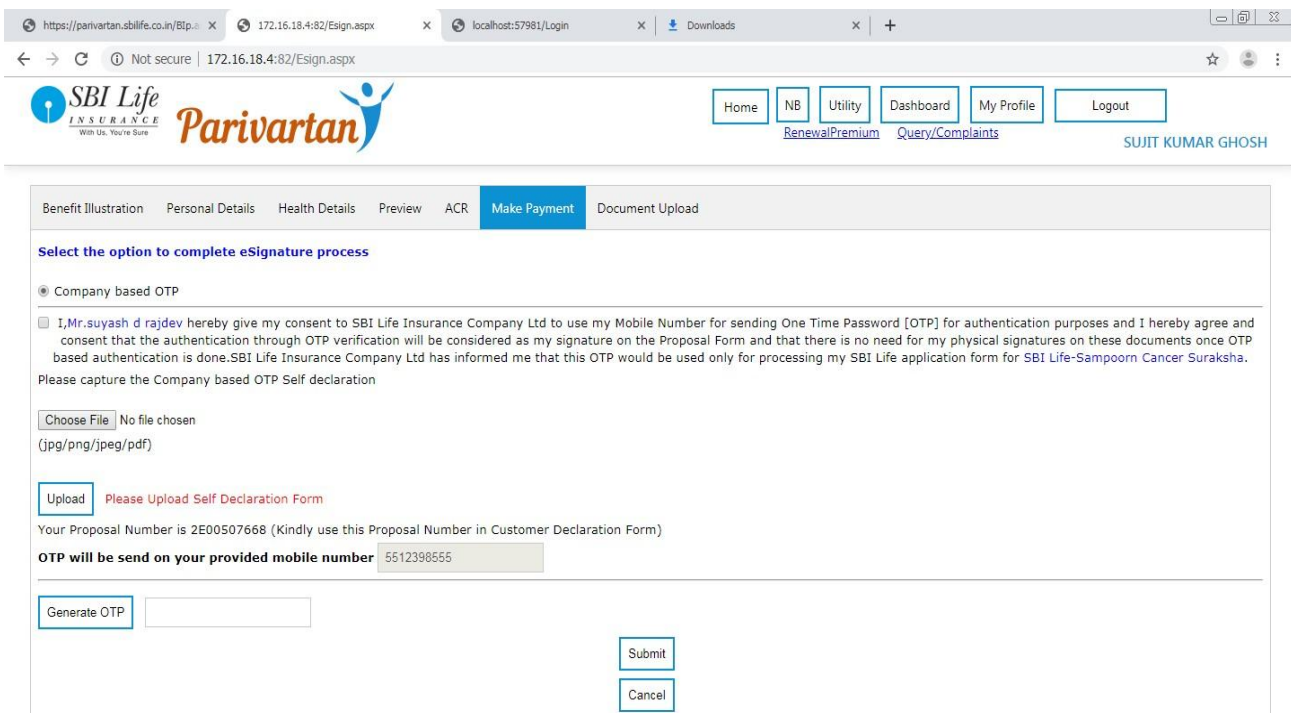


- Application provides EFT as Payment Mode.



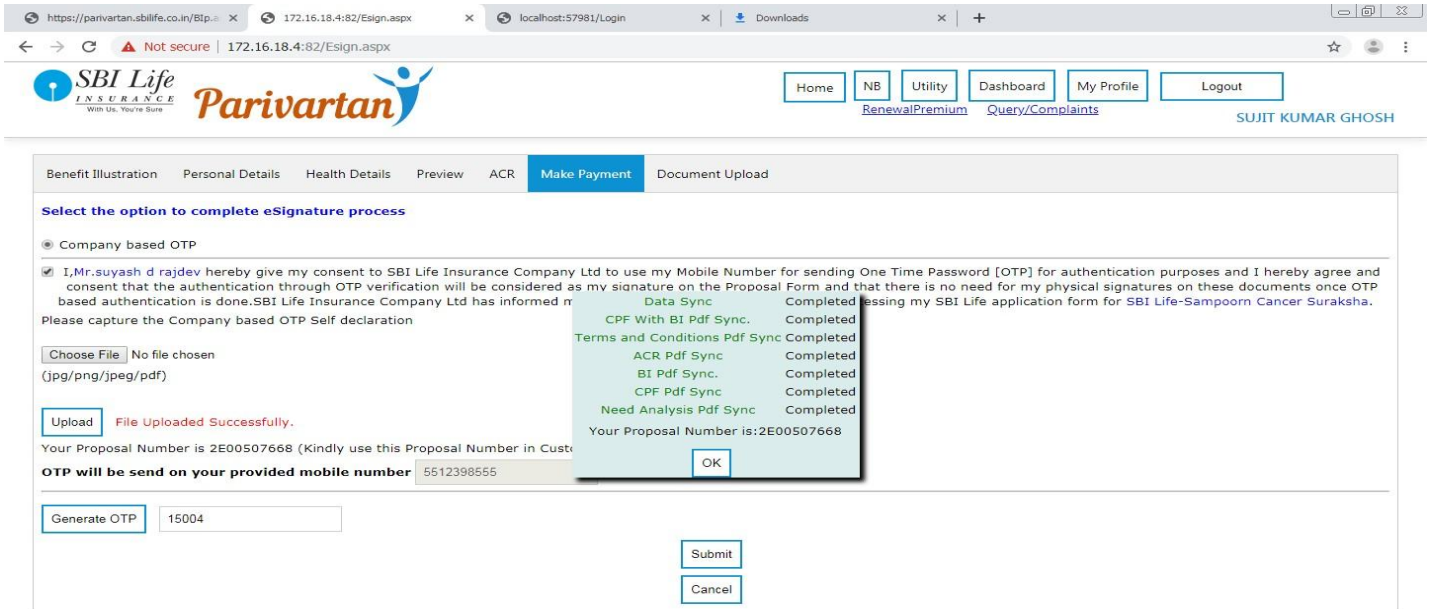
➤ 12.eSign Process

After Payment selection eSign Process will be ready for customer. eSign would be done Company based OTP .



➤ **13. Proposal document Syncing process**

After eSign Process Proposal Documents, ACR, BI, Signature documents would be sync to SBI Life Server.



The screenshot shows the SBI Life Parivartan web portal. The user is logged in as SUJIT KUMAR GHOSH. The 'Make Payment' tab is selected in the navigation menu. A modal window is open, displaying a list of completed sync tasks:

Data Sync	Completed
CPF With BI Pdf Sync	Completed
Terms and Conditions Pdf Sync	Completed
ACR Pdf Sync	Completed
BI Pdf Sync	Completed
CPF Pdf Sync	Completed
Need Analysis Pdf Sync	Completed

The modal also displays: "Your Proposal Number is: 2E00507668". Below the modal, the user's proposal number is shown as 15004, and there are 'Submit' and 'Cancel' buttons.

➤ **14. Proposal Number Generation**

Proposal Number will be displayed once proposal documents would be synced to SBI Life server.

➤ **15. Dashboard**

Dashboard is basically to check the status of customer. It will update with customer status in applications. By using the dashboard, the customer can continue its pending status. The user can resume his/her application by simply clicking on the link in the dashboard against his/her quotation no.

From Date: To Date: Search:

Quotation Number	Proposer Name	Proposal Number	Pending Status	Valid Till	Plan Selected	Date of Birth	Proposal Date	Mobile Number
SA3500099013479530102019051044	Ms.M G		Payment Mode	01/12/2019	Shubh Nivesh	30-10-1984	01/11/2019	0000000000
SA2D00099013479501112019120741	Mr.nitesh pawar		Esign	01/12/2019	Smart Bachat	01-11-1990	01/11/2019	8888888888
SA2F00099013479530102019104349	Ms.Roshani gty		Personal Details	29/11/2019	Poorna Suraksha	30-10-1984	30/10/2019	0000000000
SA1N00099013479530102019030742	Mrs.anjali funde		Esign	29/11/2019	Smart Money Back Gold	30-10-1995	30/10/2019	6666666666
SA6300099013479530102019110735	Ms.priti gore		Personal Details	29/11/2019	Smart Elite	30-04-1991	30/10/2019	5555555555
SA1K00099013479530102019110349	Mr.rohan shinde		Data Sync	29/11/2019	Smart Wealth Builder	30-10-1985	30/10/2019	1111111111
SA3500099013479524102019111244	Ms.Disha egge		Personal Details	28/11/2019	Shubh Nivesh	24-10-1986	29/10/2019	0000000000
SA1K00099013479524102019065304	Mr.Mayur G		ACR	23/11/2019	Smart Wealth Builder	24-10-1984	24/10/2019	0000000000
SA5000099013479524102019112134	Mrs.jyoti pawar		ACR	23/11/2019	Saral Maha Anand	24-10-1990	24/10/2019	1000000000
SA1K00099013479524102019101848	Mr.Mayur G		Esign	23/11/2019	Smart Wealth Builder	24-10-1984	24/10/2019	0000000000

1 2 3 4 5 6 7

➤ **16.Utility Screen(New requirements upload screen and Resync Document Facility)**

Documents which are pending to sync to server can be easily sync through this screen with the help of their quotation number.

DOCUMENT UPLOAD

Select Proposal Number

[VIEW STATUS](#)

Proof of	Document	Browser	
Age	Select Document	Choose File No file chosen	Upload
Identity	Select Document	Choose File No file chosen	Upload
Address	Select Document	Choose File No file chosen	Upload
Income	Select Document	Choose File No file chosen	Upload
Bank Proof	Select	Choose File No file chosen	Upload
Other Document	<input type="text"/>	Choose File No file chosen	Upload
EFT/Cheque/DD	Select	Choose File No file chosen	Upload