Integrated Solution for KGID

System Requirement Specification (SRS)

Module: **Motor Insurance**
Version: **1.2**

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1. Introduction

The Karnataka Government Insurance Department (KGID) is a department under Finance Department and involves in providing insurance services to all government employees. It also involves in providing insurance services to government owned vehicles. The department is operated through its District offices with headquarters at Bengaluru. The head office at Bengaluru also caters to the requirements of Bengaluru Urban District. The process of submission of applications, processing, issuing of policies and maintaining a statement of payments and reconciliation are currently handled manually. A certain level of automation has been achieved by digitization of data. However, such automation is limited to isolated systems and unable to be shared and updated in an integrated manner. The department needs an integrated solution which can automate the application process, payment of premium / instalments, reconciliation, processing of claims and other related functions of the department.

KGID is implementing automated solution for carrying out its core operations and other associated activities. The system will be web-enabled and accessed by employees and staff of KGID with appropriate user privileges. The System has been modularized in order to segregate each core operation and ensure scalability of the system. The various modules of the software are as follows.
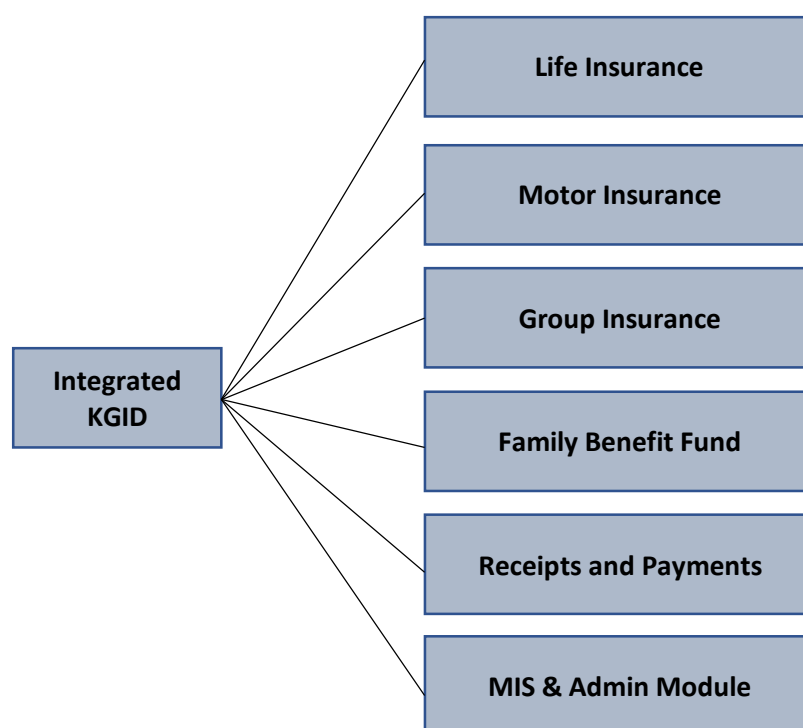
Motor Insurance Module

The sub-modules of Motor Insurance Module are as follows.

➔ Application and Approval
➔ Renewal of Policies
➔ Application and Processing of Claims
➔ Closure of Policies
➔ Generation of Statements

This System Requirement Specification (SRS) document elaborates on all the modules of Motor Branch.

1.1 Motor Insurance Policy Application Process

The Motor Insurance Policy need to be acquired from KGID for all vehicles owned by Government of Karnataka, vehicles of industrial concerns wholly owned by Government of Karnataka and vehicle in which Government of Karnataka has financial interest. The process of applying and obtaining motor insurance policy is mentioned below.

(i) Department / Agency fills motor insurance application form entering details of the vehicle and type of policy.

(ii) KGID Motor Branch informs the amount of insurance premium to be paid.

(iii) Department / Agency pays insurance premium either by Khajane-II receipt or through Treasury Transfer Receipt (TTR) and submits payment receipt.

(iv) KGID verifies and approves motor insurance application and issues insurance policy to the Department / Agency.

(v) Department / Agency submits copies of Registration Certificate (RC) and other documents as per requirements.

1.2 Motor Insurance Policy Renewal Process

The process for renewing the motor insurance policy is elaborated below.

(i) KGID sends renewal reminder to Department / Agency mentioning details of renewal premium to be paid.

(ii) Department / Agency pays the renewal premium either by Khajane-II receipt or through Treasury Transfer Receipt (TTR) and submits payment receipt.

(iii)KGID verifies receipt and issues insurance renewal policy to the Department / Agency.

1.3 Motor Insurance Claim Process (Own Damage)

The process for seeking motor insurance claims under Own Damage is given below.

(i) Department / Agency fills the OD Claims Form and submits with necessary documents.

(ii) KGID appoints a surveyor to submit report of accident and eligible quantum of claim.

(iii)KGID reviews and approves the Claim amount.

(iv)KGID pays the claim amount to Department through submission of TTR bill to treasury.

1.4 Motor Insurance Claim Process (Third Party Damage)

The process for seeking motor insurance claims under Third Party Damage (MVC) is given below.

(i) Victim submits Writ Petition to Court mentioning one of the respondent as Director, KGID

(ii) KGID submits details to Law Department for appointment of Government Lawyer (Pleader)

(iii)Law Department appoints Lawyer for submission of responses to Court and follow up on hearings.

(iv)KGID is informed on updates of Court hearings.

(v) On receiving Court judgment, either KGID or Petitioner may file Appeal in High Court.

(vi)In case of no Appeal, KGID releases payment to Court for onward payment to Petitioner.

The process flows for Motor Branch is as follows.

Motor Insurance Policy

```
┌──────────────┐      ┌──────────────────┐
│ Department / │─────▶│ Fills Application│
│ Agency       │      │ Form             │        ┌──────────────────┐
└──────────────┘      │ (Form I / Form II)│◀──────│ System displays   │
                      └──────────────────┘        │ insurance premium │
                               │                   └──────────────────┘
                               ▼
                      ┌──────────────────┐
                      │ Pays Insurance   │
                      │ Premium          │
                      └──────────────────┘
                               │
                               ▼
                      ┌──────────────────┐
                      │ Submits Application│
                      │ with necessary    │
                      │ documents         │       ┌──────────────────┐
                      └──────────────────┘◀──────│ Workflow for      │
                               │                   │ scrutiny and      │
                               ▼                   │ approval          │
                      ┌──────────────────┐         └──────────────────┘
                      │ Issue of Motor   │
                      │ Insurance Policy │
                      └──────────────────┘
```

Motor Insurance Renewal

```
┌──────────────┐      ┌──────────────────┐
│ Policy Renewal│─────▶│ Department / Agency│
│ Reminder     │      │ fills Renewal Form │
└──────────────┘      └──────────────────┘
                               │
                               ▼
                      ┌──────────────────┐
                      │ Pays Renewal     │
                      │ Premium          │
                      └──────────────────┘
                               │
                               ▼
                      ┌──────────────────┐
                      │ Submits Application│
                      │ with necessary    │
                      │ documents         │       ┌──────────────────┐
                      └──────────────────┘◀──────│ Workflow for      │
                               │                   │ scrutiny and      │
                               ▼                   │ approval          │
                      ┌──────────────────┐         └──────────────────┘
                      │ Issue of Motor   │
                      │ Insurance Policy │
                      └──────────────────┘
```

Motor Insurance Claims (Own Damage)

```
┌─────────────────────┐        ┌─────────────────────┐
│   Department /      │───────▶│ Submission of OD     │
│   Agency            │        │ Claims Form          │
└─────────────────────┘        └─────────────────────┘
                                          │
                                          ▼
                               ┌─────────────────────┐
                               │ Appointment of       │
                               │ Surveyor (based on   │
                               │ value of claims)     │
                               └─────────────────────┘
                                          │
                                          ▼
                               ┌─────────────────────┐
                               │ Submission of Report │
                               └─────────────────────┘
                                          │
                                          ▼
                               ┌─────────────────────┐
                               │ Review and Approval  │
                               └─────────────────────┘
                                          │
                                          ▼
                               ┌─────────────────────┐        ┌─────────────────────┐
                               │ Disbursement of      │────────│ TTR Bill for Court / │
                               │ Payment              │        │ Department           │
                               └─────────────────────┘        └─────────────────────┘
```
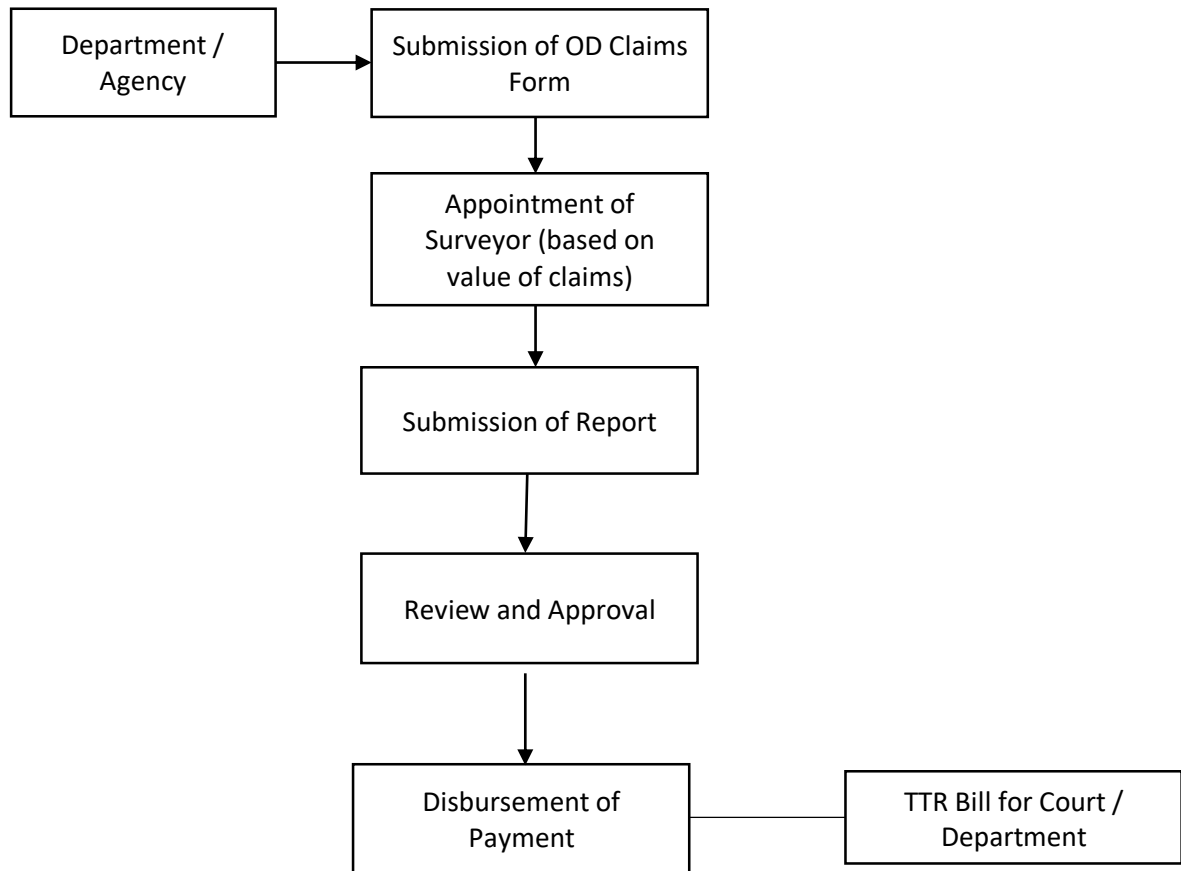
Motor Insurance Claims (Third Party Damage)

```
┌──────────────────┐       ┌──────────────────────┐
│ Victim           │──────▶│ Submission of Writ    │
│ (Petitioner)     │       │ Petition to Court     │
└──────────────────┘       └──────────────────────┘
                                      │
                                      ▼
                           ┌──────────────────────┐
                           │ Receiving copy of     │
                           │ Petition by KGID      │
                           └──────────────────────┘
                                      │
                                      │          ┌────────────────────────┐
                                      ├──────────│ Enter Writ Petition No. │
                                      │          └────────────────────────┘
                                      ▼
                           ┌──────────────────────┐
                           │ Submission to Law     │
                           │ Department            │
                           └──────────────────────┘
                                      │
                                      ▼
                           ┌──────────────────────┐
                           │ Appointment of Lawyer │
                           └──────────────────────┘
                                      │
                                      ▼
                           ┌──────────────────────┐
                           │ Submission of         │
                           │ Responses             │
                           └──────────────────────┘
                                      │
                                      ▼
                           ┌──────────────────────┐
  ┌──────────────────┐     │ Entry of Court Hearing│
  │ Appeal Details   │─────│ details and final     │
  │ and Update       │     │ judgment              │
  └──────────────────┘     └──────────────────────┘
                                      │
                                      ▼
                           ┌──────────────────────┐     ┌──────────────────┐
                           │ Payment to Court      │─────│ TTR Bill for Court│
                           └──────────────────────┘     └──────────────────┘
```
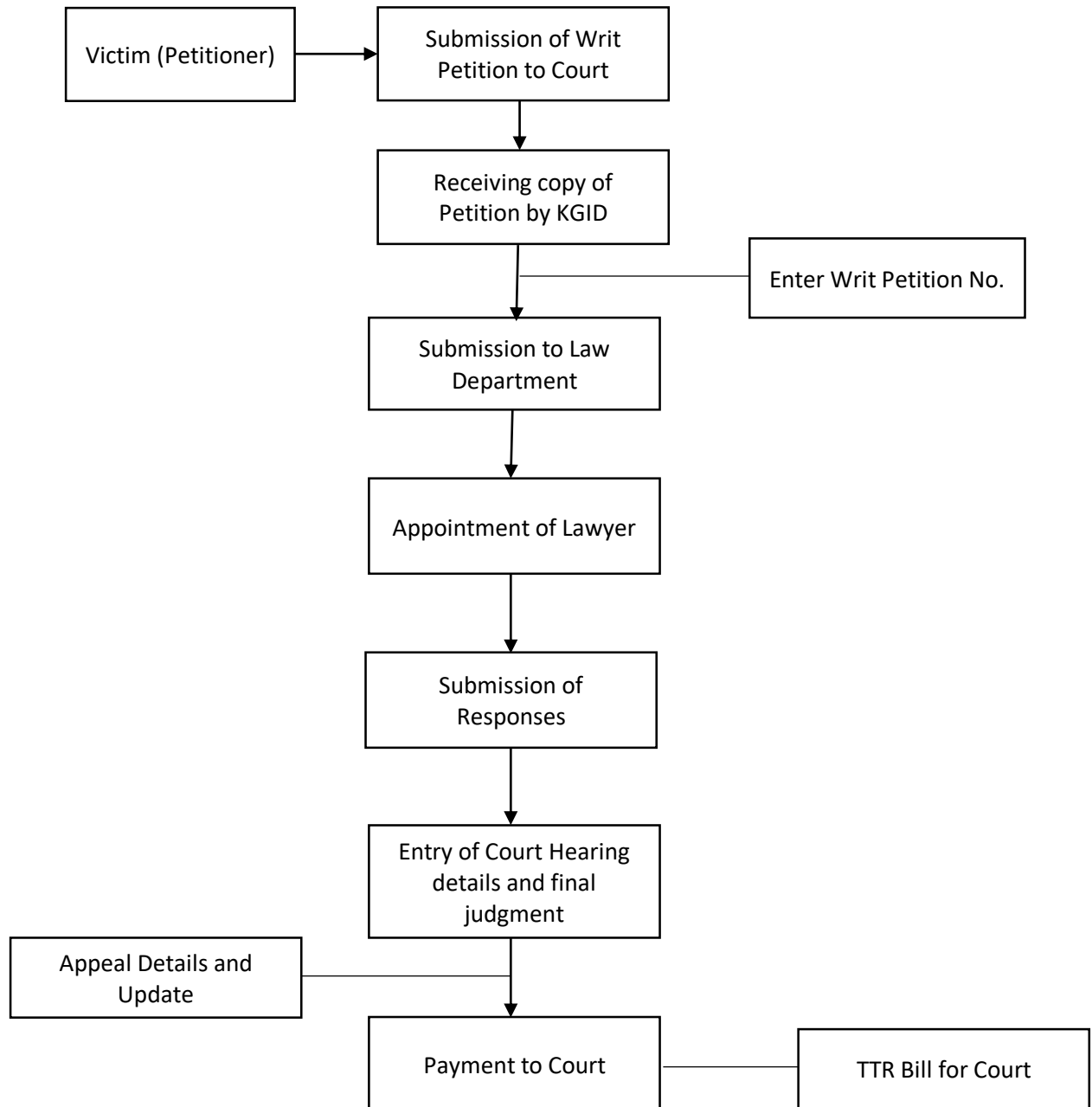
2. Use Cases

List of Use Cases

Sl. No.	Use Case	Ref. No.
1	Department / Agency enters details of vehicle and System displays the amount of premium	2.1
2	Department / Agency / Individual pays the Premium	2.2
3	KGID issues the Motor Insurance Policy	2.3
4	Department / Agency enters the necessary details and uploads documents.	2.4
5	Department / Agency submits renewal form with renewal premium	2.5
6	KGID issues renewal of Motor Insurance Policy	2.6
7	Department / Agency submits OD Claim Request	2.7
8	KGID scrutinizes and approves OD Claim Request	2.8
9	KGID receives Writ Petition on MVC Claims	2.9
10	KGID submits response and updates Court Hearings	2.10
11	KGID disburses Claim amount to Court / Department / Agency as prescribed	2.11

Use Case 2.1
Department / Agency enters details of vehicle and System displays the amount of premium
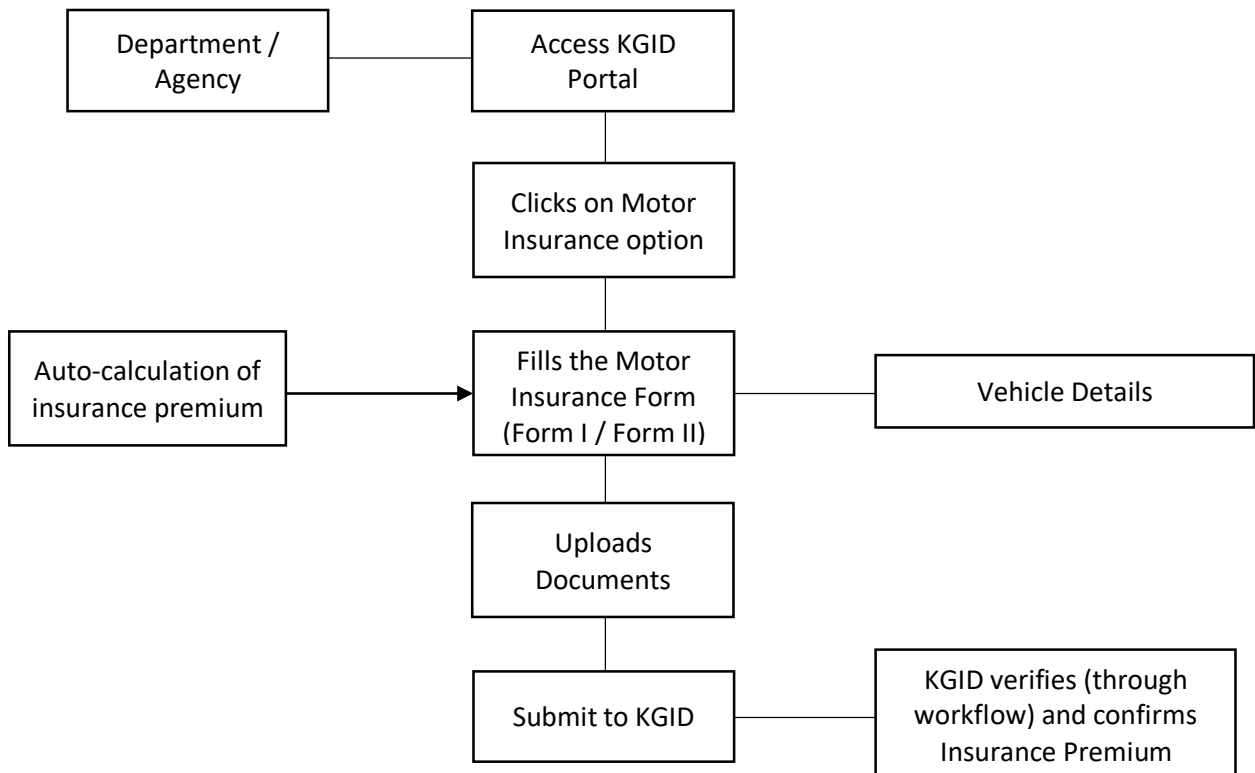
2.1.1 Purpose:

This Use Case enables Department / Agency to access Vehicle Insurance Form and enter the details of the vehicle. This Use Case also enables auto-calculation of premium based on details entered by the Department / Agency.

2.1.2 Pre-Requisites:

The pre-requisites for implementing the Use Case are as follows.

- Availability of Masters (Vehicle Master, Manufacturer Master, Type of Insurance Master etc.)
- Login credentials for Departments / Agencies
- Configuration of rules to calculate Insurance Premium

2.1.3 Process flow:

```
┌──────────────┐        ┌──────────────┐
│ Department / │────────│ Access KGID  │
│   Agency     │        │   Portal     │
└──────────────┘        └──────────────┘
                               │
                        ┌──────────────┐
                        │ Clicks on Motor│
                        │ Insurance option│
                        └──────────────┘
                               │
┌──────────────┐        ┌──────────────┐        ┌──────────────┐
│Auto-calculation│──────▶│ Fills the Motor│───────│Vehicle Details│
│of insurance    │       │ Insurance Form │       └──────────────┘
│premium         │       │(Form I / Form II)│
└──────────────┘        └──────────────┘
                               │
                        ┌──────────────┐
                        │   Uploads     │
                        │  Documents    │
                        └──────────────┘
                               │
┌──────────────┐        ┌──────────────┐        ┌──────────────┐
│Submit to KGID│────────│              │        │KGID verifies (through│
└──────────────┘        └──────────────┘        │workflow) and confirms│
                                                 │Insurance Premium     │
                                                 └──────────────┘
```

2.1.4 Step-wise Approach:

Step-1:
Department / Agency accesses KGID portal and clicks on "Motor Insurance" menu option

Step-2:
Department fills the Motor Insurance Form by selecting and entering vehicle details. System automatically calculates insurance premium based on details entered by Department / Agency.

Step-3:
Department / Agency uploads necessary documents required for the Motor Insurance application and submits the filled-in form to KGID. The list of documents are as follows.

New Purchased Vehicle
- Proposal Form
- Sanction Letter from Government
- Proforma Invoice

Donated Vehicle
- Letter of Donation
- Proposal Form
- Sale Certificate
- Tax Invoice

Seized Vehicle
- "C" Certificate issued by Court
- RTO certificate on vehicle value
- Proposal Form

Step-4:
System calculates the insurance premium based on the vehicle and details selected by the Department / Agency. The calculations are as follows.

Component	Value	Formula	Remarks
Insured Declared Value (IDV)	A		IDV taken from Sales Invoice Certificate / RTO certificate
Depreciation	B		% fixed for each year
Purchase Value of Vehicle (PVV)	C	(A-C)	
Own Damage			
Basic Premium	D	% of C	% value as per IRDA Chart
Govt. Rebate	E	% of D	% value as per Rules
Own Damage Premium	T1	(D-E)	
Third Party Liability			
Liability to Risk	F		Fixed value as per Rules
Govt. Rebate	G	% of F	% value as per Rules
Liability Premium	T2	(F-G)	
Summary			
Total Premium	T	(T1+T2)	
Tax	H	% of T	% value as per Rules
Payable Premium	P	(T+H)	

The below mentioned table need to be referred for Depreciation.

Age of Vehicle	% of Depreciation
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

Step-5:
System calculates the insurance premium based on the vehicle and details selected by the Department / Agency. The calculations are as follows.

2.1.5 Master / Mapping / Reference Tables:

The Master / Mapping / Reference Tables required for this Use Case are as follows.

Vehicle Sector Master:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Vehicle Sector ID	Int	15	PK
2	Vehicle Sector Desc	Varchar 2	100	

Vehicle Type Master:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Vehicle Type ID	Int	15	PK
2	Vehicle Type Desc	Varchar 2	100	
3	Vehicle Sector ID	Int	15	FK
4	Form Type	Varchar 2	10	Form 1 / Form 2

Vehicle Manufacturer Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Manufacturer ID	Int	15	PK
2	Name of Manufacturer	Varchar 2	100	

Vehicle Model Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Model ID	Int	15	PK
2	Model No.	Varchar 2	50	
3	Model Desc	Varchar 2	100	
4	Cubic Capacity (CC)	Number	15	
5	Gross Vehicle Weight	Number	15	
6	Seating Capacity	Number	3	
7	Vehicle Sector ID	Int	15	FK
8	Vehicle Type ID	Int	15	FK
9	Manufacturer ID	Int	15	FK

Insurance Cover Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Insurance Cover ID	Int	15	PK
2	Insurance Cover Desc	Varchar 2	100	

Department DDO Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DDO ID	Int	15	PK
2	DDO Code	Varchar 2	15	
3	Name of Office	Varchar 2	100	
4	District ID	Int	15	
5	Taluka ID	Int	15	
6	Department Code	Varchar 2	20	FK

Agency Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Agency ID	Int	15	PK
2	Agency Code	Varchar 2	15	
3	Name of Agency	Varchar 2	100	
4	Department Code	Varchar 2	20	

Agency DDO Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Agency DDO ID	Int	15	PK
2	Agency DDO Code	Varchar 2	15	
3	Name of Agency Office	Varchar 2	100	
4	District ID	Int	15	
5	Taluka ID	Int	15	
6	Agency ID	Int	15	FK

Year Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Year ID	Int	15	PK
2	Year	Varchar 2	15	

Proposer Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Proposer ID	Int	15	PK
2	Proposer Name	Varchar 2	100	
3	DDO ID	Int	15	
4	Agency DDO ID	Int	15	
5	Occupation	Varchar 2	30	
6	Address of Vehicle	Varchar 2	200	
7	Pincode	Number	6	
8	Telephone No.	Number	10	
9	Fax No.	Number	10	
10	Email	Varchar 2	50	
11	KGID No.	Varchar 2	15	

Form Responses Table:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Form Response ID	Int	15	PK
2	Form Response Desc	Varchar 2	100	
3	Form Response	Text	5	(Yes / No)
4	Form Comments Text	Varchar 2	100	
5	Form Comments Value	Number	15	
6	Form Document upload	Varchar 2	50	<path>
7	Form Type	Varchar 2	10	Form 1 / Form 2
8	Serial No.	Number	5	(to arrange in sequential order)

Document Table:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Document ID	Int	15	PK
2	Form Type	Varchar 2	10	Form 1 / For, 2
3	Insurance Cover Id	Int	15	
4	Document Desc	Varchar 2	100	

Vehicle Geographical Extension

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Geo Extension ID	Int	15	
2	Geo Extension Country	Text	20	

Deductible Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Deductible ID	Int	15	
2	Deductible Amount	Number	15	
3	Vehicle Type ID	Int	15	
4	Whether compulsory	Text	3	(Yes / No)

Legal Liability Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	LL ID	Int	15	
2	LL Details	Varchar 2	50	Driver / Cleaner / Conductor Other Employees Non fare paying passengers

Third Party Property Damage Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Vehicle Type ID	Int	15	
2	Statutory TTPD limit	Number	15	
3	TTPD provision	Number	15	1 lakh for 2-wheelers 7.5 lakh for private cars

Personal Accident Cover Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	PA category ID	Int	15	
2	PA category Desc	Varchar 2	50	Driver Other Employees Unnamed Passengers

IDV Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	IDV ID	Int	15	
2	IDV Desc	Varchar 2	100	

Vehicle Previous History Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	History ID	Int	15	PK
2	History Desc	Varchar 2	100	
3	Form Type	Varchar 2	10	

Hire Purchase Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Hire Purchase ID	Int	15	PK
2	Hire Purchase Desc	Varchar 2	100	
3	Form Type	Varchar 2	10	

Driver Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Driver Details ID	Int	15	PK
2	Driver Details Desc	Varchar 2	200	
3	Form Type	Varchar 2	10	

Insurance Calculation Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Vehicle Sector ID	Int	15	
2	Vehicle Type ID	Int	15	
3	Vehicle CC	Number	10	
4	IDV minimum	Number	15	
5	IDV maximum	Number	15	
6	Extra Fittings minimum	Number	15	
7	Extra Fittings maximum	Number	15	
8	OD percentage	Number	10	
9	MVC percentage	Number	10	
10	No Claim Bonus	Number	15	

2.1.6 Transaction Tables:

The transaction tables used in this Use Case are as follows.

Vehicle Registration Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	PK
2	Proposer ID	Int	15	FK
3	Vehicle ID	Int	15	FK
4	Engine No.	Varchar 2	30	
5	Chasis No.	Varchar 2	30	
6	Year ID	Int	15	
7	Registration No.	Varchar 2	15	
8	Date of Registration	Date		
9	Registration DDO ID	Int	15	FK
10	Insurance Cover ID	Int	15	FK
11	Insurance From Date	Date		
12	Insurance To Date	Date		

Vehicle Geo Extension Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Geo Extension ID	Int	15	FK

Deductible Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Deductible ID	Int	15	

Automobile Association Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Proposer ID	Int	15	
2	Name of Association	Varchar 2	50	
3	Membership No.	Varchar 2	20	
4	Date of Expiry	Date		

Legal Liability Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	LL ID	Int	15	
3	No. of Persons	Number	10	

Personal Accident Cover Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Inclusion	Text	3	Yes / No
3	PA Category ID	Int	15	
4	Number of Persons	Number	3	

Third Party Liability Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Restricted to TTPD Limit	Text	3	Yes / No

IDV Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	IDV ID	Int	15	
3	Amount	Number	15	
4	Remarks	Varchar 2	100	

Vehicle Previous History Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	History ID	Int	15	
3	Response	Varchar 2	500	
4	Status	Text	3	
5	From Date	Date		
6	To Date	Date		

Hire Purchase Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Hire Purchase ID	Int	15	
3	Response	Varchar 2	300	
4	Status	Text	3	

Document Upload

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Document Type ID	Int	15	
3	Upload Path	Varchar 2	50	<path>

Insurance Premium Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Value of Vehicle	Number	15	
3	Depreciation	Number	10	
4	PVV	Number	15	
5	OD percentage	Number	10	
6	Govt Discount percentage	Number	10	
7	OD Amount	Number	15	
8	Govt. Discount Amount	Number	15	
9	Electrical Accessories (%)	Number	10	
10	Electrical Accessories Amount	Number	15	
11	Handicapped percentage	Number	10	
12	Handicapped Amount	Number	15	
13	Anti Theft percentage	Number	10	
14	Anti Theft Amount	Number	15	
15	Malus percentage	Number	10	
16	Malus Amount	Number	15	
17	NCB percentage	Number	10	
18	NCB Value	Number	15	
19	MVC Amount	Number	15	
20	Govt Discount percentage	Number	10	
21	Govt. Discount Amount	Number	15	
22	Driving Addition percentage	Number	10	
23	Driving Addition Amount	Number	15	
24	LPG Kit percentage	Number	10	
25	LPG Kit Amount	Number	15	
26	Drivers Risk Amount	Number	15	
27	Pillion Rider Risk	Number	15	
28	Passengers Risk	Number	15	
29	Cleaners Risk	Number	15	
30	Coolies Risk	Number	15	
31	Malus percentage	Number	10	
32	Malus Amount	Number	15	

Sl. No.	Data Field	Data Type	Field Length	Remarks
33	MVC Amount	Number	15	
34	Premium Amount	Number	15	
35	GST Amount	Number	15	
36	Total Premium	Number	15	

2.1.7 Controls / Validations:

The applicable controls and validations for this Use Case are as follows.

- System should capture the cubic capacity of the vehicle based on model of vehicle selected.

- The Insured Declared Value (IDV) should be automatically captured by the System based on market prices available in the master table. Else, System should allow entry of Insured Declared Value.

- System should perform validations on passenger details and other details based on type of vehicle.

- System should automatically calculate insurance premium based on rules and validations. The rules should be able to be configured by Admin whenever required. Provision to be made to retain the earlier configuration in case the earlier rules be applicable for some type of vehicles.

- The amount of insurance premium need to be displayed to the Department / Agency / Individual on entering vehicle details.

2.1.8 Changes / Modification of Data:

The data changes / modifications in this Use Case are as follows.

- Department / Agency should be able to edit / modify details of Vehicle till the final submission of Form.

- Any changes to vehicle details as made available in Masters should be performed by user having Admin role.

- Changes in Form should be uniformly applicable to Form 1 or Form 2 requirements.

2.1.9 Data Exchange:

The details of data exchange in this Use Case are as follows.

- Vehicle Sector Master:
- Vehicle Type Master
- Vehicle Manufacturer Master
- Vehicle Model Master
- Insurance Cover Master
- Department DDO Details
- Agency Details
- Agency DDO Details
- Year Table
- Proposer Details
- Form Responses Table
- Document Table
- Vehicle Geographical Extension
- Deductible Table
- Legal Liability Table
- Third Party Property Damage Table
- Personal Accident Cover Table
- Insurance Calculation Table
- IDV Table
- Vehicle Previous History Table
- Hire Purchase Table
- Driver Table

- Vehicle Registration Details
- Vehicle Geo Extension Details
- Deducible Details
- Automobile Association Details
- Legal Liability Details
- Document Upload Table
- Insurance Premium Table
- Personal Accident Cover Details
- Third Party Liability Details
- IDV Details
- Vehicle Previous History Details
- Hire Purchase Details

2.1.10 EXCEPTIONS

1. User entering details with special characters which needs text / number entry
2. User clicking buttons several times
3. User opening multiple sessions
4. Repeated upload of documents

Use Case 2.2
Department / Agency / Individual pays the Premium
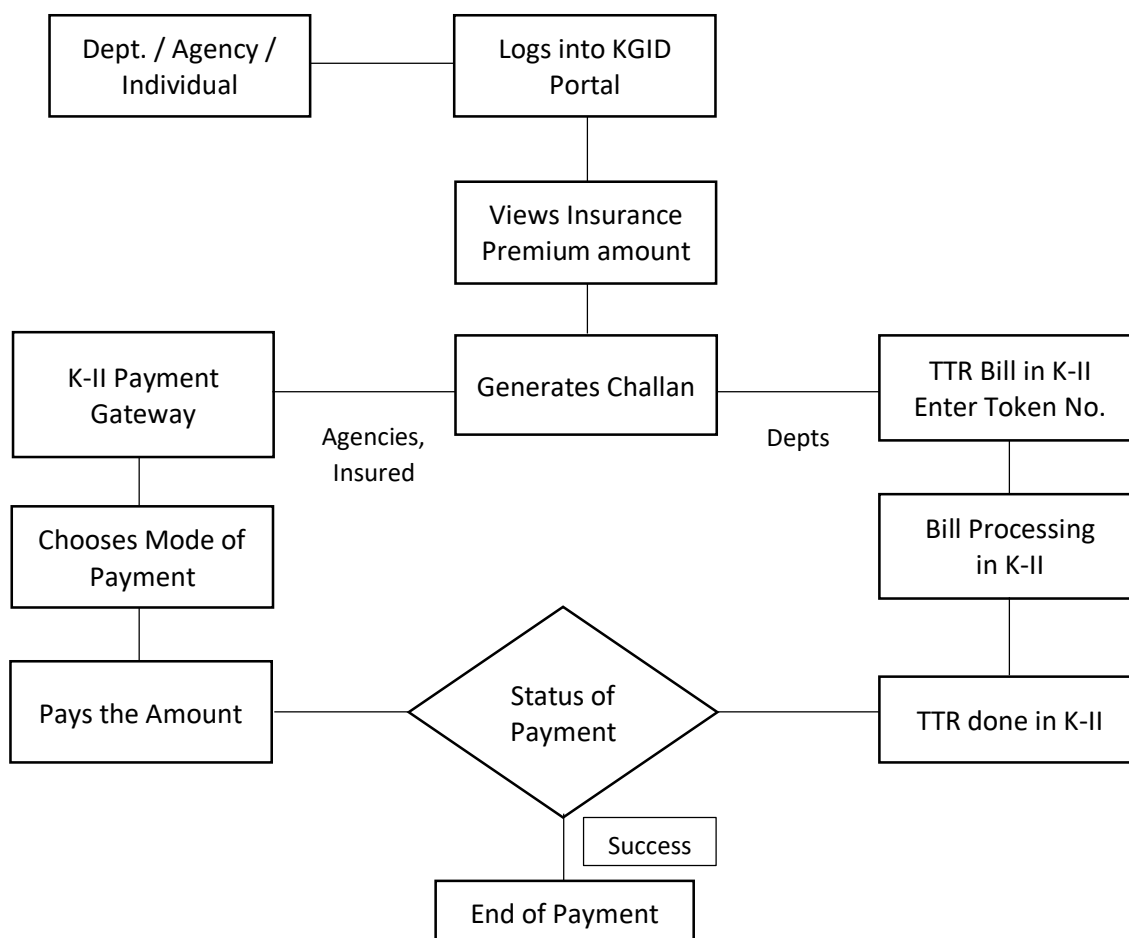
2.2.1 Purpose:

This Use Case enables new Departments / Agencies / Individuals to pay insurance premium either using Online Khajane-II Payment Gateway (Agencies and Individuals) or TTR mode of Khajane-II by way of generation of challan.

2.2.2 Pre-Requisites:
The pre-requisites for implementing the Use Case are as follows.

- Details of KGID DDOs and respective Head of Account
- Purpose and Sub Purpose of Payment
- Generation of Challan
- Integration with Khajane-II Receipt Gateway
- Reconciliation mechanism

2.2.3 Process flow:

```
┌──────────────────┐        ┌──────────────────┐
│ Dept. / Agency / │────────│  Logs into KGID  │
│    Individual    │        │      Portal      │
└──────────────────┘        └──────────────────┘
                                     │
                            ┌──────────────────┐
                            │ Views Insurance  │
                            │  Premium amount  │
                            └──────────────────┘
                                     │
┌──────────────┐            ┌──────────────────┐            ┌──────────────────┐
│ K-II Payment │────────────│Generates Challan │────────────│ TTR Bill in K-II │
│   Gateway    │  Agencies, │                  │   Depts    │ Enter Token No.  │
└──────────────┘   Insured  └──────────────────┘            └──────────────────┘
       │                                                              │
┌──────────────┐                                            ┌──────────────────┐
│Chooses Mode of│                                           │ Bill Processing  │
│   Payment    │                                            │     in K-II      │
└──────────────┘                                            └──────────────────┘
       │                         ◇                                    │
┌──────────────┐           ╱ Status of ╲             ┌──────────────────┐
│Pays the Amount│─────────◇  Payment   ◇────────────│  TTR done in K-II│
└──────────────┘           ╲           ╱             └──────────────────┘
                                 │
                            ┌─────────┐
                            │ Success │
                            └─────────┘
                            ┌──────────────┐
                            │End of Payment│
                            └──────────────┘
```

2.2.4 Step-wise Approach:

Step-1:
Department / Agency / Insured logs into KGID portal and views the Insurance Premium amount to be paid for the Insurance Application submitted.

Step-2:
System allows Department / Agency / Insured to generate Challan in the system. The Challan mentions Challan Ref. No., insurance premium to be paid. Purpose of payment, sub purpose of payment, Revenue Head of Account of KGID and other details.

Department / Agency should be able to **consolidate challans** and generate a common Challan displaying the sum of all the challans generated for each insurance policy application.

Step-3:
Agencies / Individuals should be able to pay the amount using Online K-II Payment Gateway by clicking of "Pay" button. In case of Government Departments, they should submit their bill in K-II system (by entering the details as mentioned in the Challan) and update the Token No. against the Challan / Consolidated Challan in the Portal.

Step-4:
System captures the status of payment from K-II Payment Gateway (using Challan Ref. No.) or K-II System (using Token No. entered by Department)

Step-5:
Departments / Agencies / Insured have the option to retrieve the status of payment in case of any discrepancy in the payment flow or disconnection in payment session.

2.2.5 Master / Mapping / Reference Tables:

The Master / Mapping Tables required for this Use Case are as follows.

Insurance Premium Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Insurance Premium	Number	15	
3	No. of Years	Number	10	

KGID Policy Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Insurance ID	Int	15	PK
2	KGID Policy No.	Varchar 2	15	
3	Employee Id	Int	15	FK
4	First Insurance ID	Int	15	

KGID No. Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Insurance ID	Int	15	PK
2	KGID No.	Varchar 2	15	
3	Employee Code	Varchar 2	20	
4	Sum Assured	Number	10	
5	Age	Number	3	
6	Premium	Number	6	
7	Risk Date	Date		
8	Load Factor ID	Varchar 2	10	FK
9	Sanctioned by KGID User ID	Varchar 2	10	FK

Department DDO Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DDO ID	Int	15	PK
2	DDO Code	Varchar 2	15	
3	Name of Office	Varchar 2	100	
4	District ID	Int	15	
5	Taluka ID	Int	15	
6	Department Code	Varchar 2	20	FK

Agency Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Agency ID	Int	15	PK
2	Agency Code	Varchar 2	15	
3	Name of Agency	Varchar 2	100	
4	Department Code	Varchar 2	20	

Agency DDO Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Agency DDO ID	Int	15	PK
2	Agency DDO Code	Varchar 2	15	
3	Name of Agency Office	Varchar 2	100	
4	District ID	Int	15	
5	Taluka ID	Int	15	
6	Agency ID	Int	15	FK

Payment Purpose Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Purpose ID	Int	15	PK
2	Purpose Description	Varchar 2	20	
3	Head of Account	Varchar 2	20	

Payment Sub Purpose Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Sub Purpose ID	Int	15	PK
2	Sub Purpose Description	Varchar 2	20	
3	Purpose ID	Int	15	FK

2.2.6 Transaction Tables:

The transaction tables used in this Use Case are as follows.

Challan Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Payment ID	Int	15	PK
2	Payment Reference No.	Varchar 2	20	
3	Department Code	Varchar 2	20	FK
4	DDO Code	Varchar 2	10	FK
5	Purpose Code	Varchar 2	20	FK
6	Sub Purpose Code	Varchar 2	20	FK
8	System Employee Code	Varchar 2	20	FK
9	Head of Account	Varchar 2	20	
10	Amount	Number	10	
11	Date & Time of Challan	Date		
12	Application ID	Int	15	
13	Token No.	Varchar 2	15	

Consolidated Challan Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Consolidated Challan ID	Int	15	PK
2	Consolidated Challan Ref. No.	Varchar 2	15	
3	Amount	Number	15	
4	Token No.	Varchar 2	15	

Consolidated Challan Mapping Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Consolidated Challan ID	Int	15	
2	Payment ID	Int	15	

Payment Status Details

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Payment ID	Int	15	
2	Consolidated Challan ID	Int	15	
3	Amount	Number	15	
4	Status of Payment	Text	20	
5	Date & Time	Date		
6	Transaction No.	Varchar 2		

2.2.7 Controls / Validations:

The applicable controls and validations for this Use Case are as follows.

- System automatically selects the purpose of payment, sub-purpose of payment, DDO code and Head of Account while sending payment details to Khajane-II.

- System validates Token No. entered by Departments as per format specified by K-II.

- Departments / Agencies / Insured should be able to retrieve the payment status any time by entering the Challan Ref. No. / Consolidated Challan No.

- System should allow for payment of insurance premium as a single amount.

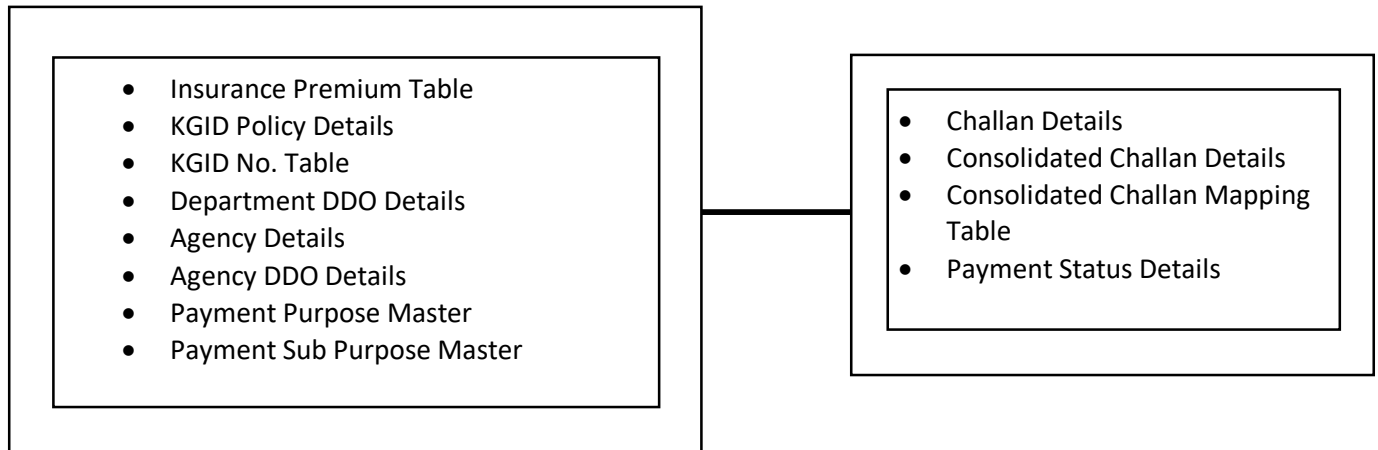### 2.2.8 Changes / Modification of Data:

The data changes / modifications in this Use Case are as follows.

- Department / Agencies / Insured should not be able to edit / modify the amount of insurance premium at the time of generation of challan and paying through K-II gateway.

- System allows for retrieval of payment status from Khajane-II system in case of any discrepancy of payment where money is deducted / transferred and status is unsuccessful.

2.2.9 Data Exchange:

The details of data exchange in this Use Case are as follows.

• Insurance Premium Table • KGID Policy Details • KGID No. Table • Department DDO Details • Agency Details • Agency DDO Details • Payment Purpose Master • Payment Sub Purpose Master

• Challan Details • Consolidated Challan Details • Consolidated Challan Mapping Table • Payment Status Details

2.9.10 EXCEPTIONS

1. Multiple generation of Challans for same amount amount
2. Repeated Challans without entering into Khajane-II payment gateway
3. Multiple clicking of pay to Khajane-II without proceeding further in gateway
4. Repeated entry Token Nos.
5. Entering data in excess to the data field length.

Use Case 2.3
## KGID issues the Motor Insurance Policy

2.3.1 Purpose:

This Use Case enables KGID to scrutinize and approve Motor Insurance Applications and issue Motor Insurance Policy to Departments / Agencies / Insured.

2.3.2 Pre-Requisites:

The pre-requisites for implementing the Use Case are as follows.

- Configuration of workflow as per delegation of financial powers
- Generation of digitally signed Motor Insurance Policy

2.3.3 Process flow:

```
┌─────────────────┐     ┌─────────────────────┐
│ KGID Head Office│─────│ Case Worker receives │
│                 │     │ the Application Online│
└─────────────────┘     └─────────────────────┘
                                  │
                        ┌─────────────────────┐
                        │ Scrutiny of Application│
                        └─────────────────────┘
                                  │
                        ┌─────────────────────┐        ┌──────────────────┐
                        │ Verification of      │        │   Case Worker    │
                        │ Insurance Premium    │        └──────────────────┘
                        │ Payment Status       │                 │
                        └─────────────────────┘        ┌──────────────────┐
                                  │                     │  Superintendent  │
                        ┌─────────────────────┐         └──────────────────┘
                        │ Workflow as per      │                 │
                        │ delegation of powers │         ┌──────────────────┐
                        └─────────────────────┘         │  Deputy Director │
                                  │                      └──────────────────┘
                        ┌─────────────────────┐                 │
                        │ Sanction of Policy   │         ┌──────────────────┐
                        │ (Checklist)          │         │     Director     │
                        └─────────────────────┘         └──────────────────┘
                                  │
                        ┌─────────────────────┐
                        │ Generation of        │
                        │ Digitally signed Policy│
                        └─────────────────────┘
```
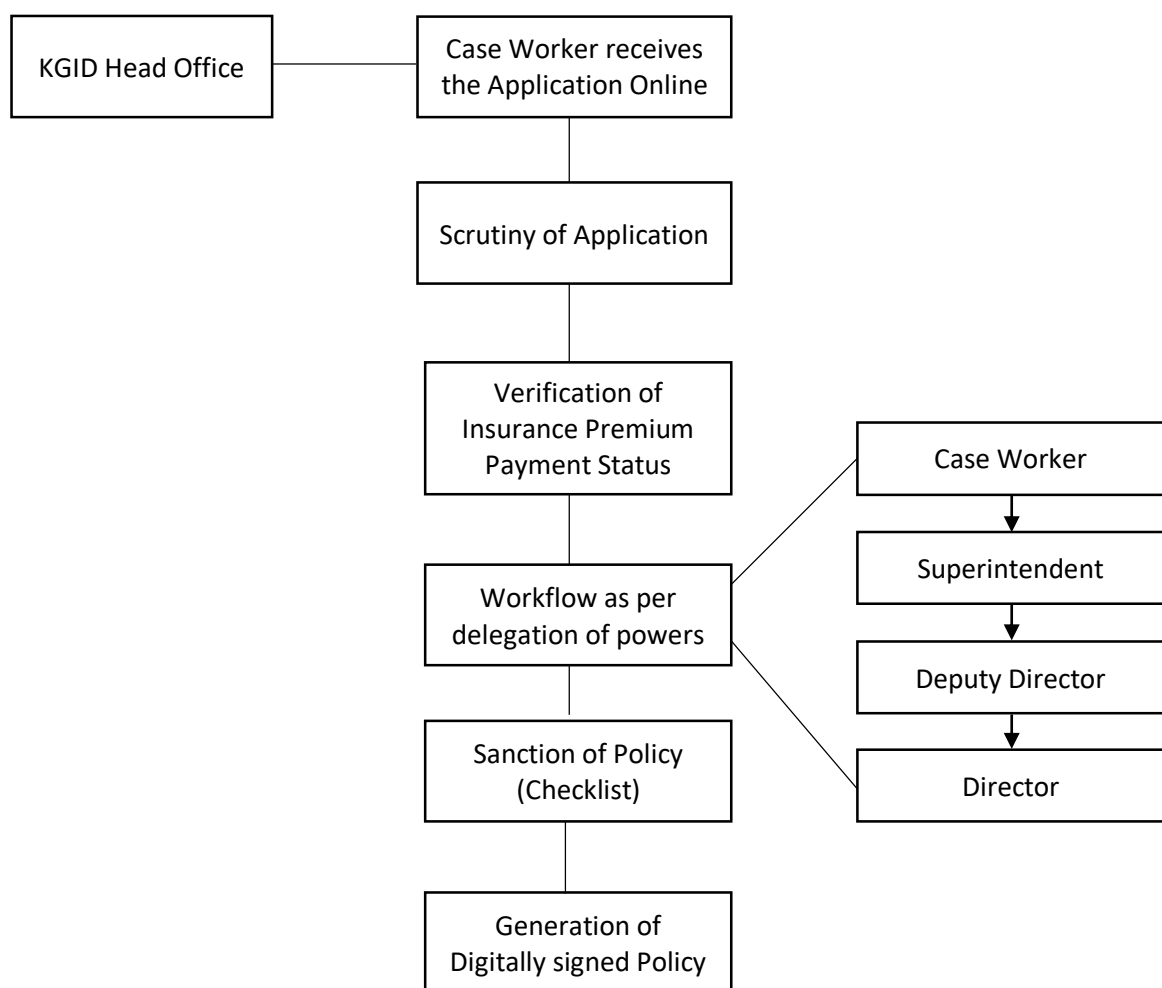
2.3.4 Step-wise Approach:

Step-1:
Case Worker receives Motor Insurance Application with scanned copies of documents as uploaded copies.

Step-2:
Case Worker scrutinizes the Application and views all documents as uploaded by Departments / Agencies / Insured. Case Worker verifies the status of payments done towards Insurance Premium and ensures reconciliation of payments with K-II data.

Step-3:
Case Worker forwards the Application to Superintendent who forwards to Deputy Director and further Director based on delegation of financial powers as given below.

Sl. No.	Designation	Minimum	Maximum
1	Section In-Charge		
2	Deputy Director		
3	Director		

The Insurance Policy proposal can be sent back to previous level for seeking more clarifications.

Step-4:
Insurance Policy Proposal is sanctioned.by competent authority with auto-generation of digitally signed Motor Insurance Policy.

2.3.5 Master / Mapping / Reference Tables:

The Master / Mapping / Reference Tables required for this Use Case are as follows.

KGID Policy Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Insurance ID	Int	15	PK
2	KGID Policy No.	Varchar 2	15	
3	Employee Id	Int	15	FK
4	First Insurance ID	Int	15	

KGID No. Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Insurance ID	Int	15	PK
2	KGID No.	Varchar 2	15	
3	Employee Code	Varchar 2	20	
4	Sum Assured	Number	10	
5	Age	Number	3	
6	Premium	Number	6	
7	Risk Date	Date		
8	Load Factor ID	Varchar 2	10	FK
9	Sanctioned by KGID User ID	Varchar 2	10	FK

Department DDO Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DDO ID	Int	15	PK
2	DDO Code	Varchar 2	15	
3	Name of Office	Varchar 2	100	
4	District ID	Int	15	
5	Taluka ID	Int	15	
6	Department Code	Varchar 2	20	FK

Agency Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Agency ID	Int	15	PK
2	Agency Code	Varchar 2	15	
3	Name of Agency	Varchar 2	100	
4	Department Code	Varchar 2	20	

Agency DDO Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Agency DDO ID	Int	15	PK
2	Agency DDO Code	Varchar 2	15	
3	Name of Agency Office	Varchar 2	100	
4	District ID	Int	15	
5	Taluka ID	Int	15	
6	Agency ID	Int	15	FK

Vehicle Registration Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	PK
2	Proposer ID	Int	15	FK
3	Vehicle ID	Int	15	FK
4	Engine No.	Varchar 2	30	
5	Chasis No.	Varchar 2	30	

6	Year ID	Int	15	
7	Registration No.	Varchar 2	15	
8	Date of Registration	Date		
9	Registration DDO ID	Int	15	FK
10	Insurance Cover ID	Int	15	FK
11	Insurance From Date	Date		
12	Insurance To Date	Date		

Vehicle Geo Extension Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Geo Extension ID	Int	15	FK

Deductible Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Deductible ID	Int	15	

Automobile Association Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Proposer ID	Int	15	
2	Name of Association	Varchar 2	50	
3	Membership No.	Varchar 2	20	
4	Date of Expiry	Date		

Legal Liability Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	LL ID	Int	15	
3	No. of Persons	Number	10	

Document Upload

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Document Type ID	Int	15	
3	Upload Path	Varchar 2	50	<path>

Insurance Premium Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Insurance Premium	Number	15	
3	No. of Years	Number	10	

Delegation of financial powers for Motor Insurance

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Designation ID	Int	15	
2	Insurance Premium Min	Number	15	
3	Insurance Premium Max	Number	15	

Checklist Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Checklist ID	Int	15	
2	Checklist Desc	Number	15	

Checklist Item Master Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Checklist Item ID	Int	15	
2	Checklist Item Desc	Varchar 2	15	
3	Checklist ID			

2.3.6 Transaction Tables:
The transaction tables used in this Use Case are as follows.

Insurance Premium Details Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Insurance Premium	Number	15	
3	Start Date	Date		
4	End Date	Date		
5	Sanction Date	Date		
6	Sanctioned by User ID	Varchar 2	15	

Insurance Premium Workflow Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	User ID	Varchar 2	15	
3	Comments	Date		
4	End Date	Date		

Insurance Proposal Checklist Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	User ID	Varchar 2	15	
3	Checklist Item ID	Int	15	
4	Comments	Varchar 2	300	
5	Date	Date		
6	Document Upload	Varchar 2	300	<path>

2.3.7 Controls / Validations:

The applicable controls and validations for this Use Case are as follows.

- Workflow shall be as per delegation of financial powers.

- Tasks can be sent back to previous levels to seek clarifications.

- Insurance policy to be sanctioned using Digital Signature Certificate. System should automatically generate digitally signed Insurance Policy.

- Insurance Policy can be sent back to DDO of Department / Agency / Insured in case of missing documents and need for clarification.
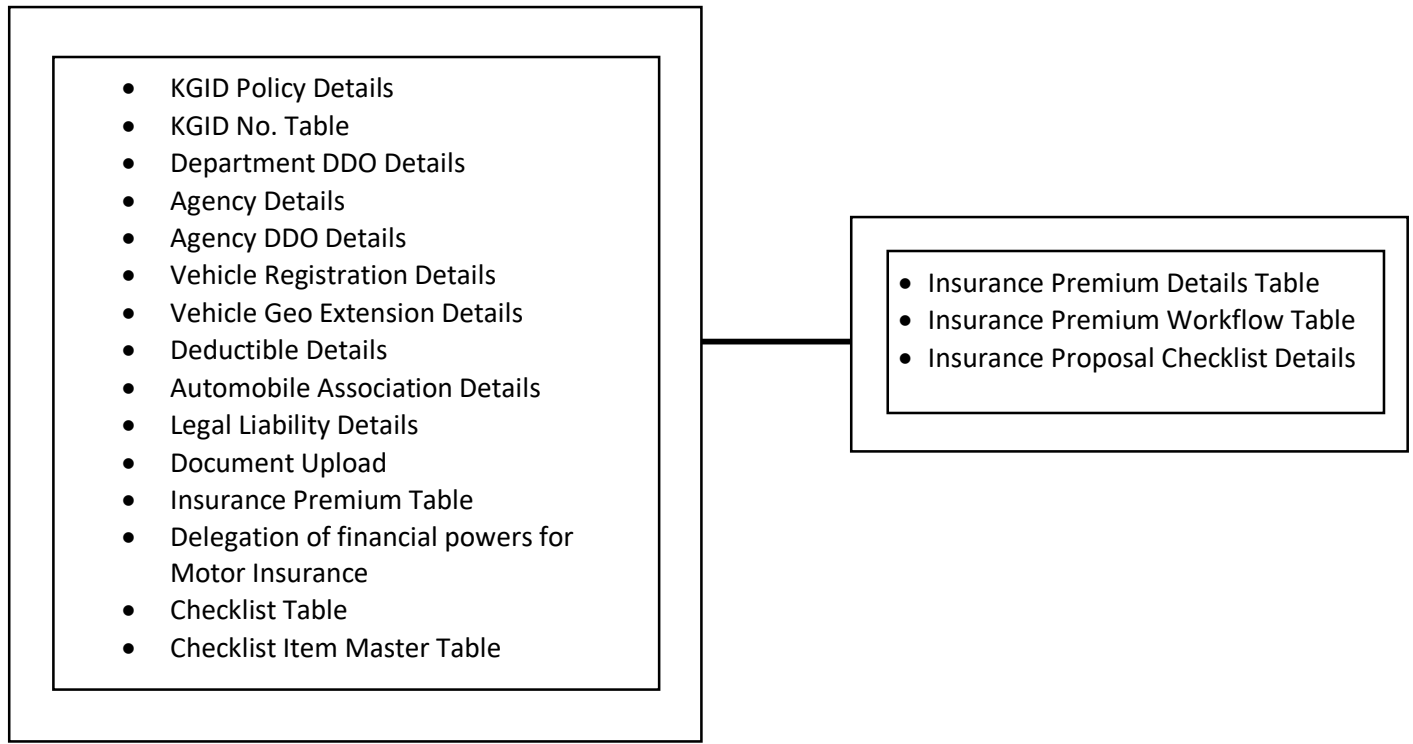
2.3.8 Changes / Modification of Data:

The data changes / modifications in this Use Case are as follows.

- System should not allow for change of any data as entered by Department / Agency / Insured.

- System should allow for Case Worker to upload scanned copies of documents which are required for the Insurance Policy to be reviewed and approved by higher officials.

2.3.9 Data Exchange:

The details of data exchange in this Use Case are as follows.

- KGID Policy Details
- KGID No. Table
- Department DDO Details
- Agency Details
- Agency DDO Details
- Vehicle Registration Details
- Vehicle Geo Extension Details
- Deductible Details
- Automobile Association Details
- Legal Liability Details
- Document Upload
- Insurance Premium Table
- Delegation of financial powers for Motor Insurance
- Checklist Table
- Checklist Item Master Table

- Insurance Premium Details Table
- Insurance Premium Workflow Table
- Insurance Proposal Checklist Details

2.3.10 EXCEPTIONS

1. Repeated clicking on "Send Back" button
2. Repeated signing of Insurance Policy using Digital Signature Certificate
3. Opening multiple sessions

Use Case 2.4
Department / Agency enters the necessary details and uploads documents
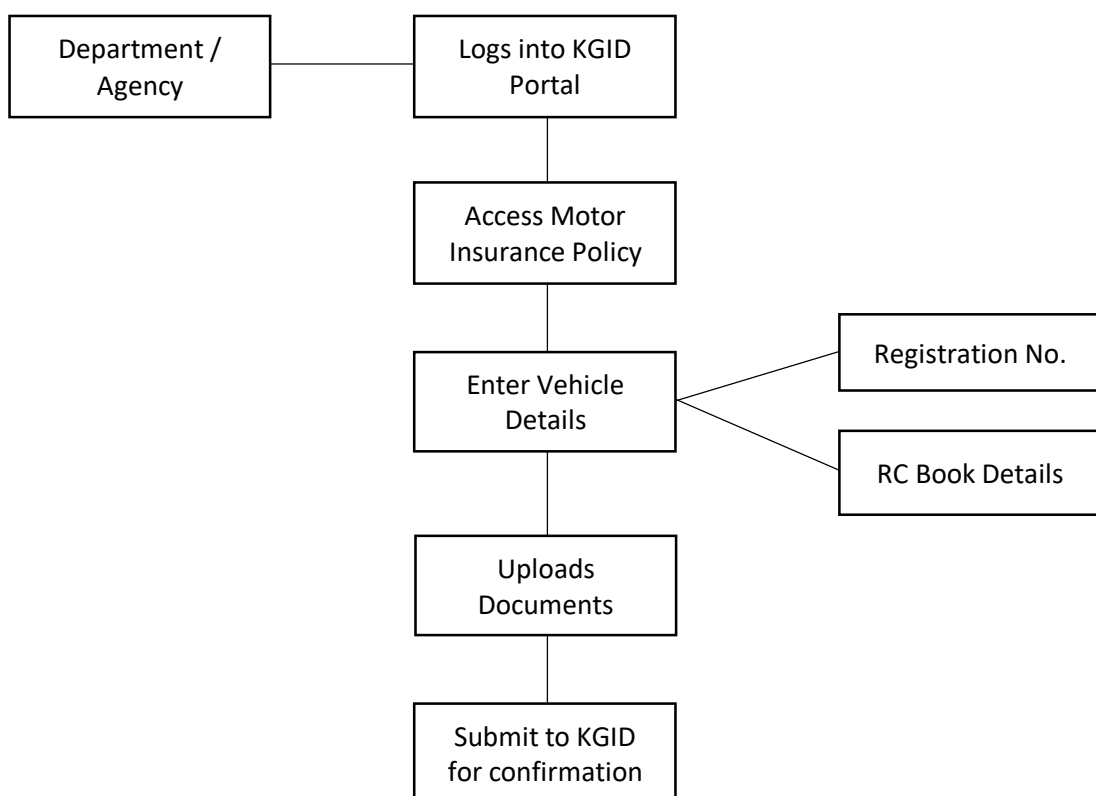
2.4.1 Purpose:

This Use Case enables Departments / Agencies to enter the details of the Vehicle (Registration No., RC Book etc.) and upload documents.

2.4.2 Pre-Requisites:

The pre-requisites for implementing the Use Case are as follows.

- Sanction of Motor Insurance Proposal
- Provision for upload of documents

2.4.3 Process flow:

```
┌──────────────┐      ┌──────────────┐
│ Department / │──────│ Logs into KGID│
│   Agency     │      │    Portal     │
└──────────────┘      └──────────────┘
                              │
                      ┌──────────────┐
                      │ Access Motor  │
                      │Insurance Policy│
                      └──────────────┘
                              │
                      ┌──────────────┐      ┌──────────────────┐
                      │Enter Vehicle  │──────│ Registration No. │
                      │  Details      │      └──────────────────┘
                      └──────────────┘      ┌──────────────────┐
                              │              │ RC Book Details  │
                      ┌──────────────┐      └──────────────────┘
                      │  Uploads      │
                      │  Documents    │
                      └──────────────┘
                              │
                      ┌──────────────┐
                      │ Submit to KGID│
                      │for confirmation│
                      └──────────────┘
```

2.4.4 Step-wise Approach:

Step-1:
Department / Agency log into KGID Portal and accesses the sanctioned Motor Insurance Policy

Step-2:
Department / Agency enters the following indicative details of the Vehicle.
- Vehicle Registration No.
- Details of RC Book
- Details of RTO Authority registering the Vehicle

Step-3:
Department / Agency uploads the documents against the details entered by them and submit to KGID

Step-4:
KGID verifies and confirms the details.

2.4.5 Master / Mapping / Reference Tables:
The Master / Mapping / Reference Tables required for this Use Case are as follows.

Vehicle Registration Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	PK
2	Proposer ID	Int	15	FK
3	Vehicle ID	Int	15	FK
4	Engine No.	Varchar 2	30	
5	Chasis No.	Varchar 2	30	
6	Year ID	Int	15	
7	Registration No.	Varchar 2	15	
8	Date of Registration	Date		
9	Registration DDO ID	Int	15	FK
10	Insurance Cover ID	Int	15	FK
11	Insurance From Date	Date		
12	Insurance To Date	Date		

RTO Office Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	RTO Office ID	Int	15	PK
2	RTO Office Name	Varchar 2	50	
3	District ID	Int	15	FK
4	Taluka ID	Int	15	FK

2.4.6 Transaction Tables:

The transaction tables used in this Use Case are as follows.

Vehicle Registration Update Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Vehicle Registration No.	Varchar 2	15	
3	RC Book Detail 1	Varchar 2	50	
4	RC Book Detail 2	Varchar 2	50	
5	RTO Office ID	Int	15	

Vehicle Registration Update Workflow

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	User ID	Int	15	
3	Update Comments	Varchar 2	300	
4	Date	Date		
5	Status ID	Int	15	

2.4.7 Controls / Validations:

The applicable controls and validations for this Use Case are as follows.

- Department / Agency should be able to enter details as per specified format.

- The workflow for confirmation of details should be as per hierarchy specified by KGID.

- Confirmation of Vehicle details should be through Digital Signature Certificate.

- Option to be given for submission of Vehicle details to DDOs in case of Government Departments.
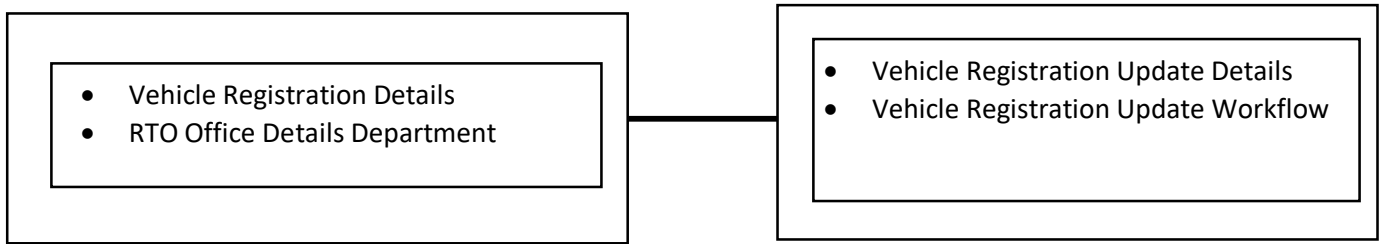
2.4.8 Changes / Modification of Data:

The data changes / modifications in this Use Case are as follows.

- System should NOT allow for any change in modification of vehicle data entered by Department / Agency.

2.4.9 Data Exchange:

The details of data exchange in this Use Case are as follows.

• Vehicle Registration Details • RTO Office Details Department

• Vehicle Registration Update Details • Vehicle Registration Update Workflow

2.4.10 EXCEPTIONS:

1. Department / Agency entering details in excess to the pre-defined field length
2. Opening of multiple sessions
3. Repeated uploading of documents
4. Repeated clicking of forward button

Use Case 2.5
Department / Agency submits renewal form with renewal premium
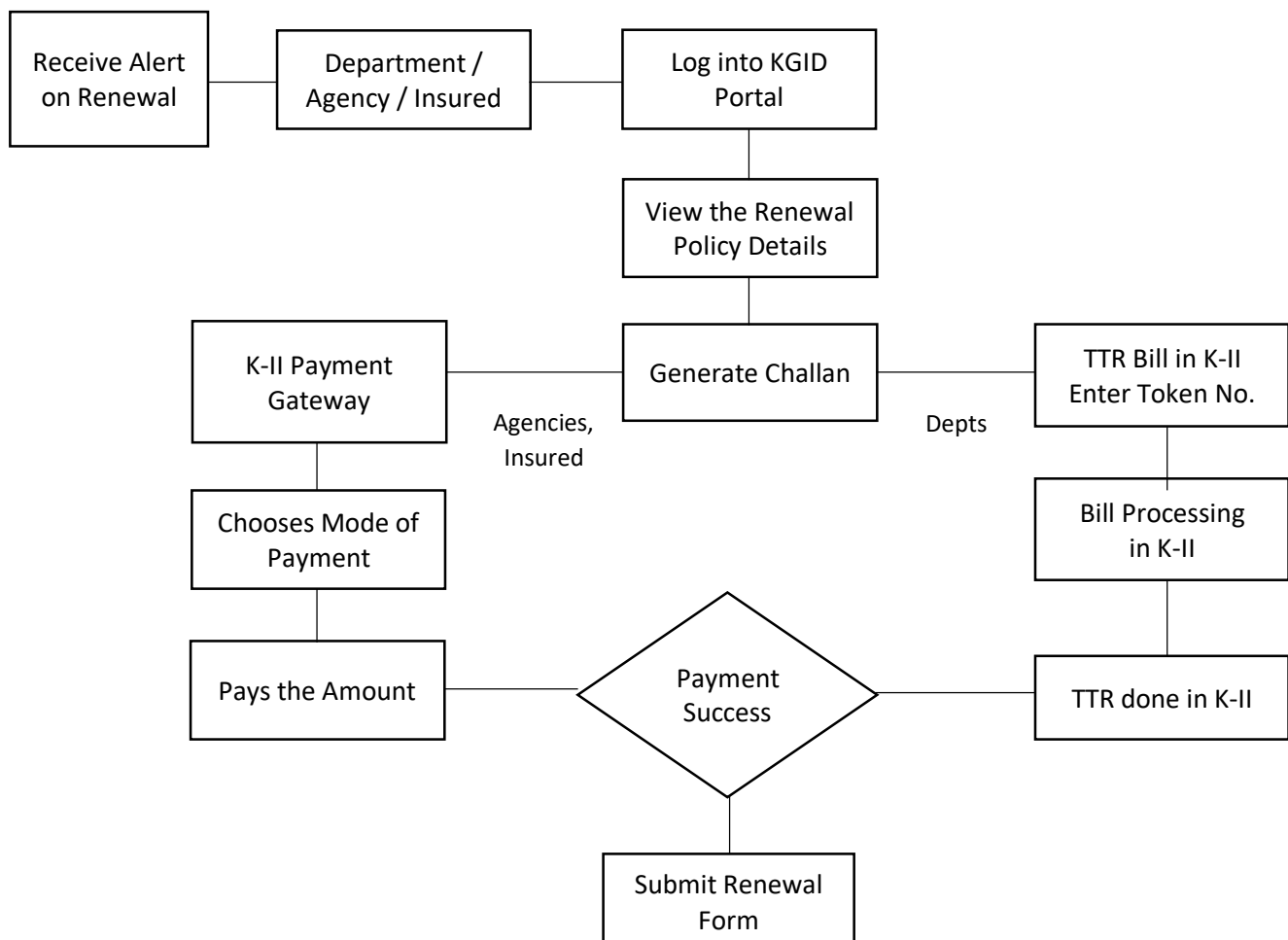
2.5.1 Purpose:

This Use Case enables Departments / Agencies / Insured to renew their Insurance Policies by submitting Renewal Form along with renewal premium

2.5.2 Pre-Requisites:

The pre-requisites for implementing the Use Case are as follows.

- Auto generation of renewal alert to Departments / Agencies / Insured mentioning the Renewal Premium and other details in pre-filled application form.
- Integration with K-II for online payment / TTR bill status
- Copies of Fitness Certificate

2.5.3 Process flow:

```
┌──────────────┐      ┌──────────────────┐      ┌──────────────┐
│ Receive Alert│──────│  Department /    │──────│ Log into KGID│
│  on Renewal  │      │ Agency / Insured │      │    Portal    │
└──────────────┘      └──────────────────┘      └──────────────┘
                                                          │
                                                 ┌──────────────────┐
                                                 │ View the Renewal │
                                                 │  Policy Details  │
                                                 └──────────────────┘
                                                          │
┌──────────────┐      Agencies,  ┌──────────────┐  Depts  ┌──────────────────┐
│ K-II Payment │──────Insured─────│  Generate    │─────────│  TTR Bill in K-II│
│   Gateway    │                  │   Challan    │         │  Enter Token No. │
└──────────────┘                  └──────────────┘         └──────────────────┘
       │                                                            │
┌──────────────┐                                          ┌──────────────────┐
│ Chooses Mode │                                          │ Bill Processing  │
│  of Payment  │                                          │     in K-II      │
└──────────────┘                                          └──────────────────┘
       │                                                            │
┌──────────────┐         ◇────────────◇                  ┌──────────────────┐
│ Pays the     │─────────│  Payment   │──────────────────│  TTR done in K-II│
│  Amount      │         │  Success   │                  └──────────────────┘
└──────────────┘         ◇────────────◇
                               │
                        ┌──────────────┐
                        │Submit Renewal│
                        │    Form      │
                        └──────────────┘
```

2.5.4 Step-wise Approach:

Step-1:
Department / Agency / Insured receive alert on renewal of Motor Insurance Policy

Step-2:
Department / Agency / Insured log into KGID portal and view the renewal details of the Policy. System provides feature to view the pre-filled renewal form. The details of Own Damage claims and MVC are automatically displayed in the renewal form. In no claims are paid to Department / Agency, the no claim bonus will be deducted from the renewal premium.

The standard rate of year-on-year depreciation will be applied on Insured Declared Value (IDV) for a period of 5 years after which the renewal premium will be retained till the vehicle is scrapped / discarded.

The Depreciation Rates (Year-on-Year) are as follows.

Sl. No.	Age of the Vehicle	% of Depreciation for fixing IDV
1	Not exceeding 6 months	5%
2	Exceeding 6 months but not exceeding 1 year	15%
3	Exceeding 1 year but not exceeding 2 years	20%
4	Exceeding 2 years but not exceeding 3 years	30%
5	Exceeding 3 years but not exceeding 4 years	40%
6	Exceeding 4 years but not exceeding 5 years	50%

Step-3:
Department / Agency / Insured generates Challan for payment of renewal premium. In case of Agencies / Insured, the payment is made through Online K-II Payment Gateway. In case of Government Departments, the payment is through TTR bill submitted in Khajane-II. Token no. for TTR Bill is entered by Department in the System. Consolidated Challan can be generated by the System.

Step-4:
The status of payment is captured from Khajane-II. System provides for retrieval of payment status in case of any discrepancy in obtaining status of payment either online or integrated mode.

Step-5:
Department / Agency / Insure submit renewal form after status of payment is successful.

2.5.5 Master / Mapping / Reference Tables:

The Master / Mapping / Reference Tables required for this Use Case are as follows.

Depreciation Master:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Depreciation ID	Int	15	PK
2	Depreciation Desc	Varchar 2	50	
3	Minimum years	Number	15	
4	Maximum years	Number	15	
5	Depreciation Percentage	Number	15	

IDV Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	IDV ID	Int	15	
3	Amount	Number	15	
4	Remarks	Varchar 2	100	

Insurance Premium Details Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Insurance Premium	Number	15	
3	Start Date	Date		
4	End Date	Date		
5	Sanction Date	Date		
6	Sanctioned by User ID	Varchar 2	15	

2.5.6 Transaction Tables:

The transaction tables used in this Use Case are as follows.

Renewal Premium Details Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Renewal Application ID	Int	15	
2	IDV	Number	15	
3	Own Damage	Number	15	
4	Third Party Damage	Number	15	
5	No Claim Bonus	Number	15	
6	Claim availed	Text	3	Yes / No
7	Year ID	Int	15	
8	Depreciation ID	Int	15	
9	Depreciation Amount	Number	15	

10	Start Date	Date		
11	End Date	Date		
12	Sanction Date	Date		
13	Sanctioned by User ID	Varchar 2	15	
14	Application ID	Int	15	

Challan Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Payment ID	Int	15	PK
2	Payment Reference No.	Varchar 2	20	
3	Department Code	Varchar 2	20	FK
4	DDO Code	Varchar 2	10	FK
5	Purpose Code	Varchar 2	20	FK
6	Sub Purpose Code	Varchar 2	20	FK
8	System Employee Code	Varchar 2	20	FK
9	Head of Account	Varchar 2	20	
10	Amount	Number	10	
11	Date & Time of Challan	Date		
12	Application ID	Int	15	
13	Token No.	Varchar 2	15	

Consolidated Challan Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Consolidated Challan ID	Int	15	PK
2	Consolidated Challan Ref. No.	Varchar 2	15	
3	Amount	Number	15	
4	Token No.	Varchar 2	15	

Consolidated Challan Mapping Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Consolidated Challan ID	Int	15	
2	Payment ID	Int	15	

Payment Status Details

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Payment ID	Int	15	
2	Consolidated Challan ID	Int	15	
3	Amount	Number	15	
4	Status of Payment	Text	20	
5	Date & Time	Date		
6	Transaction No.	Varchar 2		

Renewal Proposal Submission Details

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Renewal Application ID	Int	15	
2	Proposer ID	Int	15	
3	Submission Date	Date		

2.5.7 Controls / Validations:
The applicable controls and validations for this Use Case are as follows.

- Department should allow consolidation of Challans for multiple renewal proposals of the same Department / Agency.
- Consolidated Challan Reference No. should be mapped to individual Challan Ref. Nos.
- System should allow for submission of renewal proposal form only after status of payment is successful.
- System should display the various components of Renewal Premium and the calculations arriving at renewal premium to be paid by Department / Agency.
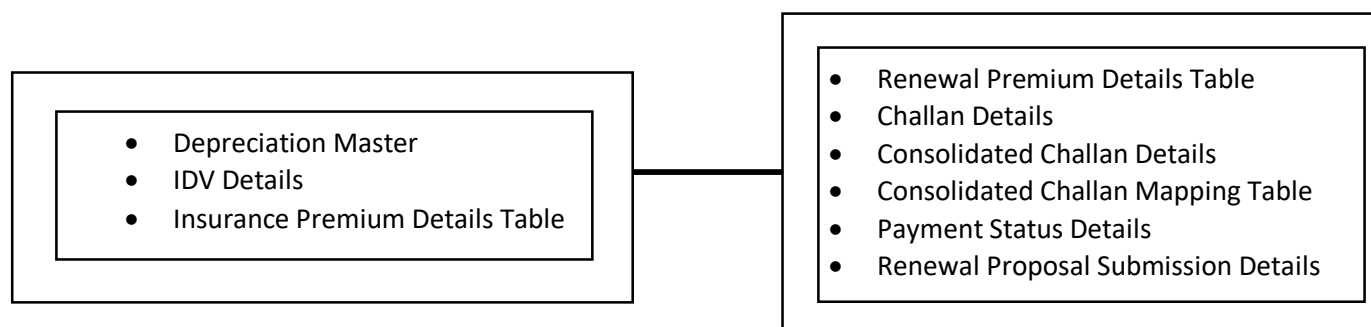
2.5.8 Changes / Modification of Data:
The data changes / modifications in this Use Case are as follows.

- System should not allow changes to the renewal premium amount. In case of any error in calculation of renewal premium amount, the problem need to be reported to KGID for rectification.

2.5.9 Data Exchange:
The details of data exchange in this Use Case are as follows.

- Depreciation Master
- IDV Details
- Insurance Premium Details Table

- Renewal Premium Details Table
- Challan Details
- Consolidated Challan Details
- Consolidated Challan Mapping Table
- Payment Status Details
- Renewal Proposal Submission Details

2.5.10 EXCEPTIONS:

1. Repeated clicking "Pay" button
2. Opening multiple sessions
3. Repeated clicking on challan consolidation button

Use Case 2.6
KGID issues renewal of Motor Insurance Policy
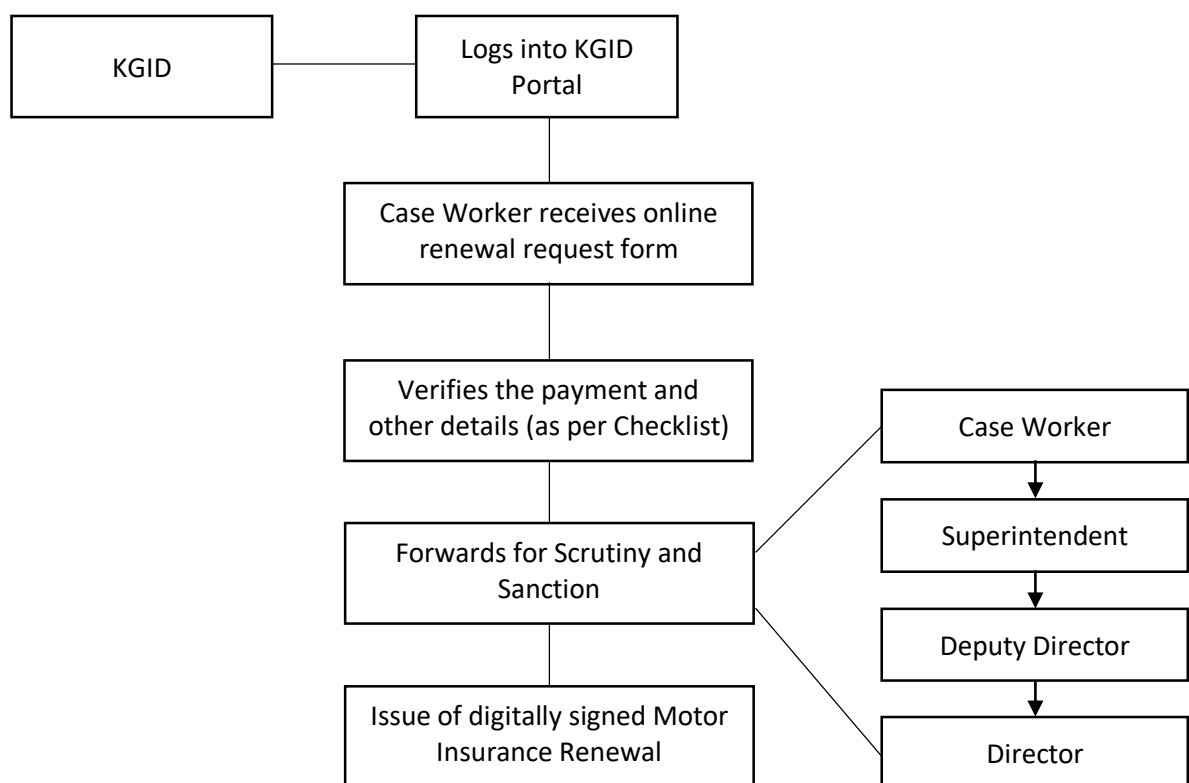
2.6.1 Purpose:

This Use Case enables KGID to renew Motor Insurance Policy after submission of online renewal form by Departments / Agencies / Insured.

2.6.2 Pre-Requisites:

The pre-requisites for implementing the Use Case are as follows.

- Success Status of renewal premium amount
- Digital Signature Certificate based approvals

2.6.3 Process flow:

```
┌──────────────┐      ┌──────────────────┐
│     KGID     │──────│ Logs into KGID   │
│              │      │     Portal        │
└──────────────┘      └──────────────────┘
                              │
                      ┌──────────────────┐
                      │ Case Worker      │
                      │ receives online  │
                      │ renewal request  │
                      │ form             │
                      └──────────────────┘
                              │
                      ┌──────────────────┐          ┌──────────────────┐
                      │ Verifies the     │          │   Case Worker    │
                      │ payment and      │          └──────────────────┘
                      │ other details    │                  │
                      │ (as per Checklist)│         ┌──────────────────┐
                      └──────────────────┘          │  Superintendent  │
                              │                     └──────────────────┘
                      ┌──────────────────┐                  │
                      │ Forwards for     │          ┌──────────────────┐
                      │ Scrutiny and     │          │ Deputy Director  │
                      │ Sanction         │          └──────────────────┘
                      └──────────────────┘                  │
                              │                     ┌──────────────────┐
                      ┌──────────────────┐          │    Director      │
                      │ Issue of         │          └──────────────────┘
                      │ digitally signed │
                      │ Motor Insurance  │
                      │ Renewal          │
                      └──────────────────┘
```

2.6.4 Step-wise Approach:

Step-1:
Case Worker receives online motor insurance renewal application.

Step-2:
Case Worker scrutinizes the Application (as per checklist) and verifies the status of payments done towards renewal Premium. Case Worker ensures reconciliation of payments with K-II data

Step-3:
Case Worker forwards the renewal Application to Superintendent who forwards to Deputy Director and further Director based on delegation of financial powers as given below.

Sl. No.	Designation	Minimum	Maximum
1	Section In-Charge		
2	Deputy Director		
3	Director		

The renewal Policy proposal can be sent back to previous level for seeking more clarifications

Step-4:
Motor Insurance Renewal Policy Proposal is sanctioned.by competent authority with auto-generation of digitally signed Motor Insurance Renewal Policy.

2.6.5 Master / Mapping / Reference Tables:

The Master / Mapping / Reference Tables required for this Use Case are as follows.

KGID Policy Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Insurance ID	Int	15	PK
2	KGID Policy No.	Varchar 2	15	
3	Employee Id	Int	15	FK
4	First Insurance ID	Int	15	

KGID No. Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Insurance ID	Int	15	PK
2	KGID No.	Varchar 2	15	
3	Employee Code	Varchar 2	20	
4	Sum Assured	Number	10	
5	Age	Number	3	
6	Premium	Number	6	
7	Risk Date	Date		
8	Load Factor ID	Varchar 2	10	FK
9	Sanctioned by KGID User ID	Varchar 2	10	FK

Department DDO Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DDO ID	Int	15	PK
2	DDO Code	Varchar 2	15	
3	Name of Office	Varchar 2	100	
4	District ID	Int	15	
5	Taluka ID	Int	15	
6	Department Code	Varchar 2	20	FK

Agency Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Agency ID	Int	15	PK
2	Agency Code	Varchar 2	15	
3	Name of Agency	Varchar 2	100	
4	Department Code	Varchar 2	20	

Agency DDO Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Agency DDO ID	Int	15	PK
2	Agency DDO Code	Varchar 2	15	
3	Name of Agency Office	Varchar 2	100	
4	District ID	Int	15	
5	Taluka ID	Int	15	
6	Agency ID	Int	15	FK

Vehicle Registration Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	PK
2	Proposer ID	Int	15	FK
3	Vehicle ID	Int	15	FK
4	Engine No.	Varchar 2	30	

5	Chasis No.	Varchar 2	30	
6	Year ID	Int	15	
7	Registration No.	Varchar 2	15	
8	Date of Registration	Date		
9	Registration DDO ID	Int	15	FK
10	Insurance Cover ID	Int	15	FK
11	Insurance From Date	Date		
12	Insurance To Date	Date		

Insurance Premium Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Insurance Premium	Number	15	
3	No. of Years	Number	10	

Delegation of financial powers for Motor Insurance

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Designation ID	Int	15	
2	Insurance Premium Min	Number	15	
3	Insurance Premium Max	Number	15	

Checklist Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Checklist ID	Int	15	
2	Checklist Desc	Number	15	

Checklist Item Master Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Checklist Item ID	Int	15	
2	Checklist Item Desc	Varchar 2	15	
3	Checklist ID			

Renewal Premium Details Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Renewal Application ID	Int	15	
2	IDV	Number	15	
3	Own Damage	Number	15	
4	Third Party Damage	Number	15	
5	No Claim Bonus	Number	15	
6	Claim availed	Text	3	Yes / No
7	Year ID	Int	15	
8	Depreciation ID	Int	15	
9	Depreciation Amount	Number	15	
10	Start Date	Date		
11	End Date	Date		

12	Sanction Date	Date		
13	Sanctioned by User ID	Varchar 2	15	
14	Application ID	Int	15	

Challan Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Payment ID	Int	15	PK
2	Payment Reference No.	Varchar 2	20	
3	Department Code	Varchar 2	20	FK
4	DDO Code	Varchar 2	10	FK
5	Purpose Code	Varchar 2	20	FK
6	Sub Purpose Code	Varchar 2	20	FK
8	System Employee Code	Varchar 2	20	FK
9	Head of Account	Varchar 2	20	
10	Amount	Number	10	
11	Date & Time of Challan	Date		
12	Application ID	Int	15	
13	Token No.	Varchar 2	15	
14	Renewal Application ID	Int	15	

Consolidated Challan Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Consolidated Challan ID	Int	15	PK
2	Consolidated Challan Ref. No.	Varchar 2	15	
3	Amount	Number	15	
4	Token No.	Varchar 2	15	

Consolidated Challan Mapping Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Consolidated Challan ID	Int	15	
2	Payment ID	Int	15	

Payment Status Details

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Payment ID	Int	15	
2	Consolidated Challan ID	Int	15	
3	Amount	Number	15	
4	Status of Payment	Text	20	
5	Date & Time	Date		
6	Transaction No.	Varchar 2		

2.3.6 Transaction Tables:

The transaction tables used in this Use Case are as follows.

Renewal Premium Workflow Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Renewal Application ID	Int	15	
2	User ID	Varchar 2	15	
3	Comments	Date		
4	Date	Date		

Insurance Proposal Checklist Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Renewal Application ID	Int	15	
2	User ID	Varchar 2	15	
3	Checklist Item ID	Int	15	
4	Comments	Varchar 2	300	
5	Date	Date		
6	Document Upload	Varchar 2	300	<path>

2.6.7 Controls / Validations:

The applicable controls and validations for this Use Case are as follows.

- Workflow shall be as per delegation of financial powers.

- Tasks can be sent back to previous levels to seek clarifications.

- Renewal Insurance policy to be sanctioned using Digital Signature Certificate. System should automatically generate digitally signed Renewal Insurance Policy.
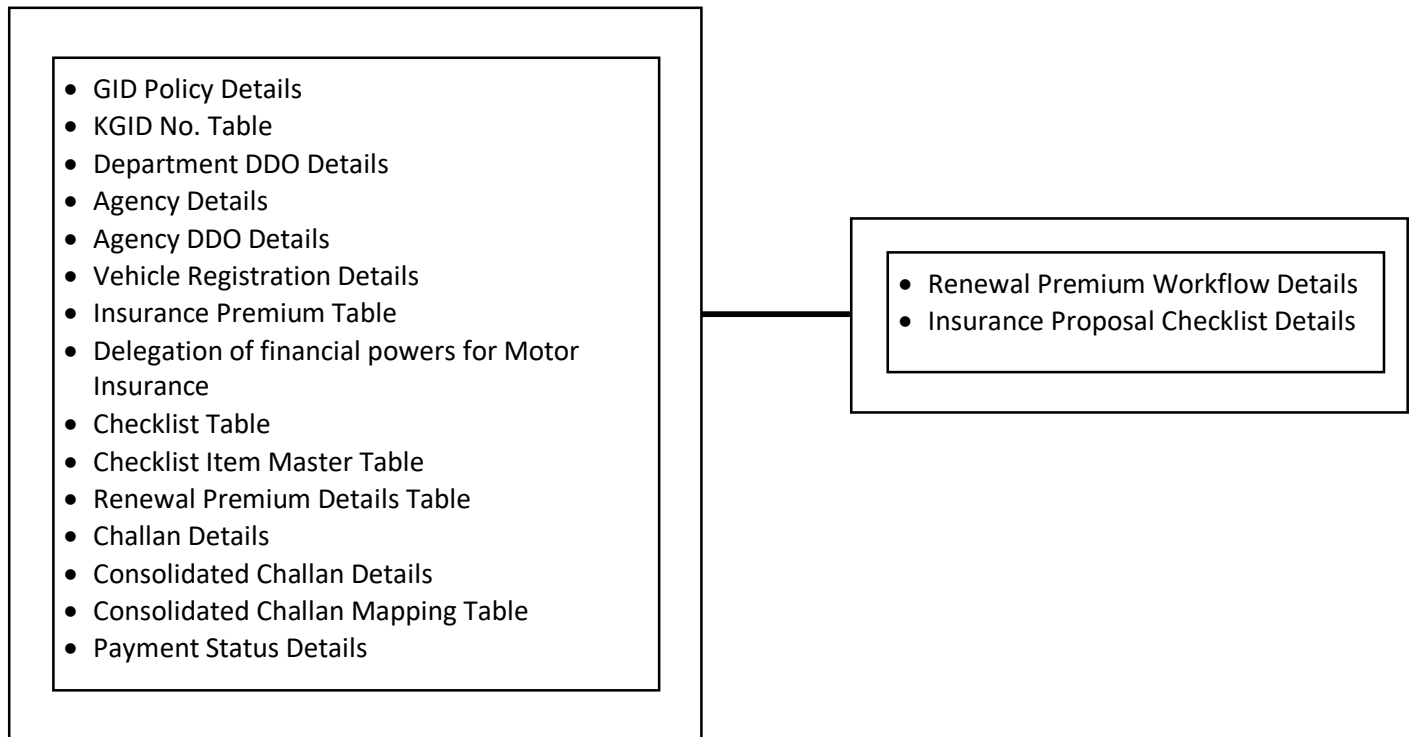
2.6.8 Changes / Modification of Data:

The data changes / modifications in this Use Case are as follows.

- System should not allow for change of any data which has been entered by Department / Agency / Insured.

2.6.9 Data Exchange:

The details of data exchange in this Use Case are as follows.

- GID Policy Details
- KGID No. Table
- Department DDO Details
- Agency Details
- Agency DDO Details
- Vehicle Registration Details
- Insurance Premium Table
- Delegation of financial powers for Motor Insurance
- Checklist Table
- Checklist Item Master Table
- Renewal Premium Details Table
- Challan Details
- Consolidated Challan Details
- Consolidated Challan Mapping Table
- Payment Status Details

- Renewal Premium Workflow Details
- Insurance Proposal Checklist Details

2.6.10 EXCEPTIONS

1. Repeated submission of Renewal Policy
2. Repeatedly signing of Renewal Policy using Digital Signature Certificate
3. Opening of multiple sessions

Use Case 2.7
Department / Agency submits OD Claim Request
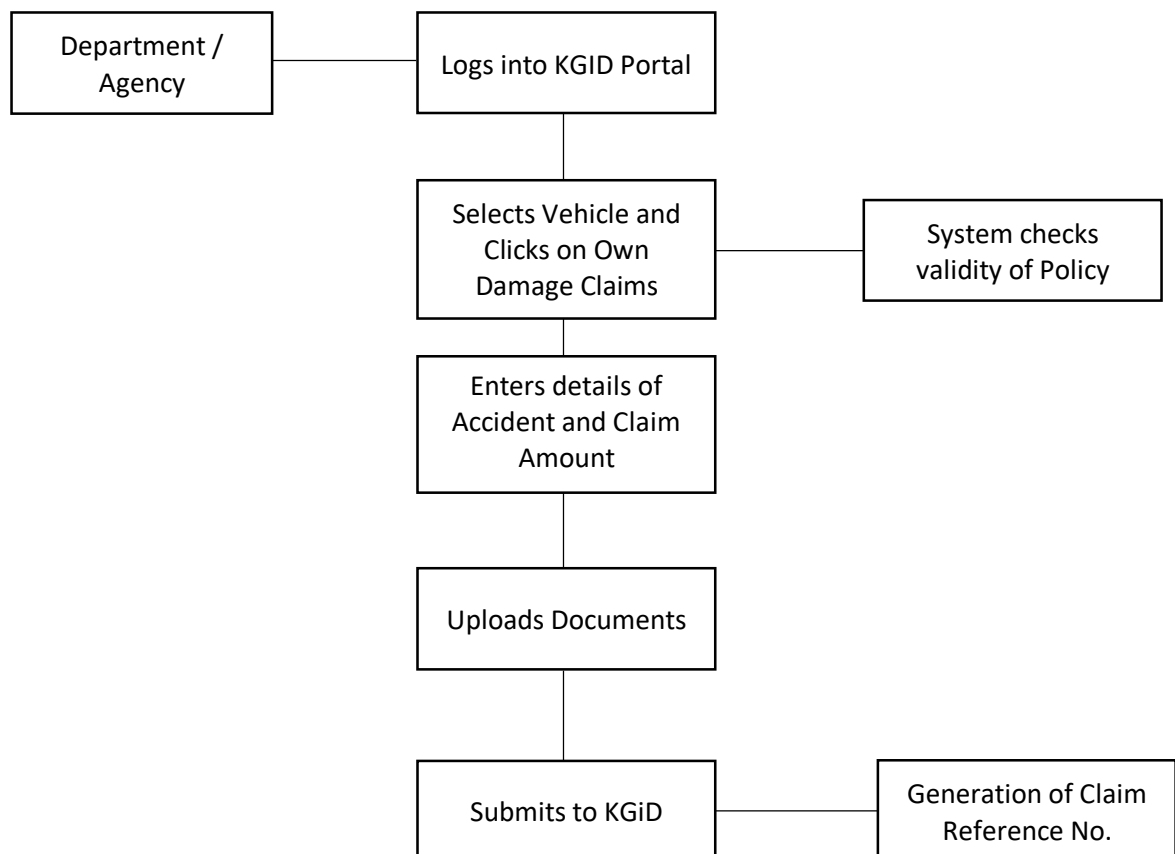
2.7.1 Purpose:

This Use Case enables Departments / Agencies to submit Own Damage (OD) Claims whenever Vehicles are met with an accident..

2.7.2 Pre-Requisites:

The pre-requisites for implementing the Use Case are as follows.

- Insurance Policy being active at the time of submission of Claim
- Age of the Vehicle is within 15 years
- Vehicle to be supported with Fitness Certificate if age of Vehicle is more than 15 years.

2.7.3 Process flow:

```
┌──────────────┐       ┌──────────────────┐
│ Department / │───────│ Logs into KGID   │
│ Agency       │       │ Portal           │
└──────────────┘       └──────────────────┘
                              │
                       ┌──────────────────┐       ┌──────────────────┐
                       │ Selects Vehicle  │       │ System checks    │
                       │ and Clicks on Own│───────│ validity of Policy│
                       │ Damage Claims    │       │                  │
                       └──────────────────┘       └──────────────────┘
                              │
                       ┌──────────────────┐
                       │ Enters details of│
                       │ Accident and Claim│
                       │ Amount           │
                       └──────────────────┘
                              │
                       ┌──────────────────┐
                       │ Uploads Documents│
                       └──────────────────┘
                              │
                       ┌──────────────────┐       ┌──────────────────┐
                       │ Submits to KGiD  │───────│ Generation of Claim│
                       │                  │       │ Reference No.    │
                       └──────────────────┘       └──────────────────┘
```

2.7.4 Step-wise Approach:

Step-1:
Department / Agency logs into KGID Portal.

Step-2:
Department / Agency selects the Vehicle (from List) and clicks on "Own Damage" Claim option. System verifies the validity of the Insurance Policy and confirms whether it is active.

Step-3:
Department / Agency enters details of Accident and the cost incurred for repairing the damages caused to the Vehicle.

Step-4:
Department / Agency uploads necessary documents and submits the Claim Request to KGID.

Step-5:
System generates Claim Reference No. after successful submission of Claim Request.

2.7.5 Master / Mapping / Reference Tables:

The Master / Mapping / Reference Tables required for this Use Case are as follows.

Vehicle Registration Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	PK
2	Proposer ID	Int	15	FK
3	Vehicle ID	Int	15	FK
4	Engine No.	Varchar 2	30	
5	Chasis No.	Varchar 2	30	
6	Year ID	Int	15	
7	Registration No.	Varchar 2	15	
8	Date of Registration	Date		
9	Registration DDO ID	Int	15	FK
10	Insurance Cover ID	Int	15	FK
11	Insurance From Date	Date		
12	Insurance To Date	Date		

IDV Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	IDV ID	Int	15	
3	Amount	Number	15	
4	Remarks	Varchar 2	100	

Legal Liability Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	LL ID	Int	15	
3	No. of Persons	Number	10	

Personal Accident Cover Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Inclusion	Text	3	Yes / No
3	PA Category ID	Int	15	
4	Number of Persons	Number	3	

Vehicle Previous History Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	History ID	Int	15	
3	Response	Varchar 2	500	
4	Status	Text	3	
5	From Date	Date		
6	To Date	Date		

Insurance Premium Details Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Insurance Premium	Number	15	
3	Start Date	Date		
4	End Date	Date		
5	Sanction Date	Date		
6	Sanctioned by User ID	Varchar 2	15	

Renewal Premium Details Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Renewal Application ID	Int	15	
2	IDV	Number	15	
3	Own Damage	Number	15	
4	Third Party Damage	Number	15	

Sl. No.	Data Field	Data Type	Field Length	Remarks
5	No Claim Bonus	Number	15	
6	Claim availed	Text	3	Yes / No
7	Year ID	Int	15	
8	Depreciation ID	Int	15	
9	Depreciation Amount	Number	15	
10	Start Date	Date		
11	End Date	Date		
12	Sanction Date	Date		
13	Sanctioned by User ID	Varchar 2	15	
14	Application ID	Int	15	

Vehicle Registration Update Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Vehicle Registration No.	Varchar 2	15	
3	RC Book Detail 1	Varchar 2	50	
4	RC Book Detail 2	Varchar 2	50	
5	RTO Office ID	Int	15	

2.7.6 Transaction Tables:

The transaction tables used in this Use Case are as follows.

OD Claim Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Claim Ref. ID	Int	15	
2	OD Claim Ref. No..	Varchar 2	15	
3	Vehicle Registration No.	Varchar 2	15	
4	Application ID	Int	15	
5	Date of Submission	Date		
6	Claim Amount	Number	15	

OD Claim Accident Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Claim Ref. ID	Int	15	
2	Date of Accident	Date		
3	Details of Accident	Varchar 2	1000	
4	District ID	Int	15	
5	Taluka ID	Int	15	
6	Hobli ID	Int	15	
7	Gram Panchayat ID	Int	15	
8	Village ID	Int	15	

OD Claim Cost Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Claim Ref. ID	Int	15	
2	Vehicle Part	Varchar 2	50	
3	Cost of Repair	Number	15	

OD Claim Document Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Claim Ref. ID	Int	15	
2	Document Type ID	Int	15	
3	Document Upload	Varchar 2	50	<path>
4	Remarks	Varchar 2	100	

2.7.7 Controls / Validations:

The applicable controls and validations for this Use Case are as follows.

- System should ensure the amount of OD Claim does not exceed the permissible limit as fixed for the vehicle.

- Department / Agency should be able to submit OD Claims any number of times during the term of the Policy.
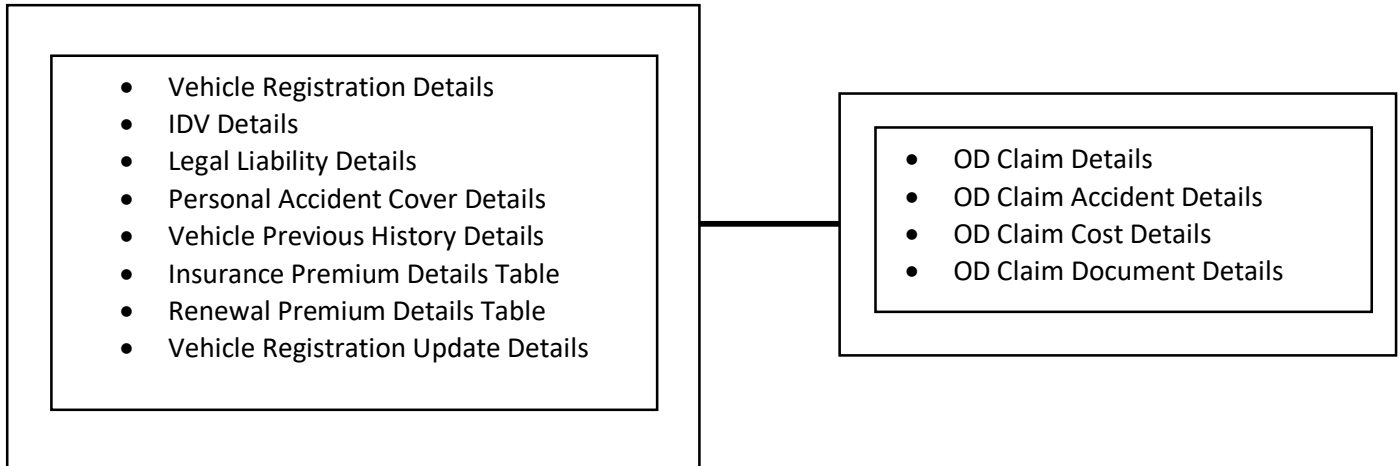
2.7.8 Changes / Modification of Data:

The data changes / modifications in this Use Case are as follows.

- Department / Agency should be able to edit / modify data any number of times prior to submission of OD Claim.

- System shall not maintain trail of such changes made by Department / Agency till submission of OD Claim.

2.7.9 Data Exchange:

The details of data exchange in this Use Case are as follows.

- Vehicle Registration Details
- IDV Details
- Legal Liability Details
- Personal Accident Cover Details
- Vehicle Previous History Details
- Insurance Premium Details Table
- Renewal Premium Details Table
- Vehicle Registration Update Details

- OD Claim Details
- OD Claim Accident Details
- OD Claim Cost Details
- OD Claim Document Details

2.7.10 EXCEPTIONS:

1. Uploading document beyond the pre-defined size (example: 5 MB per document)
2. Repeated clicking of "Submit" button
3. Opening multiple sessions

Use Case 2.8
KGID scrutinizes and approves OD Claim Request
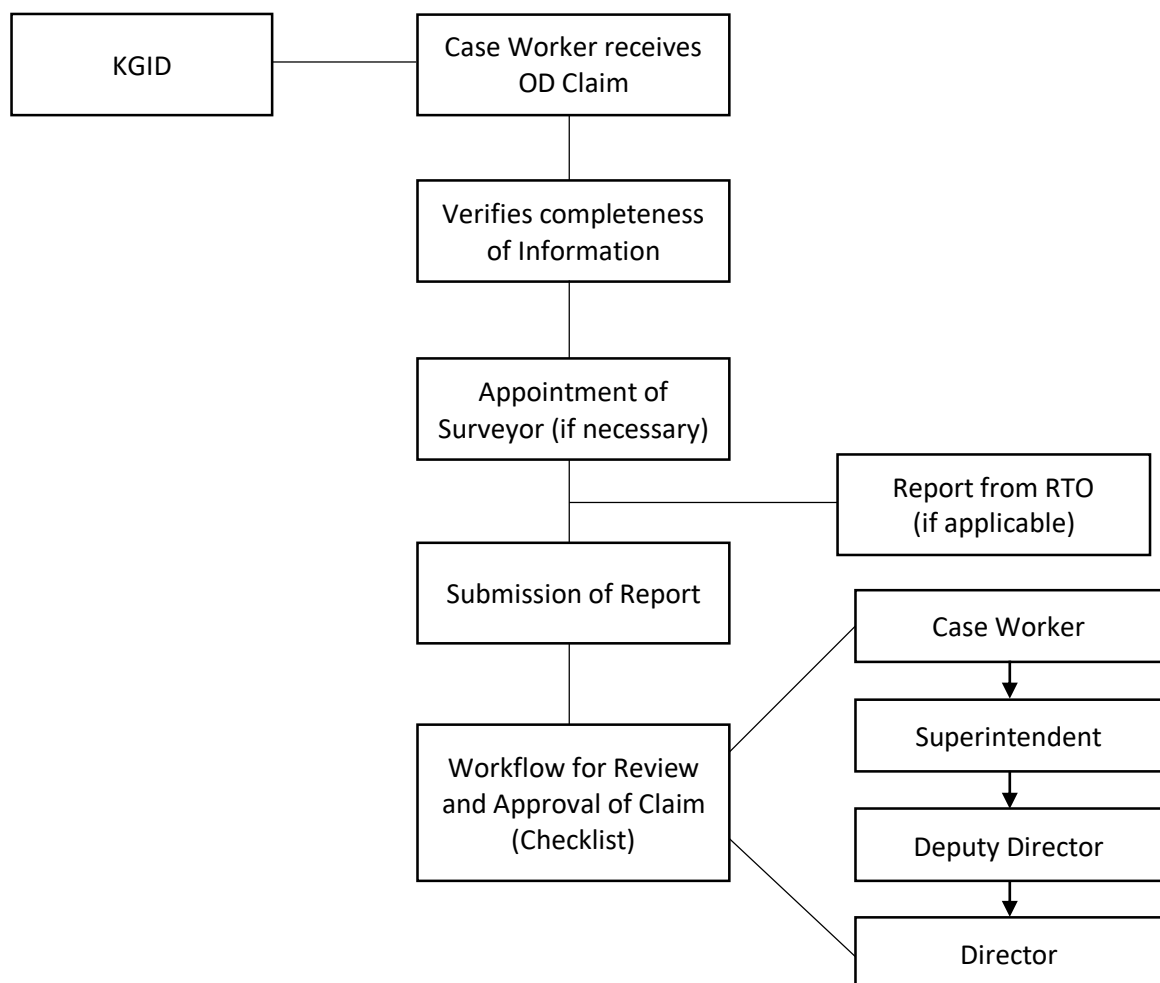
2.8.1 Purpose:

This Use Case enables KGID Head Office to receive, scrutinize and approve OD Claims submitted by Departments / Agencies.

2.8.2 Pre-Requisites:

The pre-requisites for implementing the Use Case are as follows.

- Configuration of Workflows for review and approval of OD Claims
- Mapping of delegation of powers
- PKI-enabled workflows for Digitally signed verification / approval by users

2.8.3 Process flow:

```
┌──────────────┐      ┌──────────────────┐
│     KGID     │──────│ Case Worker receives │
└──────────────┘      │      OD Claim      │
                      └──────────────────┘
                              │
                      ┌──────────────────┐
                      │ Verifies completeness │
                      │   of Information   │
                      └──────────────────┘
                              │
                      ┌──────────────────┐
                      │  Appointment of   │
                      │ Surveyor (if necessary) │
                      └──────────────────┘
                              │                    ┌──────────────────┐
                              ├────────────────────│  Report from RTO  │
                              │                    │  (if applicable)  │
                      ┌──────────────────┐         └──────────────────┘
                      │ Submission of Report │      ┌──────────────┐
                      └──────────────────┘         │  Case Worker  │
                              │                     └──────────────┘
                      ┌──────────────────┐                 │
                      │ Workflow for Review │      ┌──────────────┐
                      │ and Approval of Claim │────│ Superintendent │
                      │    (Checklist)    │       └──────────────┘
                      └──────────────────┘                 │
                                                   ┌──────────────┐
                                                   │ Deputy Director │
                                                   └──────────────┘
                                                           │
                                                   ┌──────────────┐
                                                   │   Director    │
                                                   └──────────────┘
```

2.8.4 Step-wise Approach:

Step-1:
Caseworker receives the OD claims request and verifies the completeness of the information submitted by Department / Agency.

Step-2:
KGID appoints a Surveyor to assess the damage of the vehicle and submit report. Surveyor is not appointed if value of damage is less than Rs. 10,000.

Step-3:
KGID seeks report from RTO, wherever applicable.

Step-4:
Case Worker forwards the OD Claim request to higher levels based on work flow configuration.

Step-5:
OD Claim is approved by competent authority as per delegation of financial powers.

Sl. No.	Designation	Minimum	Maximum
1	Section In-Charge		
2	Deputy Director		
3	Director		

The OD Claim can be sent back to previous level for seeking more clarifications.

2.8.5 Master / Mapping / Reference Tables:
The Master / Mapping / Reference Tables required for this Use Case are as follows.

Vehicle Registration Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	PK
2	Proposer ID	Int	15	FK
3	Vehicle ID	Int	15	FK
4	Engine No.	Varchar 2	30	
5	Chasis No.	Varchar 2	30	
6	Year ID	Int	15	
7	Registration No.	Varchar 2	15	
8	Date of Registration	Date		
9	Registration DDO ID	Int	15	FK
10	Insurance Cover ID	Int	15	FK
11	Insurance From Date	Date		

12	Insurance To Date	Date		

IDV Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	IDV ID	Int	15	
3	Amount	Number	15	
4	Remarks	Varchar 2	100	

Legal Liability Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	LL ID	Int	15	
3	No. of Persons	Number	10	

Personal Accident Cover Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Inclusion	Text	3	Yes / No
3	PA Category ID	Int	15	
4	Number of Persons	Number	3	

Vehicle Previous History Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	History ID	Int	15	
3	Response	Varchar 2	500	
4	Status	Text	3	
5	From Date	Date		
6	To Date	Date		

Insurance Premium Details Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Insurance Premium	Number	15	
3	Start Date	Date		
4	End Date	Date		
5	Sanction Date	Date		
6	Sanctioned by User ID	Varchar 2	15	

Renewal Premium Details Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Renewal Application ID	Int	15	
2	IDV	Number	15	

3	Own Damage	Number	15	
4	Third Party Damage	Number	15	
5	No Claim Bonus	Number	15	
6	Claim availed	Text	3	Yes / No
7	Year ID	Int	15	
8	Depreciation ID	Int	15	
9	Depreciation Amount	Number	15	
10	Start Date	Date		
11	End Date	Date		
12	Sanction Date	Date		
13	Sanctioned by User ID	Varchar 2	15	
14	Application ID	Int	15	

Vehicle Registration Update Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Vehicle Registration No.	Varchar 2	15	
3	RC Book Detail 1	Varchar 2	50	
4	RC Book Detail 2	Varchar 2	50	
5	RTO Office ID	Int	15	

OD Claim Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Claim Ref. ID	Int	15	
2	OD Claim Ref. No..	Varchar 2	15	
3	Vehicle Registration No.	Varchar 2	15	
4	Application ID	Int	15	
5	Date of Submission	Date		
6	Claim Amount	Number	15	

OD Claim Accident Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Claim Ref. ID	Int	15	
2	Date of Accident	Date		
3	Details of Accident	Varchar 2	1000	
4	District ID	Int	15	
5	Taluka ID	Int	15	
6	Hobli ID	Int	15	
7	Gram Panchayat ID	Int	15	
8	Village ID	Int	15	

OD Claim Cost Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Claim Ref. ID	Int	15	
2	Vehicle Part	Varchar 2	50	

3	Cost of Repair	Number	15	

OD Claim Document Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Claim Ref. ID	Int	15	
2	Document Type ID	Int	15	
3	Document Upload	Varchar 2	50	<path>
4	Remarks	Varchar 2	100	

Delegation of financial powers for OD Claims

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Designation ID	Int	15	
2	OD Claims Min	Number	15	
3	OD Claims Max	Number	15	

Checklist Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Checklist ID	Int	15	
2	Checklist Desc	Number	15	

Checklist Item Master Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Checklist Item ID	Int	15	
2	Checklist Item Desc	Varchar 2	15	
3	Checklist ID			

Surveyor Master Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Surveyor ID	Int	15	
2	Name of Surveyor	Varchar 2	50	
3	Mobile No.	Number	10	
4	E-mail	Varchar 2	50	
5	Address	Varchar 2	200	
6	District ID	Int	15	
7	Taluka ID	Int	15	
8	Hobli ID	Int	15	
9	Gram Panchayat ID	Int	15	
10	Village ID	Int	15	
11	From Date	Date		
12	To Date	Date		

2.8.6 Transaction Tables:

The transaction tables used in this Use Case are as follows.

OD Claims Surveyor Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Claim Reference ID	Int	15	
2	Surveyor ID	Int	15	
3	Start Date	Date		
4	End Date	Date		
5	Report Submission Date	Date		
6	Document Upload	Varchar 2	50	<path>

OD Claims Surveyor Report

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Claim Reference ID	Int	15	
2	Vehicle Component	Varchar 2	100	
3	Cost of Repair	Number	15	

OD Claims RTO Report

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Claim Reference ID	Int	15	
2	RTO ID	Int	15	
3	Report Submission Date	Date		
4	Document Upload	Varchar 2	50	<path>

OD Claims Verification Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Claim Reference ID	Int	15	
2	User ID	Int	15	
3	Checklist Item ID	Int	15	
4	Comments	Varchar 2	500	
5	Upload Document	Varchar 2	50	<path>

OD Claim Workflow Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Claim Reference ID	Int	15	
2	User ID	Int	15	
3	Date	Date		
4	Comments	Varchar 2	100	
5	Status	Varchar 2	30	

2.8.7 Controls / Validations:

The applicable controls and validations for this Use Case are as follows.

- Workflow hierarchy should be as per requirement of KGID with delegation of financial powers mapped so that the competent officials gets "Approve" button for approving OD Claim.
- System should allow configuration of delegation of financial powers through front-end feature.
- Claim request can be sent back through Department DDO (in case of Departments) or directly to KGID (in case of Agencies).
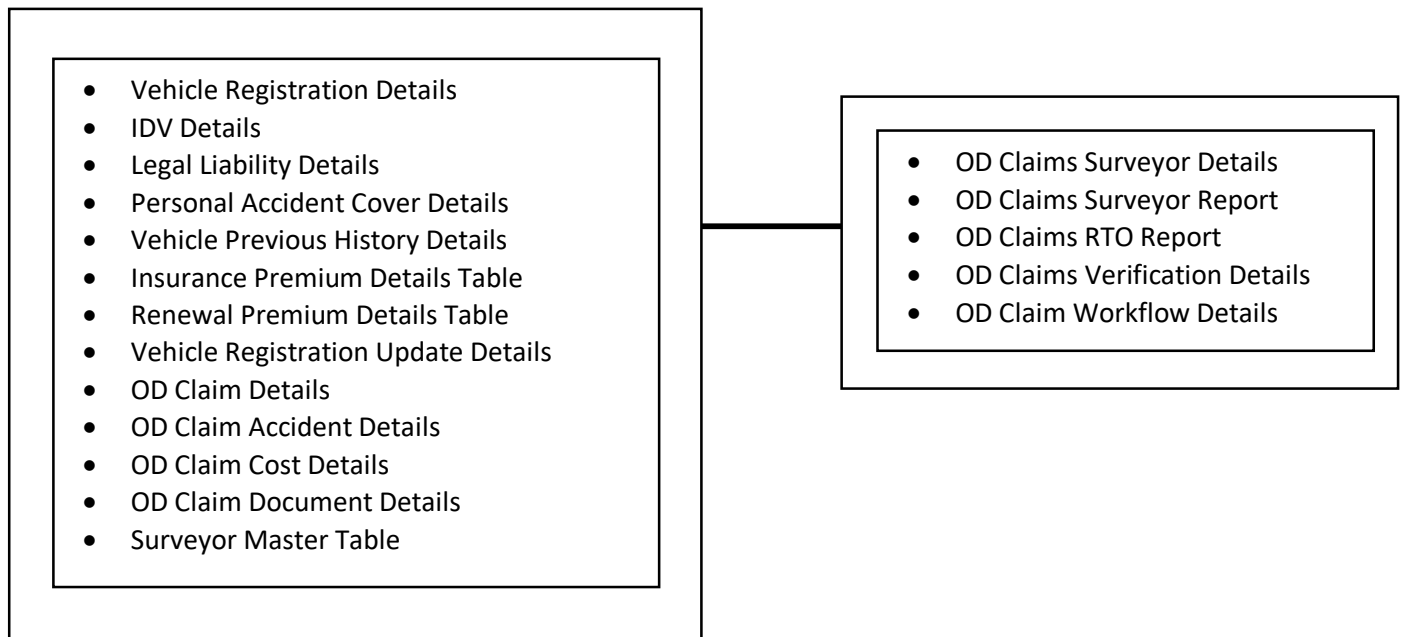
2.8.8 Changes / Modification of Data:

The data changes / modifications in this Use Case are as follows.

- System should not allow for editing / modifying any data entered by Department / Agency at the time of submission of OD Claim.

2.8.9 Data Exchange:
The details of data exchange in this Use Case are as follows.

- Vehicle Registration Details
- IDV Details
- Legal Liability Details
- Personal Accident Cover Details
- Vehicle Previous History Details
- Insurance Premium Details Table
- Renewal Premium Details Table
- Vehicle Registration Update Details
- OD Claim Details
- OD Claim Accident Details
- OD Claim Cost Details
- OD Claim Document Details
- Surveyor Master Table

- OD Claims Surveyor Details
- OD Claims Surveyor Report
- OD Claims RTO Report
- OD Claims Verification Details
- OD Claim Workflow Details

2.8.10 EXCEPTIONS:

1. Opening multiple sessions
2. Sending back OD Claims multiple times
3. Repeated signing using Digital Signature Certificate

Use Case 2.9
# KGID receives Writ Petition on MVC Claims

2.9.1 Purpose:

This Use Case enables KGID to receive Writ Petition from Victim (due to accident of Vehicle owned by Government Department / Agency) and submission to Law Department.

2.9.2 Pre-Requisites:

The pre-requisites for implementing the Use Case are as follows.

- Motor Insurance Policy to be valid at the time of accident
- Login provision for users of KGID Head Office
- PKI-enabled workflows for Digitally signing of tasks in the System

2.9.3 Process flow:
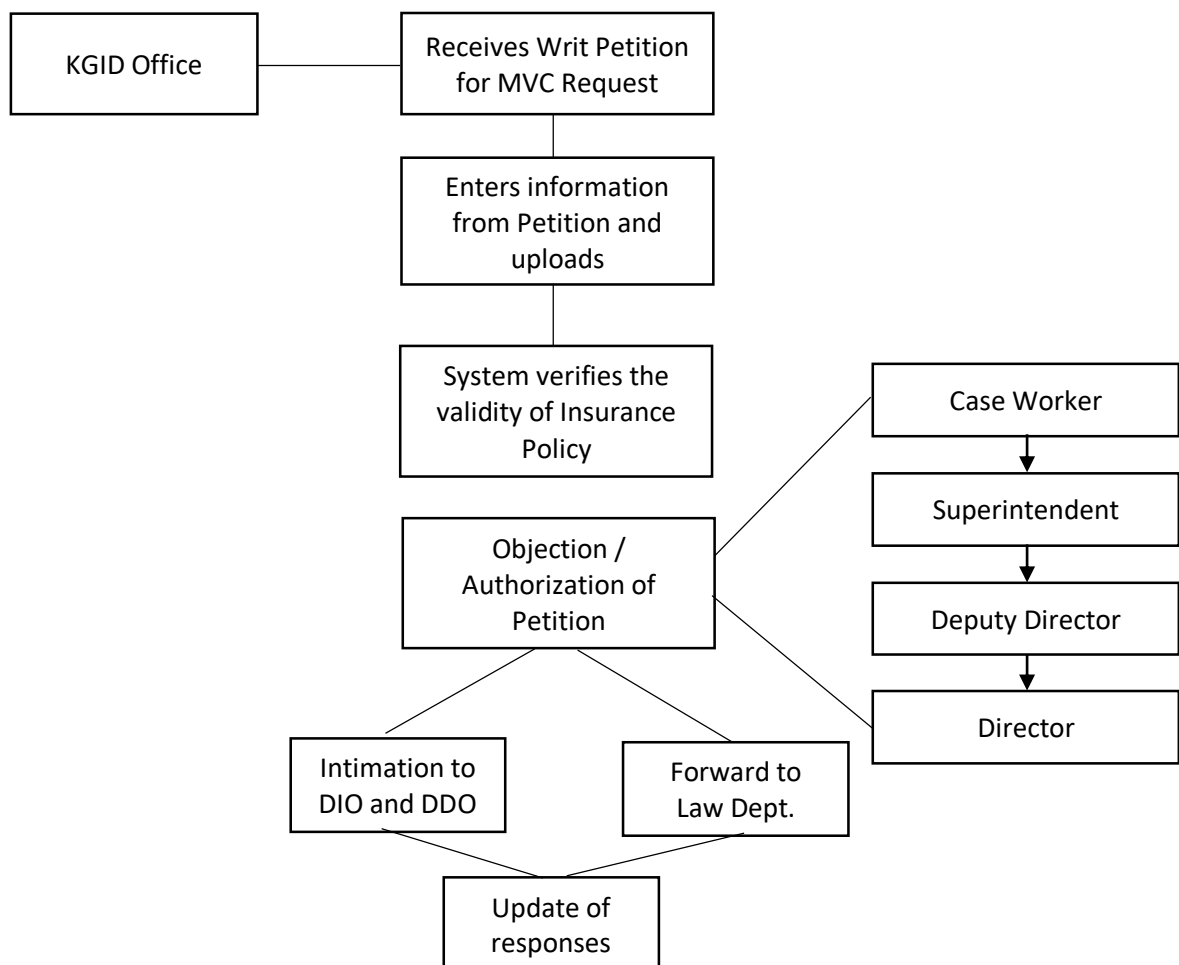
2.9.4 Step-wise Approach:

Step-1:
Case Worker receives the Writ Petition from the Victim (Third Party Claimant) and enters the following indicative information in the System.
- Writ Petition No. (MVC No. and Year)
- Date of filing of Petition
- Details of Court
- Petitioner Details
- Respondent Details
- Vehicle Registration No.
- Place of Accident (District, Taluka, Hobli, Gram Panchayat, Village)
- Details of Accident
- Claim Amount

Case Worker uploads the Petition along with other Annexures / documents in the System.

Step-2:
System verifies whether the Motor Vehicle Insurance issued against the Vehicle Registration No. is valid or expired. System displays message accordingly.

Step-3:
In case Motor Insurance Policy is expired, System auto-generates cover letter <u>addressed to the concerned</u> with the objection statement. In case Motor Insurance is valid, System auto-generates cover letter <u>addressed to the concerned</u>. The necessary information as required to be filled up in the cover letter is automatically updated by the System.

The workflow is as per pre-defined hierarchy.
Case Worker → Superintendent → AD / DD → Director

Step-4:
The letters are physically signed and uploaded by Case Worker. Intimation is given to DIO and DDO. Intimation is given to Law Department to access the details (Petition, Documents, Objection Letter / Authorization Letter) in the System.

Step-5:
Case Worker updates responses received from Law Department and other offices against the MVC No.

2.9.5 Master / Mapping / Reference Tables:

The Master / Mapping / Reference Tables required for this Use Case are as follows.

Vehicle Registration Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	PK
2	Proposer ID	Int	15	FK
3	Vehicle ID	Int	15	FK
4	Engine No.	Varchar 2	30	
5	Chasis No.	Varchar 2	30	
6	Year ID	Int	15	
7	Registration No.	Varchar 2	15	
8	Date of Registration	Date		
9	Registration DDO ID	Int	15	FK
10	Insurance Cover ID	Int	15	FK
11	Insurance From Date	Date		
12	Insurance To Date	Date		

IDV Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	IDV ID	Int	15	
3	Amount	Number	15	
4	Remarks	Varchar 2	100	

Legal Liability Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	LL ID	Int	15	
3	No. of Persons	Number	10	

Vehicle Previous History Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	History ID	Int	15	
3	Response	Varchar 2	500	
4	Status	Text	3	
5	From Date	Date		
6	To Date	Date		

Insurance Premium Details Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Insurance Premium	Number	15	
3	Start Date	Date		
4	End Date	Date		
5	Sanction Date	Date		
6	Sanctioned by User ID	Varchar 2	15	

Renewal Premium Details Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Renewal Application ID	Int	15	
2	IDV	Number	15	
3	Own Damage	Number	15	
4	Third Party Damage	Number	15	
5	No Claim Bonus	Number	15	
6	Claim availed	Text	3	Yes / No
7	Year ID	Int	15	
8	Depreciation ID	Int	15	
9	Depreciation Amount	Number	15	
10	Start Date	Date		
11	End Date	Date		
12	Sanction Date	Date		
13	Sanctioned by User ID	Varchar 2	15	
14	Application ID	Int	15	

Vehicle Registration Update Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Vehicle Registration No.	Varchar 2	15	
3	RC Book Detail 1	Varchar 2	50	
4	RC Book Detail 2	Varchar 2	50	
5	RTO Office ID	Int	15	

Third Party Property Damage Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Vehicle Type ID	Int	15	
2	Statutory TTPD limit	Number	15	
3	TTPD provision	Number	15	1 lakh for 2-wheelers 7.5 lakh for private cars

Third Party Liability Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Restricted to TTPD Limit	Text	3	Yes / No

Court Master Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Court ID	Int	15	
2	Name of Court	Varchar 2	100	
3	District ID	Int	15	
4	Taluka ID	Int	15	

2.8.6 Transaction Tables:

The transaction tables used in this Use Case are as follows.

Petition Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Petition ID	Int	15	
2	Writ Petition No.	Varchar 2	30	
3	Court ID	Int	15	
4	Date of filing Petition	Date		
5	Vehicle Registration No.	Varchar 2	30	
6	Accident Place	Varchar 2	50	
7	District ID	Int	15	
8	Taluka ID	Int	15	
9	Hobli ID	Int	15	
10	Gram Panchayat ID	Int	15	
11	Village ID	Int	15	
12	Accident Details	Varchar 2	1000	
13	Claim amount	Number	15	
14	Document	Varchar 2	50	<path>
15	Application ID	Int	15	

Petitioner Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Petition ID	Int	15	
2	Name of Petitioner	Varchar 2	50	
	Address	Varchar 2	200	
4	Mobile No.	Number	10	
5	Pin Code	Number	6	

Respondent Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Petition ID	Int	15	

2	Name of Respondent	Varchar 2	50	
3	Designation	Varchar 2	50	
4	Department ID	Int	15	
5	Agency ID	Int	15	
6	Address	Varchar 2	200	
7	Mobile No.	Number	10	
8	Pin Code	Number	6	

Law Department Forward Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Petition ID	Int	15	
2	Date of sending to Law Dept.	Date		
3	Letter No.	Varchar 2	20	
4	Designation ID	Int	15	(sent by desig.)
5	Upload Document	Varchar 2	100	<path>

Objection Forward Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Petition ID	Int	15	
2	Date of sending to concerned	Date		
3	Letter No.	Varchar 2	20	
4	Designation ID	Int	15	(sent by desig.)
5	Upload Document	Varchar 2	100	<path>

Letter Update Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Petition ID	Int	15	
2	Name of Sender	Varchar 2	20	
3	Letter No.	Varchar 2	20	
4	Date	Date		
5	Response details	Varchar 2	300	
6	Document upload	Varchar 2	100	<path>

2.9.7 Controls / Validations:

The applicable controls and validations for this Use Case are as follows.

- Workflow to be as per organisation hierarchy

- Case Worker to enter the details of Petition and communication to Law Department.

- Case Worker to enter details of responses received from Law Department and Departments.

2.9.8 Changes / Modification of Data:

The data changes / modifications in this Use Case are as follows.

- System should NOT allow any changes to the data as entered by Case Worker. Any changes to the details entered by Case Worker should be sent back to Case Worker for correcting the details.

- System should maintain trial of activities performed during workflow and modification of details.

2.9.9 Data Exchange:

The details of data exchange in this Use Case are as follows.

- Vehicle Registration Details
- IDV Details
- Legal Liability Details
- Vehicle Previous History Details
- Insurance Premium Details Table
- Renewal Premium Details Table
- Vehicle Registration Update Details
- Third Party Property Damage Table
- Third Party Liability Details
- Court Master Table

- Petition Details
- Petitioner Details
- Respondent Details
- Law Department Forward Details
- Objection Forward Details
- Letter Update Details
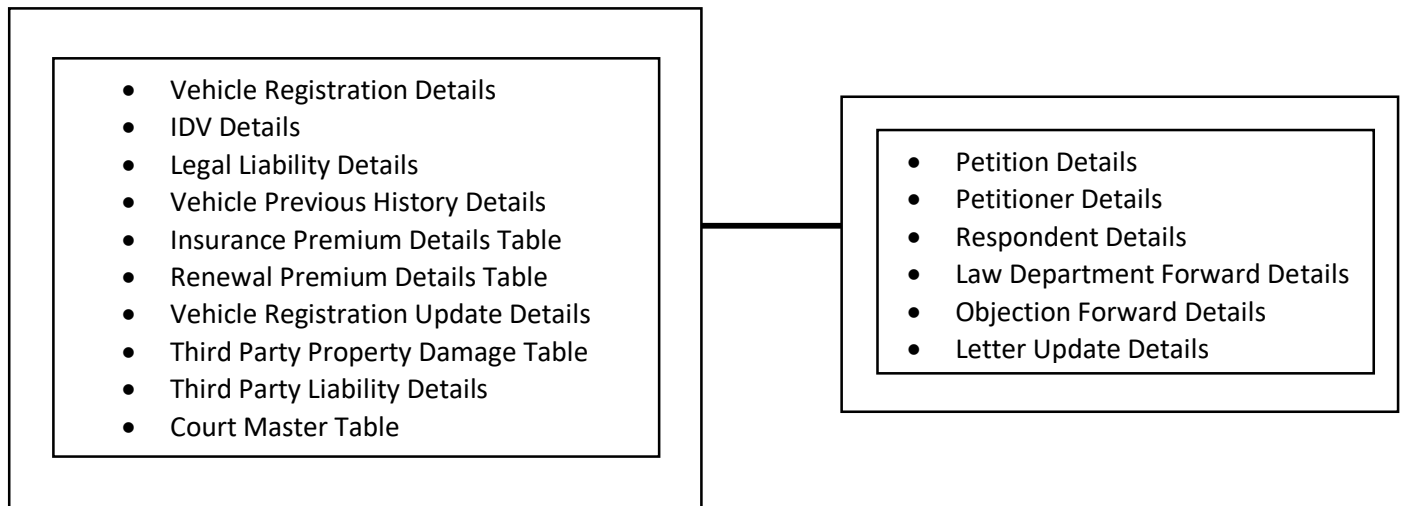
2.9.10 EXCEPTIONS:

1. Opening multiple sessions
2. Sending back Application multiple times
3. Repeated signing of tasks using Digital Signature Certificate

Use Case 2.10
KGID submits response and updates Court Hearings

2.9.1 Purpose:

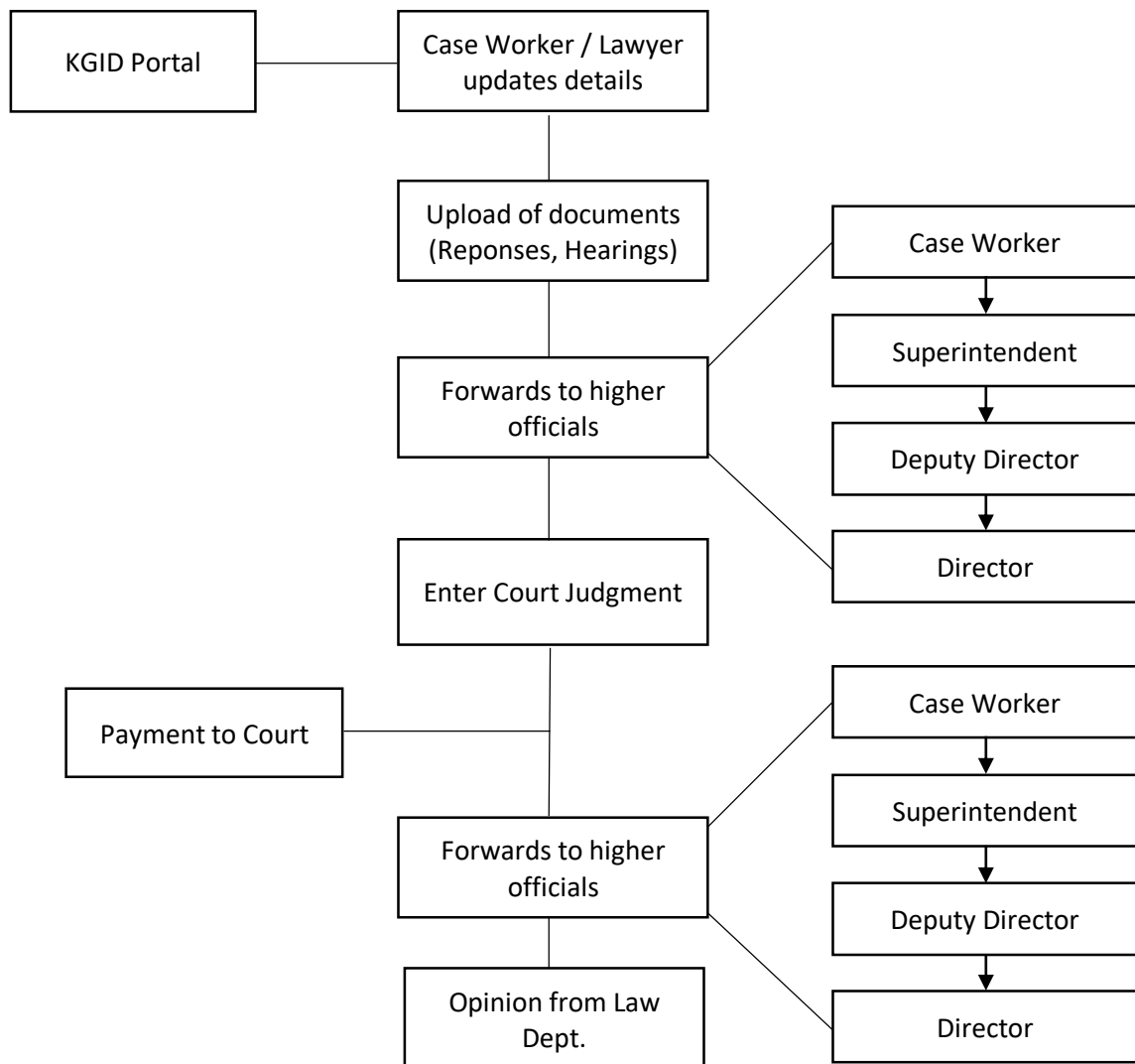This Use Case enables KGID to update details of responses submitted to Court and the Court Hearings.

2.9.2 Pre-Requisites:
The pre-requisites for implementing the Use Case are as follows.

- Provision for Lawyer to update details of Court Hearings
- Integration with e-Courts for update of details.

2.9.3 Process flow:

```
┌─────────────┐      ┌─────────────────────┐
│ KGID Portal │──────│ Case Worker / Lawyer│
│             │      │   updates details   │
└─────────────┘      └─────────────────────┘
                              │
                     ┌─────────────────────┐
                     │ Upload of documents │          ┌──────────────┐
                     │ (Reponses, Hearings)│          │ Case Worker  │
                     └─────────────────────┘          └──────────────┘
                              │                                │
                     ┌─────────────────────┐          ┌──────────────┐
                     │ Forwards to higher  │          │Superintendent│
                     │     officials       │          └──────────────┘
                     └─────────────────────┘                 │
                              │                        ┌──────────────┐
                                                       │Deputy Director│
                                                       └──────────────┘
                     ┌─────────────────────┐                 │
                     │ Enter Court Judgment│          ┌──────────────┐
                     └─────────────────────┘          │   Director   │
                              │                        └──────────────┘
       ┌──────────────┐      │
       │Payment to    │──────┤                        ┌──────────────┐
       │Court         │      │                        │ Case Worker  │
       └──────────────┘      │                        └──────────────┘
                              │                                │
                     ┌─────────────────────┐          ┌──────────────┐
                     │ Forwards to higher  │          │Superintendent│
                     │     officials       │          └──────────────┘
                     └─────────────────────┘                 │
                              │                        ┌──────────────┐
                     ┌─────────────────────┐          │Deputy Director│
                     │ Opinion from Law    │          └──────────────┘
                     │ Dept.               │                 │
                     └─────────────────────┘          ┌──────────────┐
                                                       │   Director   │
                                                       └──────────────┘
```

2.9.4 Step-wise Approach:

Step-1:
Case Worker prepares para-wise responses and moves them through workflow.

Case Worker / Lawyer updates the information with regard to the following.
- Submission of Reponses to Court
- Hearings of Court

Case Worker / Lawyer uploads documents against the information updated by them.

Step-2:
Case Worker forwards Responses and Hearings to higher officials (in workflow hierarchy) for information and instructions

Step-3:
Case Worker enters details of Final Judgement delivered by Court and uploads the copy of the Judgement.

Step-4:
Case Worker forwards the Judgement copy (in workflow hierarchy) for information and instructions. Copy is sent to Law Department for opinion.

System allows to initiate payment to the Court. The payment process is considered in subsequent Use Cases.

Step-5:
Based on the opinion of the Law Department, System allows to initiate "Appeal" process commencing from Case Worker. All documents, reports, petition notes, responses etc. will be uploaded into the System.

2.9.5 Master / Mapping / Reference Tables:

The Master / Mapping / Reference Tables required for this Use Case are as follows.

Vehicle Registration Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	PK
2	Proposer ID	Int	15	FK
3	Vehicle ID	Int	15	FK
4	Engine No.	Varchar 2	30	
5	Chasis No.	Varchar 2	30	

6	Year ID	Int	15	
7	Registration No.	Varchar 2	15	
8	Date of Registration	Date		
9	Registration DDO ID	Int	15	FK
10	Insurance Cover ID	Int	15	FK
11	Insurance From Date	Date		
12	Insurance To Date	Date		

IDV Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	IDV ID	Int	15	
3	Amount	Number	15	
4	Remarks	Varchar 2	100	

Legal Liability Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	LL ID	Int	15	
3	No. of Persons	Number	10	

Vehicle Previous History Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	History ID	Int	15	
3	Response	Varchar 2	500	
4	Status	Text	3	
5	From Date	Date		
6	To Date	Date		

Insurance Premium Details Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Insurance Premium	Number	15	
3	Start Date	Date		
4	End Date	Date		
5	Sanction Date	Date		
6	Sanctioned by User ID	Varchar 2	15	

Renewal Premium Details Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Renewal Application ID	Int	15	
2	IDV	Number	15	
3	Own Damage	Number	15	

4	Third Party Damage	Number	15	
5	No Claim Bonus	Number	15	
6	Claim availed	Text	3	Yes / No
7	Year ID	Int	15	
8	Depreciation ID	Int	15	
9	Depreciation Amount	Number	15	
10	Start Date	Date		
11	End Date	Date		
12	Sanction Date	Date		
13	Sanctioned by User ID	Varchar 2	15	
14	Application ID	Int	15	

Vehicle Registration Update Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Vehicle Registration No.	Varchar 2	15	
3	RC Book Detail 1	Varchar 2	50	
4	RC Book Detail 2	Varchar 2	50	
5	RTO Office ID	Int	15	

Third Party Property Damage Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Vehicle Type ID	Int	15	
2	Statutory TTPD limit	Number	15	
3	TTPD provision	Number	15	1 lakh for 2-wheelers 7.5 lakh for private cars

Third Party Liability Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Application ID	Int	15	
2	Restricted to TTPD Limit	Text	3	Yes / No

Court Master Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Court ID	Int	15	
2	Name of Court	Varchar 2	100	
3	District ID	Int	15	
4	Taluka ID	Int	15	

Petition Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Petition ID	Int	15	
2	Writ Petition No.	Varchar 2	30	
3	Court ID	Int	15	
4	Date of filing Petition	Date		
5	Vehicle Registration No.	Varchar 2	30	
6	Accident Place	Varchar 2	50	
7	District ID	Int	15	
8	Taluka ID	Int	15	
9	Hobli ID	Int	15	
10	Gram Panchayat ID	Int	15	
11	Village ID	Int	15	
12	Accident Details	Varchar 2	1000	
13	Claim amount	Number	15	

Petitioner Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Petition ID	Int	15	
2	Name of Petitioner	Varchar 2	50	
	Address	Varchar 2	200	
4	Mobile No.	Number	10	
5	Pin Code	Number	6	

Respondent Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Petition ID	Int	15	
2	Name of Respondent	Varchar 2	50	
3	Designation	Varchar 2	50	
4	Department ID	Int	15	
5	Agency ID	Int	15	
6	Address	Varchar 2	200	
7	Mobile No.	Number	10	
8	Pin Code	Number	6	

Law Department Forward Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Petition ID	Int	15	
2	Date of sending to Law Dept.	Date		
3	Letter No.	Varchar 2	20	
4	Designation ID	Int	15	(sent by desig.)

Lawyer Master Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Lawyer ID	Int	15	
2	Name of Lawyer	Varchar 2	50	
3	Address	Varchar 2	200	
4	District ID	Int	15	
5	Taluka ID	Int	15	
6	Hobli ID	Int	15	
7	Gram Panchayat ID	Int	15	
8	Village ID	Int	15	
9	Mobile No	Number	10	
10	E-mail	Varchar 2	30	

2.8.6 Transaction Tables:

The transaction tables used in this Use Case are as follows.

Petition Lawyer Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Petition ID	Int	15	
2	Lawyer ID	Int	15	
3	Date of Appointment	Date		

Response Filing Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Petition ID	Int	15	
2	Date of Response Filing	Date		
3	Document	Varchar 2	50	<path>

Court Hearing Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Petition ID	Int	15	
2	Date	Date		
3	Court Hearing Status	Text	30	
4	Court Hearing Details	Varchar 2	500	
5	Remarks	Varchar 2	100	
6	Document	Varchar 2	50	<path>

Final Judgement Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Petition ID	Int	15	
2	Date of Judgement	Date		
3	Court ID	Int	15	
4	Final Claim Amount	Number	15	
5	Interest Rate	Number	15	

| 6 | Effective Date | Date | | |
| 7 | Document | Varchar 2 | 50 | <path> |

Appeal Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Appeal ID	Int	15	
2	Petition ID	Int	15	Original Petition
3	Date of Filing	Date		
4	Court ID	Int	15	
5	Document	Varchar 2	50	<path>
6	Status			

Note:

In case of Appeal, the process adopted for Petition will be enabled for preparation of responses, scrutiny and approval, intimation to DIO, DDO and Law Department, update of responses and court hearings, upload of judgement copies, opinion of Law Department on judgement and payment to Court.

2.9.7 Controls / Validations:

The applicable controls and validations for this Use Case are as follows.

- Workflow to be as per organisation hierarchy

- Limited access need to be given to Lawyer for updating details with regard to specific Petition no.

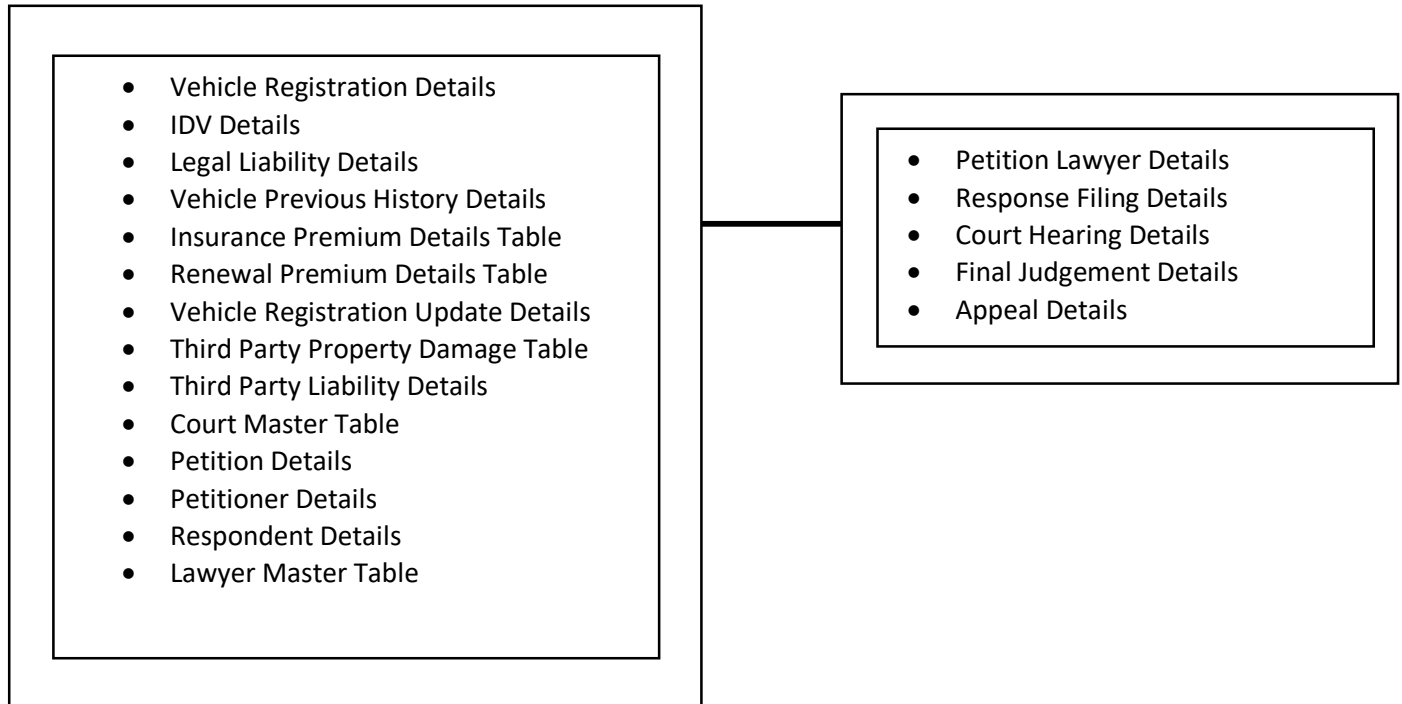- System should allow upload of documents, reports etc. by Case Worker

2.9.8 Changes / Modification of Data:

The data changes / modifications in this Use Case are as follows.

- System should NOT allow any changes to the data as entered by Case Worker / Lawyer. Any changes to the details entered by Case Worker should be sent back to Case Worker / Lawyer for correcting the details.

- System should maintain trial of activities performed during workflow and modification of details.

2.9.9 Data Exchange:

The details of data exchange in this Use Case are as follows.

- Vehicle Registration Details
- IDV Details
- Legal Liability Details
- Vehicle Previous History Details
- Insurance Premium Details Table
- Renewal Premium Details Table
- Vehicle Registration Update Details
- Third Party Property Damage Table
- Third Party Liability Details
- Court Master Table
- Petition Details
- Petitioner Details
- Respondent Details
- Lawyer Master Table

- Petition Lawyer Details
- Response Filing Details
- Court Hearing Details
- Final Judgement Details
- Appeal Details

2.9.10 EXCEPTIONS:

1. Opening multiple sessions
2. Sending back Application multiple times
3. Repeated signing of tasks using Digital Signature Certificate
4. Repeated upload of documents

Use Case 2.11
KGID disburses Claim amount to Court / Department / Agency as prescribed
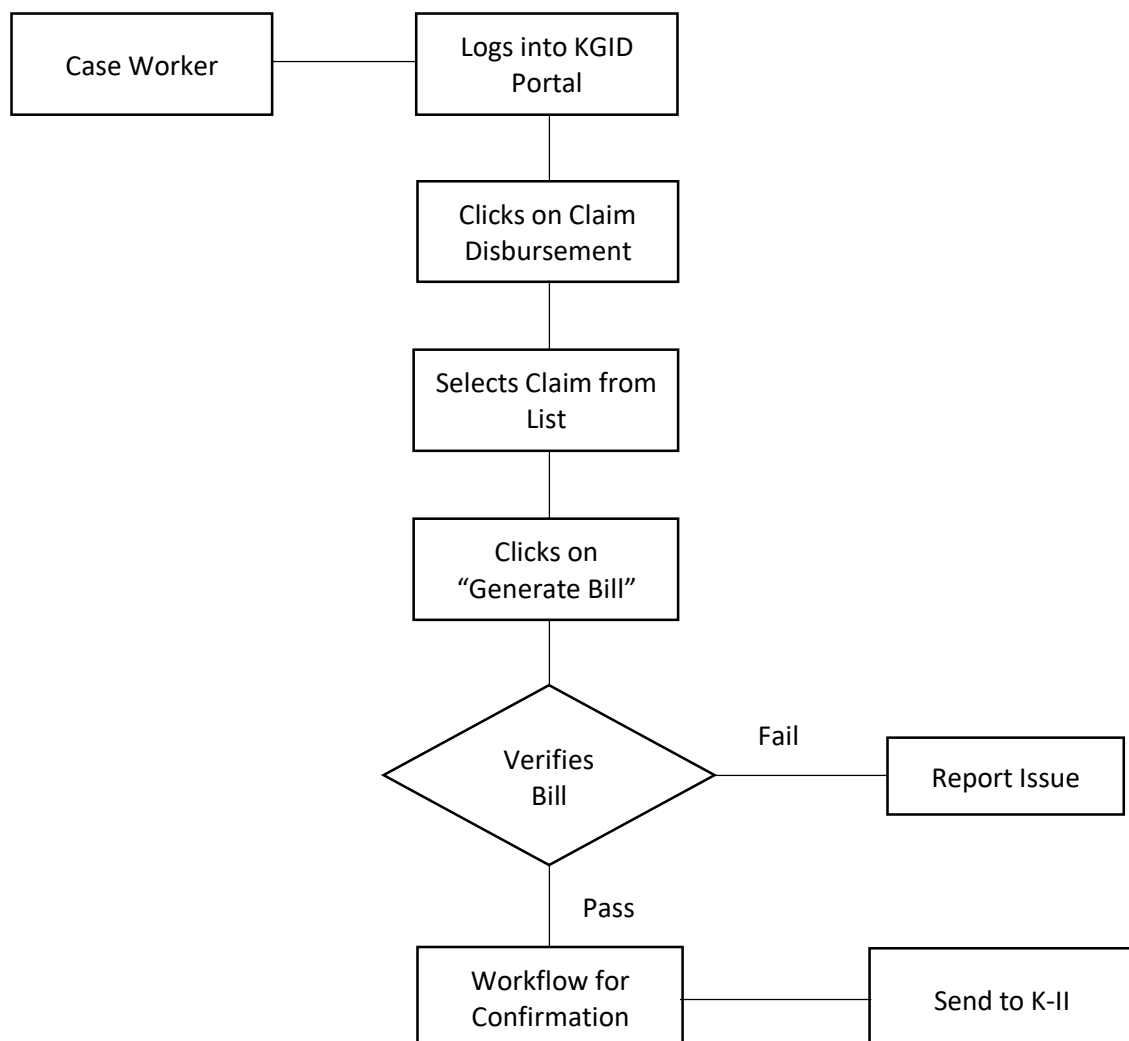
2.11.1 Purpose:

This Use Case enables KGID to disburse Claimed Amount (OD and MVC) through Khajane-II.

2.11.2 Pre-Requisites:

The pre-requisites for implementing the Use Case are as follows.

- Generation of Bill (Normal Bill and TTR Bill) in the System
- Integration of KGID with Khajane-II for sending Bill and updating the status

2.11.3 Process flow:

```
┌──────────────┐        ┌──────────────────┐
│ Case Worker  │────────│ Logs into KGID   │
└──────────────┘        │ Portal           │
                        └──────────────────┘
                                 │
                        ┌──────────────────┐
                        │ Clicks on Claim  │
                        │ Disbursement     │
                        └──────────────────┘
                                 │
                        ┌──────────────────┐
                        │ Selects Claim    │
                        │ from List        │
                        └──────────────────┘
                                 │
                        ┌──────────────────┐
                        │ Clicks on        │
                        │ "Generate Bill"  │
                        └──────────────────┘
                                 │
                           ◇ Verifies ◇────Fail────┌──────────────┐
                           ◇   Bill   ◇            │ Report Issue │
                                 │                 └──────────────┘
                               Pass
                        ┌──────────────────┐        ┌──────────────┐
                        │ Workflow for     │────────│ Send to K-II │
                        │ Confirmation     │        └──────────────┘
                        └──────────────────┘
```

2.11.4 Step-wise Approach:

Step-1:
Case Worker logs into KGID portal and clicks on Claim Disbursement

Step-2:
Case Worker selects Claim (OD / MVC) from the list.

Step-3:
Case Worker clicks on "Generate Bill" option and generates Bill in the format as required by Khajane-II. System automatically generates Bill Reference No. System provides option to generate Normal Bill (for Agencies) or TTR Bill (for Departments and Courts)

Step-4:
Case Worker verifies the correctness of information. If successfully verified, the bill is moved in workflow for scrutiny and confirmation. In case of any errors in the Bill, the issue is reported for resolving.

Step-5:
Bill is sent to Khajane-II for processing and payment.

2.11.5 Master / Mapping / Reference Tables:

The Master / Mapping / Reference Tables required for this Use Case are as follows.

DDO Master:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DDO ID	Int	15	PK
2	DDO Code	Varchar 2	10	
3	Name of Office	Varchar 2	100	
4	Taluka	Text	100	
5	District	Text	100	
6	Department ID	Int	15	FK

Agency Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Agency ID	Int	15	PK
2	Agency Code	Varchar 2	15	
3	Name of Agency	Varchar 2	100	
4	Department Code	Varchar 2	20	

Agency DDO Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Agency DDO ID	Int	15	PK
2	Agency DDO Code	Varchar 2	15	
3	Name of Agency Office	Varchar 2	100	
4	District ID	Int	15	
5	Taluka ID	Int	15	
6	Agency ID	Int	15	FK

HoA Master Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	HoA ID	Int	15	PK
2	HoA	Varchar 2	20	
3	Name of HoA	Varchar 2	100	
4	Purpose ID	Int	15	
5	Sub Purpose ID	Int	15	

Object Code Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Object Code ID	Int	15	PK
2	Object Code	Varchar 2	3	
3	Object Code Desc	Varchar 2	100	

DDO – HoA Mapping

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DDO ID	Int	15	PK
2	HoA ID	Int	15	

Bill Type Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Bill Type ID	Int	15	PK
2	Bill Type Desc	Varchar 2	50	

Claim Type Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Claim Type ID	Int	15	PK
2	Claim Type Desc	Varchar 2	50	

Bill Sector Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Bill Sector ID	Int	15	PK
2	Bill Sector Desc	Varchar 2	50	

CTS Bill Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	CTS Bill ID	Int	15	PK
2	CTS Bill Desc	Varchar 2	50	

Agency Recipient Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Agency ID	Int	15	PK
2	Recipient ID	Int	12	

DDO Revenue HoA Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DDO ID	Int	15	PK
2	HoA	Varchar 2	20	

2.11.6 Transaction Tables:

The transaction tables used in this Use Case are as follows.

Bill Details Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Bill Reference No.	Int	15	PK
2	Agency ID	Int	15	
3	DDO ID	Int	15	
4	Petition ID	Int	15	
5	Claim Reference No.	Int	15	
6	Bill Sector ID	Int	15	
7	Bill Type ID	Int	15	
8	Claim Type ID	Int	15	
9	CTS Bill ID	Int	15	
10	Purpose ID	Int	15	
11	Sub Purpose ID	Int	15	
12	HoA ID	Int	15	
13	Object Id	Int	15	
14	Amount	Int	15	
15	Date of Initiation	Date		
16	Date of Sending to K-II	Date		
17	Status of K-II	Text	20	
18	Other details	Varchar 2	50	
19	Document Upload	Varchar 2	50	<path>

Bill Workflow Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Bill Reference No.	Int	15	PK
2	User ID	Int	15	
3	Comments	Varchar 2	100	
4	Date	Date		
5	Status			Forwarded / sent back / Approved

2.11.7 Controls / Validations:

The applicable controls and validations for this Use Case are as follows.

- The Bill confirmation workflow should be as per pre-defined hierarchy with option to send back for any clarifications.

- System should keep trail of comments / remarks at every stage of workflow.

- System should allow Bill to be kept "on hold" in case of any discrepancy observed in Bill details.
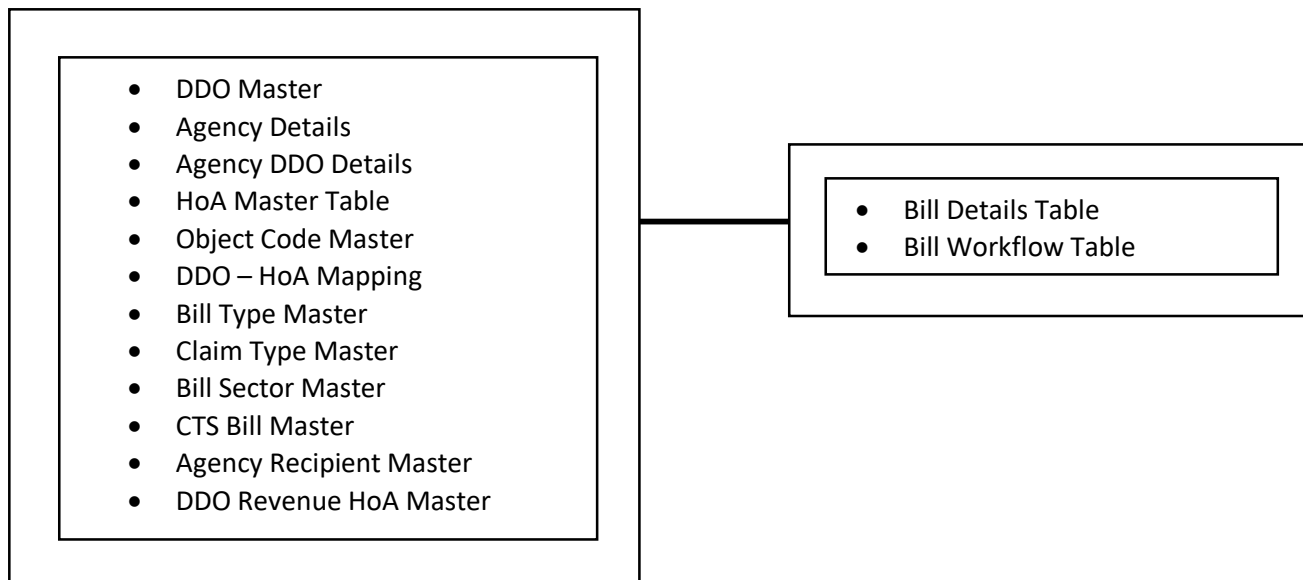
2.11.8 Changes / Modification of Data:

The data changes / modifications in this Use Case are as follows.

- System should not allow changes to the details as populated by the System (including Petition No. and Total Claim Amount).

- In case of changes to Total Claim Amount, the Super Admin should be given to option to modify the details with sending of Intimation to Director, KGID

2.11.9 Data Exchange:

The details of data exchange in this Use Case are as follows.

```
┌─────────────────────────────────┐
│  ┌───────────────────────────┐  │
│  │  • DDO Master             │  │
│  │  • Agency Details         │  │          ┌──────────────────────────┐
│  │  • Agency DDO Details     │  │          │ ┌──────────────────────┐ │
│  │  • HoA Master Table       │  │          │ │  • Bill Details Table│ │
│  │  • Object Code Master     │  │──────────│ │  • Bill Workflow     │ │
│  │  • DDO – HoA Mapping      │  │          │ │    Table             │ │
│  │  • Bill Type Master       │  │          │ └──────────────────────┘ │
│  │  • Claim Type Master      │  │          └──────────────────────────┘
│  │  • Bill Sector Master     │  │
│  │  • CTS Bill Master        │  │
│  │  • Agency Recipient Master│  │
│  │  • DDO Revenue HoA Master │  │
│  └───────────────────────────┘  │
└─────────────────────────────────┘
```

2.11.10 EXCEPTIONS

1. Repeated click of forward / send back
2. Opening of multiple sessions
3. Documents should not exceed pre-defined size.

SPECIAL NOTE:

In case of insured taking vehicle loan to purchase vehicles, the insurance policy period shall be applicable till the period of repayment of Loan. The process of policy issuance, policy renewal and claims is the same as mentioned in the above-mentioned Use Cases.