



Integrated Solution for KGID

System Requirement Specification (SRS)

Module: Life Insurance
Sub Module: New Business
Version: 1.2

Prepared by

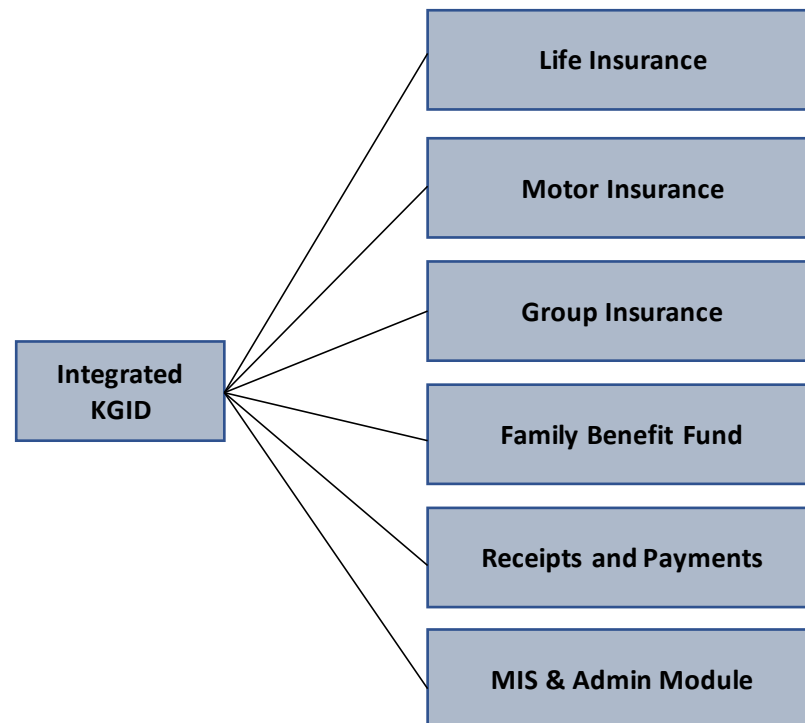
Centre for Smart Governance (CSG)
No. 2A, Hayes Road
Bengaluru - 560025

Table of Contents

1. Introduction	3
1.1 Details of New Business.....	4
2. Use Cases	10
<i>2.1 Employees selects his / her name in KGID system and confirms by way of OTP sent to Mobile No. / e-mail (for New Employees)</i>	<i>10</i>
<i>2.2 Existing Employee (Insured) logs into the KGID Portal using any of the KGID nos. (First KGID Policy or any of the subsequent policies)</i>	<i>15</i>
<i>2.3 Employee / Insured logs into KGID Portal and enters Application Details.....</i>	<i>20</i>
<i>2.4 Employee / Insured enters Premium and pays the Initial Deposit</i>	<i>29</i>
<i>2.5 Employee / Insured logs into KGID Portal and enters Medical Report Details</i>	<i>35</i>
<i>2.6 Employee / Insured submits the Application</i>	<i>43</i>

1. Introduction

Karnataka Government Insurance 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 various modules of the software are as follows.



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

- ➔ KGID Enrolment and Approval
- ➔ Payment of Monthly Premium
- ➔ Application and Sanction of Loans
- ➔ Closure of Loan
- ➔ Bonus on KGID Policies
- ➔ Settlement of KGID Policies
- ➔ Generation of Statements

This System Requirement Specification (SRS) document elaborates on KGID Enrolment and Approval (New Business) Sub-Module.

1.1 Details of New Business

The New Business process involves in applying for Life Insurance Policy with submission of Medical Evaluation Report and payment of initial deposit. The following process is applicable while applying for Life Insurance Policy.

- (i) Submission of Application Form is mandatory whenever newly recruited employees / existing insured need to take Life Insurance Policy from KGID.
- (ii) For newly recruited government employee, the initial deposit is 6.25% of the average pay. However, the employee can choose the initial deposit to be more than the minimum amount. In such case, the amount should not exceed 50% of Net Salary. The list of Pay Scales and average pay is as follows.

Table-1: List of Pay Scales and Average Pay

Sl. No.	Min Pay	Max Pay	Avg. Pay	Min Premium
1	17000	28950	22975	1440
2	18600	32600	25600	1600
3	19950	37900	28925	1810
4	21400	42000	31700	1980
5	23500	47650	35575	2220
6	25800	51400	38600	2410
7	27650	52650	40150	2510
8	30350	58250	44300	2770
9	33450	62600	48025	3000
10	36000	67550	51775	3240
11	37900	70850	54375	3400
12	40900	78200	59550	3720
13	43100	83900	63500	3940
14	45300	88300	66800	4180
15	48900	92700	70800	4430
16	52650	97100	74875	4680
17	56800	99600	78200	4890
18	61150	102100	81625	5100
19	67550	104600	86075	5380
20	70850	107100	88975	5560
21	74400	109600	92000	5750
22	82000	117700	99850	6240
23	90500	123300	106900	6680
24	97100	141300	119200	7450
25	104600	150600	127600	7980

- (iii) For existing insured, the initial deposit will be 6.25% of the increase in Average Pay. However, the insured can choose the initial deposit to be more than the minimum amount. In such case, the total premium amount of all policies should not exceed 50% of Net Salary. The Insured need to mention the details of previous policies taken from KGID.
- (iv) Submission of Medical Report is mandatory if the age of the Employee / Insured is less than 40 years AND the initial deposit is less than Rs. 1,000/-
- (v) Medical Report is certified by a Government Medical Doctor having served in Government of Karnataka for minimum 3 years.
- (vi) The initial deposit is paid to Government Treasury. The Application Form should be accompanied with proof of payment to Treasury for the minimum initial deposit or the amount as entered by the employee / insured.
- (vii) The Application is submitted to respective Drawing and Disbursement Officer of the Department for scrutiny and onward submission to District Office of KGID.
- (viii) The application is categorized into Load Factors (Load-1 / Load-2 / Load-3) based on the weight of the applicant as against the Age and Height and Decreased Life Factors (DL-5 / DL-6 / DL-7) based on weight and medical report.

The Height-Age-Weight is as follows.

Table-2: Height-Age-Weight Table

Cms	Feet	18-22	23-27	28-32	33-37	38-42	43-47	48-50
146-148	4.10	45	46	48	49	49	49	50
149-151	4.11	46	48	50	50	50	50	51
152-153	5.00	47	49	50	51	52	52	53
154-156	5.01	48	49	51	53	53	53	54
157-158	5.02	49	51	53	53	54	54	55
159-161	5.03	50	52	54	55	56	56	57
162-163	5.04	52	54	56	57	57	58	58
164-166	5.05	54	55	57	59	59	60	60
167-168	5.06	55	57	59	61	61	62	62
169-171	5.07	57	59	61	63	63	64	64

Cms	Feet	18-22	23-27	28-32	33-37	38-42	43-47	48-50
172-173	5.08	59	61	63	65	65	66	66
174-176	5.09	61	64	65	67	68	68	69
177-178	5.10	63	65	67	69	70	70	71
179-181	5.11	64	67	69	71	72	73	74
182-184	6.00	67	69	71	73	74	75	75
185-186	6.01	69	71	73	76	77	77	78
187-189	6.02	71	74	76	78	79	80	80
190-191	6.03	73	76	78	80	81	81	82

The Load Factor Table is as follows.

Table-3: Weight-Load Table

Sl. No.	Parameter	Load Factor
Higher Weight		
1	10-14 Kgs higher	L-1
2	15-19 Kgs higher	L-2
3	20-23 Kgs higher	L-3
4	24-27 Kgs higher	L-3 and DL-5
5	27-30 Kgs higher	L-3 and DL-6
6	31-34 Kgs higher	L-3 and DL-7
Lower Weight		
1	10-14 Kgs lower	DL-5
2	15-19 Kgs lower	DL-6
3	20-23 Kgs lower	DL-7
Other Categories		
1	Pregnant Women	DL-3

The deductions from the Sum Assured based on above-mentioned Load Factors are as follows.

Table-4: Load-Deduction Table

Age	Sum Assured	L-1	L-2	L-3
20	436	22	35	52
21	422	21	34	51
22	408	20	33	49
23	394	20	32	47

Age	Sum Assured	L-1	L-2	L-3
24	380	19	30	46
25	366	18	29	44
26	352	18	28	42
27	338	17	27	41
28	324	16	26	39
29	311	16	25	37
30	298	15	24	36
31	285	14	23	34
32	272	14	23	34
33	259	13	21	31
34	247	12	20	30
35	235	12	19	28
36	222	11	18	27
37	210	11	17	25
38	198	10	16	25
39	185	9	15	22
40	173	9	15	22
41	161	8	13	19
42	149	7	12	18
43	137	7	11	16
44	126	6	10	15
45	115	6	9	14
46	99	5	8	14
47	87	5	7	14
48	77	4	6	14
49	66	4	5	14
50	54	3	4	14

The deductions for DL Factors are as follows.

Table-5: DL-Deduction Table

Sl. No.	DL Factor	Deduction
1	DL-3	Rs. 300 per Rs. 1000 of Sum Assured (for 3 Years)
2	DL-5	Rs. 250 per Rs. 1000 of Sum Assured (for 5 Years)
3	DL-6	Rs. 300 per Rs. 1000 of Sum Assured (for 6 Years)
4	DL-7	Rs. 350 per Rs. 1000 of Sum Assured (for 3 Years)

- (ix) The application is scrutinized by District Officer and accords sanction if the sum assured is within Rs. 15 lakhs. The application is sent to KGID Head

Office for scrutiny and sanction in case the sum assured is beyond the delegation of financial powers of District Office. The application is sanctioned by Deputy Director, KGID if sum assured is between Rs. 15 lakhs and Rs. 20 lakhs and by Director, KGID if sum assured is between Rs. 20 lakhs and Rs. 25 lakhs.

The summary of delegation of Financial Powers are as follows.

Table-6: Delegation of Sanctioning Authority Powers

Sum Assured (Rs.)	Sanctioning Authority	Remarks
15 Lakhs	District Officer	May seek Health Dept. opinion
15-20 Lakhs	Deputy Director	May seek Health Dept. Opinion
20-25 Lakhs	Director	May seek Health Dept. Opinion
> 25 Lakhs	Director (based on inputs from Health Dept.)	Mandatory to seek Health Dept. Opinion

- (x) The application is referred to Health Department for further opinion if the sum assured is more than Rs. 25 lakhs or if the medical report needs further scrutiny.
- (xi) On approval of application and sanction, the KGID no. is assigned to the employee / insured. The date of approval / sanction of application is considered as “risk” date. The age of the applicant as on the risk date is considered for deciding the sum assured.

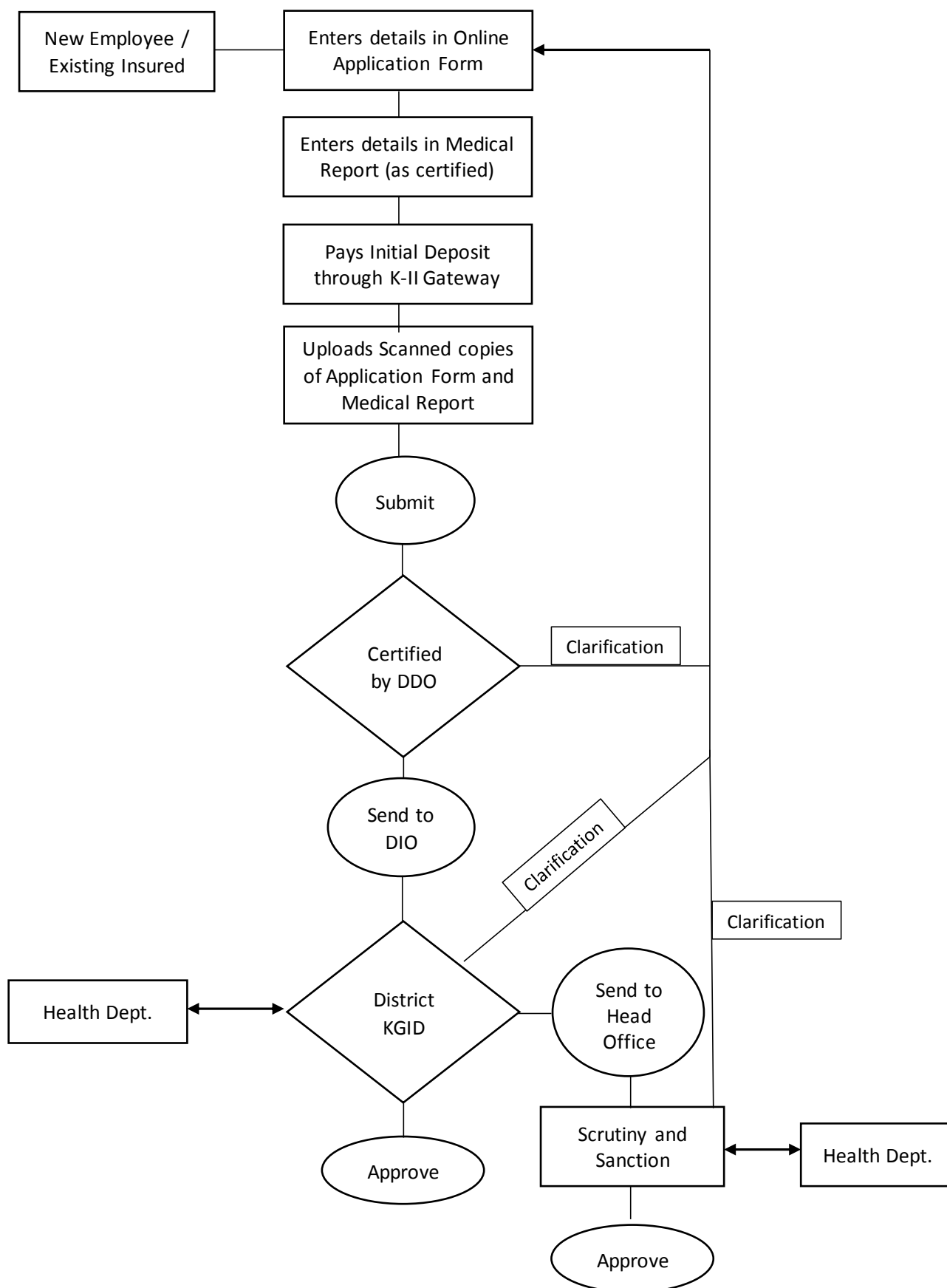
The criteria for deciding the age of the person are as follows.

- Risk Date is less than 6 months from last birthday (Age as on last birthday)
- Risk Date is more than 6 month from last birthday (Age as on next birthday)
- Risk Date is equidistant (Age as on last birthday)

Table-7: Age Calculation Table (Example)

Date of Birth	Risk Date	Age
01-05-1990	25-08-2020	30 years
01-05-1990	01-12-2020	31 years
01-05-1990	31-10-2020	30 years
01-05-1990	30-04-2020	30 years

The workflow diagram of the New Business process is as follows.



2. Use Cases

2.1 Employees selects his / her name in KGID system and confirms by way of OTP sent to Mobile No. / e-mail (for New Employees)

2.1.1 Purpose:

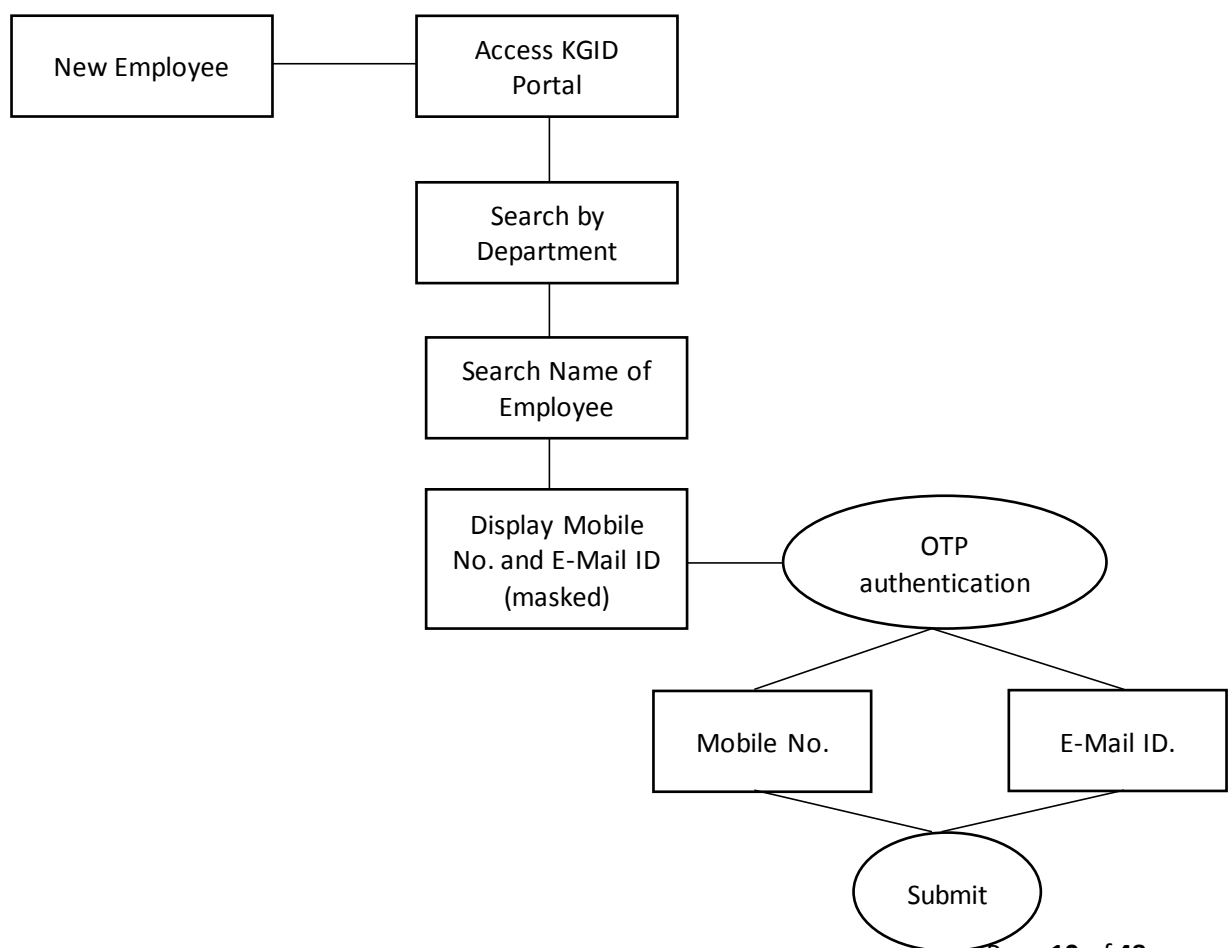
This Use Case enables new employees in searching their details in KGID Portal and initiate application filling process. The employee details are obtained from recruiting department which are then made available in KGID Portal.

2.1.2 Pre-Requisites:

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

- Obtaining employee details from recruiting department
- Obtaining details of posting of employees (DDO Office details)
- Uploading details of employees into KGID portal

2.1.3 Workflow:



2.1.4 Step-wise Approach:

Step-1:

New Employee accesses the KGID Portal and clicks on “New Employee” option

Step-2:

New Employee searches Department (Dropdown List) and his / her name (Dropdown List).

Step-3:

Portal displays Name of Employee and Mobile No. (masked) and E-Mail ID (masked). New Employee has the option to authenticate Mobile No. / E-Mail ID.

Step-4:

New Employee enters “OTP” sent to Mobile No. / E-Mail ID and the “Captcha” code.

Step-5:

System verifies the OTP entered by the New Employee. If successfully authenticated, System activates “Submit” button

Step-6:

New Employee clicks on “Submit” button to confirm his / her details.

2.1.5 Master Tables:

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

Department Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Dept. Code	Varchar 2	20	PK
2	Name of Department	Text	100	

New Employee Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	System Emp Code	Varchar 2	20	PK
2	Dept. Employee Code	Varchar 2	20	
3	Full Name of Employee	Varchar 2	150	
4	Name of Father	Varchar 2	150	
5	Gender	Text	15	
6	Date of Birth	Date		
7	Date of Appointment	Date		

Sl. No.	Data Field	Data Type	Field Length	Remarks
8	Date of Joining	Date		
9	Pay Scale Code	Varchar 2	20	
10	Permanent / Temporary	Text	20	
11	Designation	Varchar 2	50	
12	Group	Text	2	
13	Mobile No.	Varchar 2	20	
14	e-mail	Varchar 2	50	
15	Place of Posting	Varchar 2	50	DDO Office
16	Dept. Code	Varchar 2	20	FK

Pay Scale Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Pay Scale Code	Varchar 2	20	PK
2	Pay Scale	Varchar 2	150	List
3	Average Pay	Number	15	
4	KGID Premium	Number	15	

DDO Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DDO Code	Varchar 2	10	PK
2	Name of Office	Varchar 2	100	
3	Taluka	Text	100	
4	District	Text	100	
5	Department Code	Varchar 2	20	FK

2.1.6 Transaction Tables:

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

OTP Authentication Details:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	System Emp Code	Varchar 2	20	
2	OTP	Number	10	
3	Date	Date		
4	Activity	Varchar 2	50	
5	Authentication Status	Text	10	

2.1.7 Controls / Validations:

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

- Authentication of Mobile No. / E-Mail ID is mandatory for any New Employee to obtain KGID. System allows New Employee to select any Name from any Department. However, the OTP authentication ensures selection of correct Employee Name and Department.
- System allows OTP authentication on compliance of the following conditions.
 - Current age of Employee is less than 50 years
 - Type of Employment is “Permanent”
 - Employment is in Government Department
- After successful OTP authentication and clicking on submit button by the New Employee, his / her name is deactivated from the Employee Dropdown List. The New Employee can login using authenticated Mobile No. / E-Mail ID with OTP and Captcha.

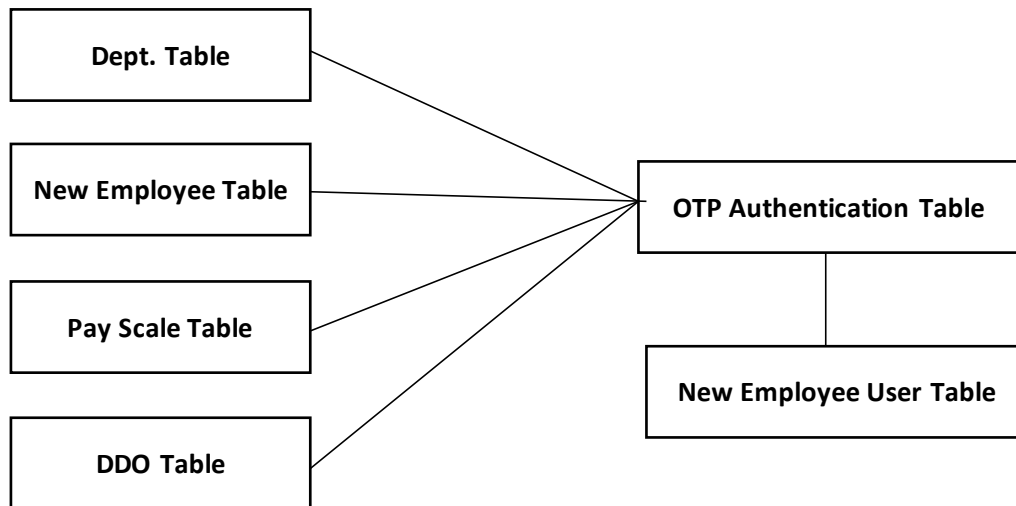
2.1.8 Changes / Modification of Data:

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

- Prior to OTP Authentication
 - Any change in mobile no. / e-mail should be incorporated in Department data. Such modifications are done by Department Admin (Recruiting Department).
 - Each Department will have Department Admin Login for uploading details of newly recruited employee details (in the form of pre-defined excel sheets) and editing the employee details after uploading.
- Post OTP Authentication
 - Any change in mobile no. / e-mail after authentication are performed on the KGID system with OTP authentication sent to new mobile no. / e-mail ID

2.1.9 Data Exchange:

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



2.2 Existing Employee (Insured) logs into the KGID Portal using any of the KGID nos. (First KGID Policy or any of the subsequent policies)

2.2.1 Purpose:

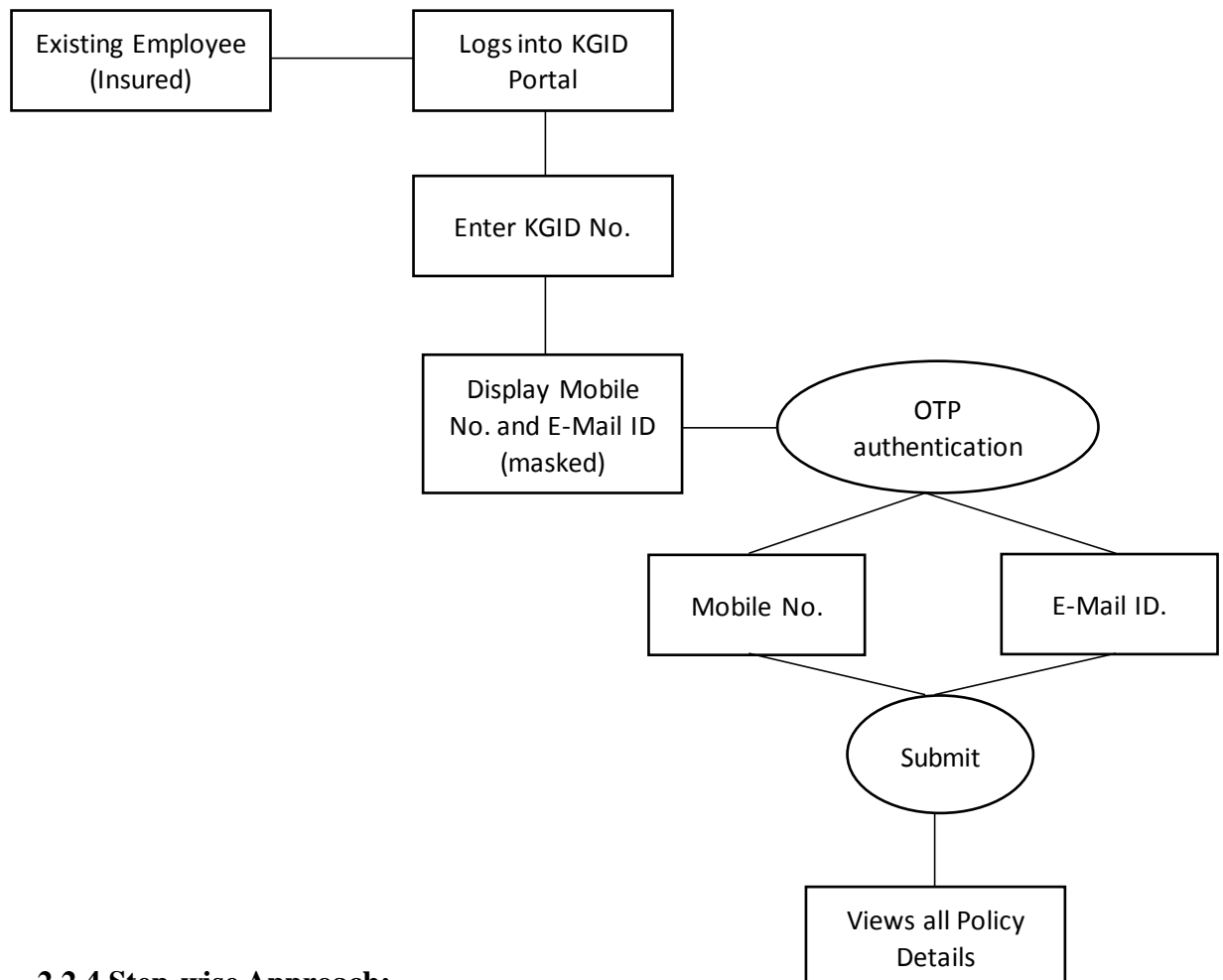
This Use Case enables existing employees (Insured) to log into the KGID Portal. The KGID details (First Policy or subsequent policies) are obtained from obtained from Master Tables maintained within the system.

2.2.2 Pre-Requisites:

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

- Availability of KGID details of the Insured within the System
- Updating the Place of Posting (DDO Office) from HRMS System
- Updating the Pay Scale of the Insured from HRMS System
- Updating on service details of Insured (whether active in HRMS System)

2.2.3 Workflow:



2.2.4 Step-wise Approach:

Step-1:

Insured accesses the KGID Portal and clicks on “Insured” option

Step-2:

Insured enters his / her KGID Policy (First Policy or Subsequent Policies)

Step-3:

Portal displays Name of Insured and Mobile No. (masked) and E-Mail ID (masked).
Insured need to click on “OTP” button.

Step-4:

Insured enters “OTP” sent to Mobile No. / E-Mail ID and the “Captcha” code.

Step-5:

System verifies the OTP entered by the Insured. If successfully authenticated, System activates “Submit” button

Step-6:

Insured clicks on “Submit” button.

Step-7:

Insured can view his / her policy details. Insured has option to submit new application for KGID Policy.

2.2.5 Master / Mapping Tables:

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

KGID Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	First KGID Policy No.	Varchar 2	15	PK
2	Full Name of Employee	Varchar 2	150	
3	Employee Code	Varchar 2	20	FK

KGID Mapping Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	First KGID Policy No.	Varchar 2	15	
2	Subsequent KGID No.	Varchar 2	15	

Insured Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Employee Code	Varchar 2	20	PK
2	Full Name of Employee	Varchar 2	150	
3	Name of Father	Varchar 2	150	
4	Gender	Text	15	
5	Date of Birth	Date		
6	Pay Scale	Varchar 2	20	
7	Designation	Varchar 2	50	
8	Group	Text	2	
9	Mobile No.	Varchar 2	20	
10	e-mail	Varchar 2	50	
11	Place of Posting	Varchar 2	50	DDO Office
12	Dept. Code	Varchar 2	20	FK

Pay Scale Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Pay Scale Code	Varchar 2	20	PK
2	Pay Scale	Varchar 2	150	List
3	Average Pay	Number	15	
4	KGID Premium	Number	15	

DDO Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DDO Code	Varchar 2	10	PK
2	Name of Office	Varchar 2	100	
3	Taluka	Text	100	
4	District	Text	100	
5	Department Code	Varchar 2	20	FK

2.2.6 Transaction Tables:

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

OTP Authentication Details:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Employee Code	Varchar 2	20	
2	OTP	Number	10	
3	Date	Date		
4	Activity	Varchar 2	50	
5	Authentication Status	Text	10	

2.2.7 Controls / Validations:

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

- Authentication through OTP is mandatory for Insured to log into KGID Portal and apply for KGID policy.
- System allows OTP authentication on compliance of the following conditions.
 - Current age of Employee is less than 50 years
 - KGID Premium is within 50% of Net Monthly Salary
 - Employment is in Service of Government
- After successful OTP authentication and clicking on submit button by the Insured, the portal allows access to dashboard and apply for new KGID Policy.

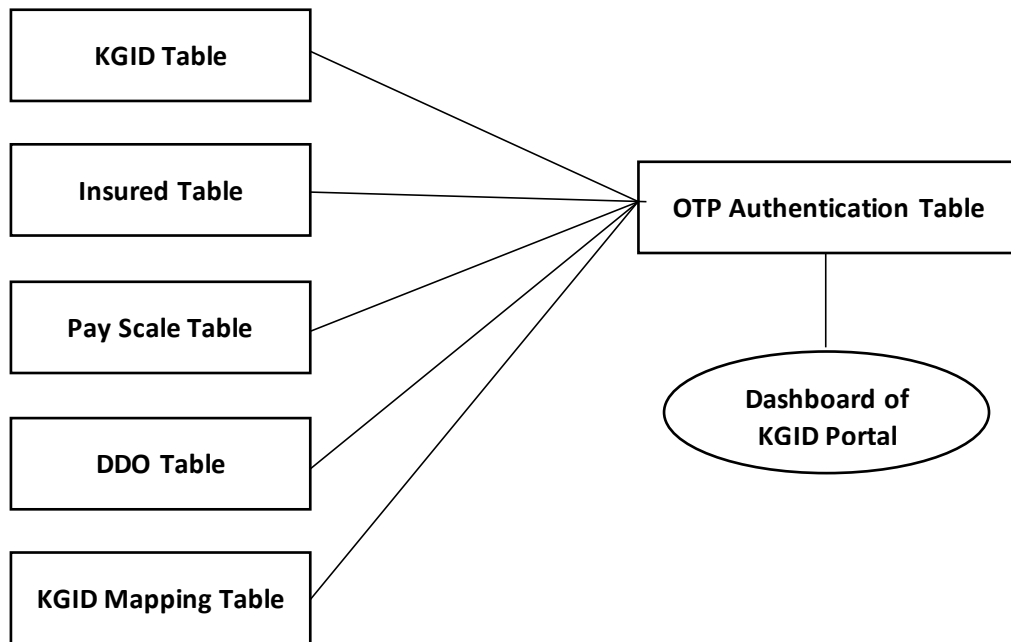
2.2.8 Changes / Modification of Data:

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

- Any changes to details of insured (Name, Fathers Name, Designation, DoB, Place of Posting, Pay Scale) should be done in HRMS, which are then updated into KGID through web-service integration.
- Any change in mobile no. / e-mail are performed by the Insured on the KGID system with OTP authentication sent to new mobile no. / e-mail ID.

2.2.9 Data Exchange:

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



2.3 Employee / Insured logs into KGID Portal and enters Application Details

2.3.1 Purpose:

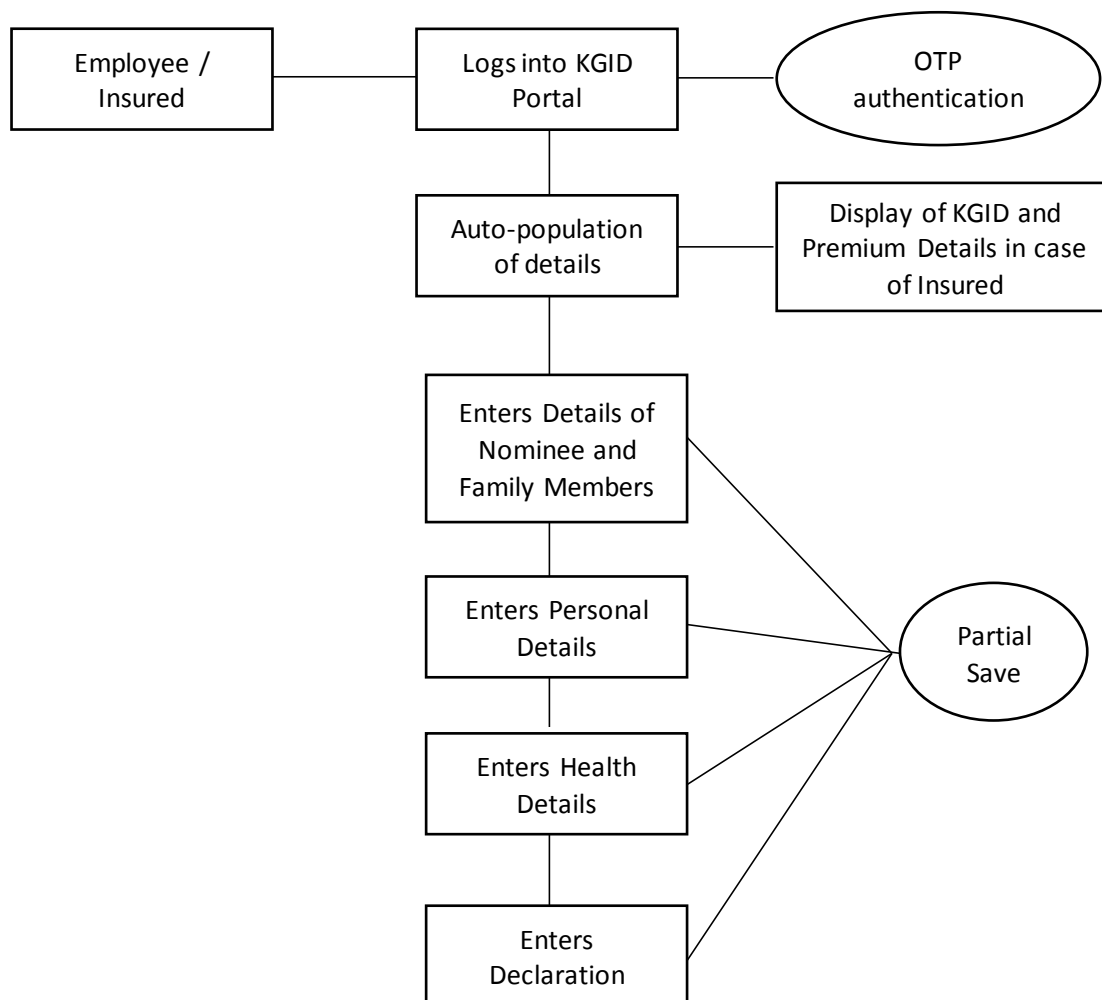
This Use Case enables new Employees / Insured to log into the KGID Portal and enter various details as required in KGID Application Form.

2.3.2 Pre-Requisites:

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

- Details of Employee / Insured for auto-populating in the Application Form
- Updated data of Insured (Pay Scale, Place, Active status) from HRMS System
- Pay Scale and Place of Posting details from Employee Table

2.3.3 Workflow:



2.3.4 Step-wise Approach:

Step-1:

Employee / Insured logs into KGID Portal through OTP Authentication

Step-2:

System auto-populates details of Employee / Insured based on available data. System displays the details of KGID policies and their Premium in case of existing employee (Insured)

Step-3:

Employee / Insured enters details of Nominee and Family Members.

Step-4:

Employee / Insured enters Personal Details and other Health Details

Step-5:

Employee / Insured enters Declaration Form

Step-6:

Employee / Insured saves the partially entered / fully entered information, which can be retrieved and edited at any point of time.

The details of the KGID Application Form are as follows.

BASIC DETAILS:

Sl. No.	Data Field
1	Proposer Name Present Working Office Full Address Pin Phone No.
2	Father's Name Husband's Name
3	Place of Birth
4	Date of Birth
5	Designation and Joining Date of Govt. Service Permanent / Temporary Present Designation Present Pay Scale

KGID DETAILS:

Sl. No.	Data Field
6	Monthly Premium Details (Amount) Existing KGID Policy & Premium Details Total Amount

NOMINEE DETAILS:

Sl. No.	Data Field
7	Name of Nominated Person, Age, Relation, % share Name and Address of Guardian (if Nominee is a minor), Age, Name of Nominee, Relation with Guardian <i>If the Proposer is married, then, only Wife / Husband or Child / Children can be nominated.</i>

FAMILY DETAILS:

Sl. No.	Data Field
8	Details for each Family Member: <ul style="list-style-type: none">• Age (if alive)• Health Details (if alive)• Death year and age (if dead)• Reason for Death (if dead) Family Members: <ol style="list-style-type: none">1. Father2. Mother3. No. of Brothers (Nos. alive and Nos. dead)4. No. of Sisters (Nos. alive and Nos. dead)5. Husband / Wife6. No. of Children (Nos, alive and Nos. dead)

PERSONAL DETAILS:

Sl. No.	Data Field
9	<p>Is your Health in good condition</p> <p>Details of ailment in the last 3 years for which you have undergone treatment for more than a year or undergone surgery</p> <p>Details of Leaves applied in last 3 years on the pretext of illness</p> <p>Details, in case of the following diseases.</p> <ul style="list-style-type: none">- Stomach Disease- Heart Disease- Diseases related to Brain, Nerves, Gastroentology- Tuberculosis- High / Low B.P.- Cancer- Seizures / Fits- Leprosy- Hernia- Hepatitis- AIDS <p>Details of your correct Height and Weight</p> <ul style="list-style-type: none">- Height- Weight <p>In case of Females</p> <ul style="list-style-type: none">- Recent Period Date- Are you Pregnant Now?

DECLARATION DETAILS:

Sl. No.	Data Field
10	<p>I (Mr. / Miss / Mrs.)_____ am submitting proposal for Compulsory Life Insurance, declare that, I have understood all the information sought and provided responses truly according to my knowledge.</p> <p>If there is any deviation in the health condition during the time between proposal and acceptance, then, I will declare about illness in writing.</p>

Sl. No.	Data Field
	<p>If the information as furnished is found to be false, the initial deposit amount shall be forfeited.</p> <p>I accept all the rules and regulations for the Compulsory Insurance</p>

2.3.5 Master / Mapping Tables:

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

KGID Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	First KGID Policy No.	Varchar 2	15	PK
2	Full Name of Employee	Varchar 2	150	
3	Employee Code	Varchar 2	20	FK

KGID Mapping Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	First KGID Policy No.	Varchar 2	15	
2	Subsequent KGID No.	Varchar 2	15	

New Employee Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	System Emp Code	Varchar 2	20	PK
2	Dept. Employee Code	Varchar 2	20	
3	Full Name of Employee	Varchar 2	150	
4	Name of Father	Varchar 2	150	
5	Gender	Text	15	
6	Date of Birth	Date		
7	Date of Appointment	Date		
8	Date of Joining	Date		
9	Pay Scale Code	Varchar 2	20	
10	Permanent / Temporary	Text	20	
11	Designation	Varchar 2	50	
12	Group	Text	2	
13	Mobile No.	Varchar 2	20	
14	e-mail	Varchar 2	50	
15	Place of Posting	Varchar 2	50	DDO Office
16	Dept. Code	Varchar 2	20	FK

Insured Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Employee Code	Varchar 2	20	PK
2	Full Name of Employee	Varchar 2	150	
3	Name of Father	Varchar 2	150	
4	Gender	Text	15	
5	Date of Birth	Date		
6	Pay Scale	Varchar 2	20	
7	Designation	Varchar 2	50	
8	Group	Text	2	
9	Mobile No.	Varchar 2	20	
10	e-mail	Varchar 2	50	
11	Place of Posting	Varchar 2	50	DDO Office
12	Dept. Code	Varchar 2	20	FK

Pay Scale Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Pay Scale Code	Varchar 2	20	PK
2	Pay Scale	Varchar 2	150	List
3	Average Pay	Number	15	
4	KGID Premium	Number	15	

DDO Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DDO Code	Varchar 2	10	PK
2	Name of Office	Varchar 2	100	
3	Taluka	Text	100	
4	District	Text	100	
5	Department Code	Varchar 2	20	FK

NB Personal Health Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Health Code	Varchar 2	20	PK
2	Health Description	Varchar 2	500	
3	Status Type	Number	2	FK

2.3.6 Transaction Tables:

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

OTP Authentication Details:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Employee Code	Varchar 2	20	
2	OTP	Number	10	
3	Date	Date		
4	Activity	Varchar 2	50	
5	Authentication Status	Text	10	

NB Application Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	System Emp Code	Varchar 2	20	PK
2	Current Address – 1	Varchar 2	150	
3	Current Address – 2	Varchar 2	150	
4	Taluka	Text	100	List
5	District	Text	100	List
6	Pin code	Number	6	
7	Place of Birth	Text	100	
8	Marital Status	Text	10	List
9	Name of Spouse	Varchar 2	150	
10	No. of Nominees	Number	2	
11	Name of Guardian	Varchar 2	150	
12	Guardian Address 1	Varchar 2	150	
13	Guardian Address 2	Varchar 2	150	
14	Guardian Address 3	Varchar 2	150	
15	Taluka	Text	100	List
16	District	Text	100	List
17	Pincode	Number	6	
18	No. of Brothers	Number	2	
19	No. of Sisters	Number	2	
20	No. of Children	Number	2	

NB Nominee Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	System Emp Code	Varchar 2	20	
2	Name of Nominee	Varchar 2	150	
3	Current Address 1	Varchar 2	150	
4	Current Address 2	Varchar 2	150	
5	Current Address 3	Varchar 2	150	
6	Taluka	Text	100	
7	District	Text	100	

Sl. No.	Data Field	Data Type	Field Length	Remarks
8	Pincode	Number	6	
9	Date of Birth	Date		
10	Relation	Text	20	List
11	% Share	Number	3	

NB Family Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	System Emp Code	Varchar 2	20	
2	Relation	Varchar 2	150	List
3	Date of Birth	Date		
4	Living / Dead	Varchar 2	10	
5	Living – Health	Varchar 2	50	List
6	Dead – Reason	Varchar 2	50	List / Open Field
7	Age of Dead	Number	3	

NB Personal Health Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	System Emp Code	Varchar 2	20	
2	Health Code	Varchar 2	20	
3	Status			

NB Declaration Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Declaration Code	Varchar 2	20	PK
2	Declaration Description	Varchar 2	500	

2.3.7 Controls / Validations:

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

- Authentication through OTP is mandatory for Employee / Insured to log into KGID Portal and apply for KGID policy.
- System disallows any changes to information which has been auto-populated in the Application Form
- System allows for multiple nominees for each KGID Policy. In such case, the total % share of nominees should not exceed 100%.

- If the Proposer is married, then, only Wife / Husband or Child / Children can be nominated.

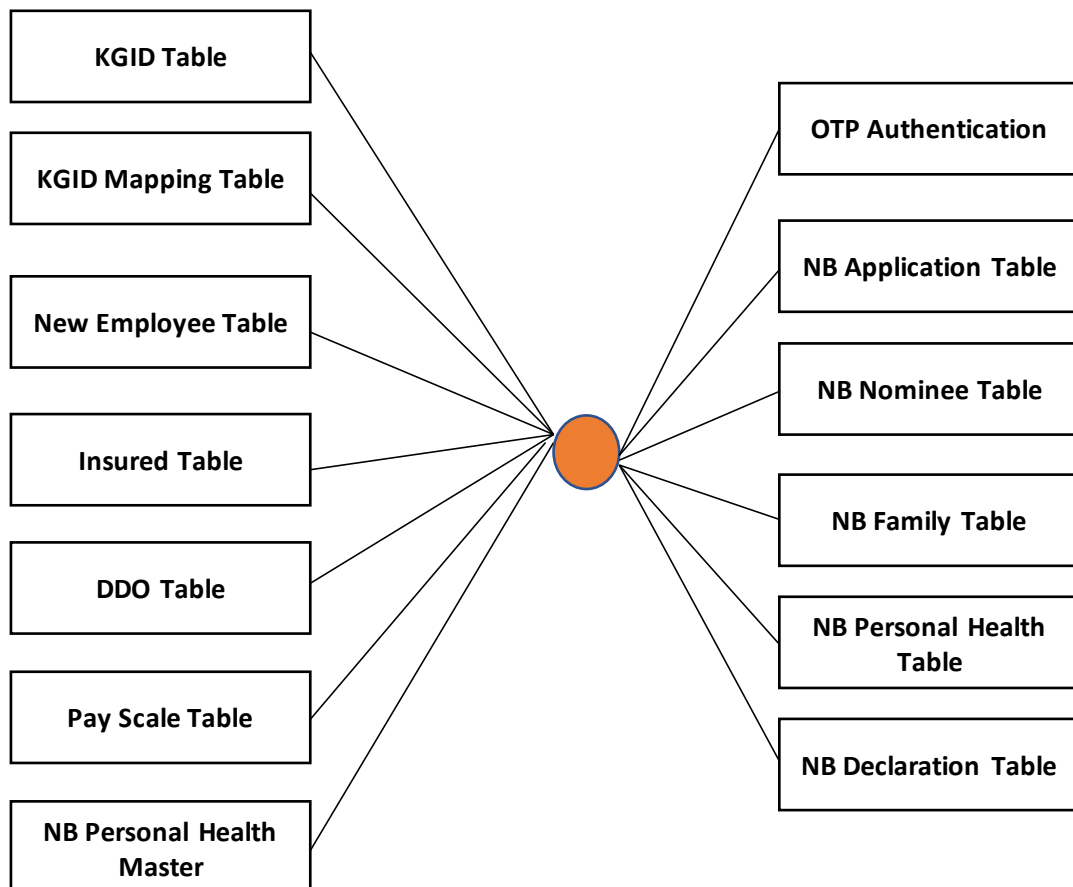
2.3.8 Changes / Modification of Data:

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

- Any changes to details of insured (Name, Fathers Name, Designation, DoB, Place of Posting, Pay Scale) should be done in HRMS, which are then updated into KGID through web-service integration.
- System does not maintain trail of changes / modification of data till final submission of Application (post completion of payment and medical report stages of application)

2.3.9 Data Exchange:

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



2.4 Employee / Insured enters Premium and pays the Initial Deposit

2.4.1 Purpose:

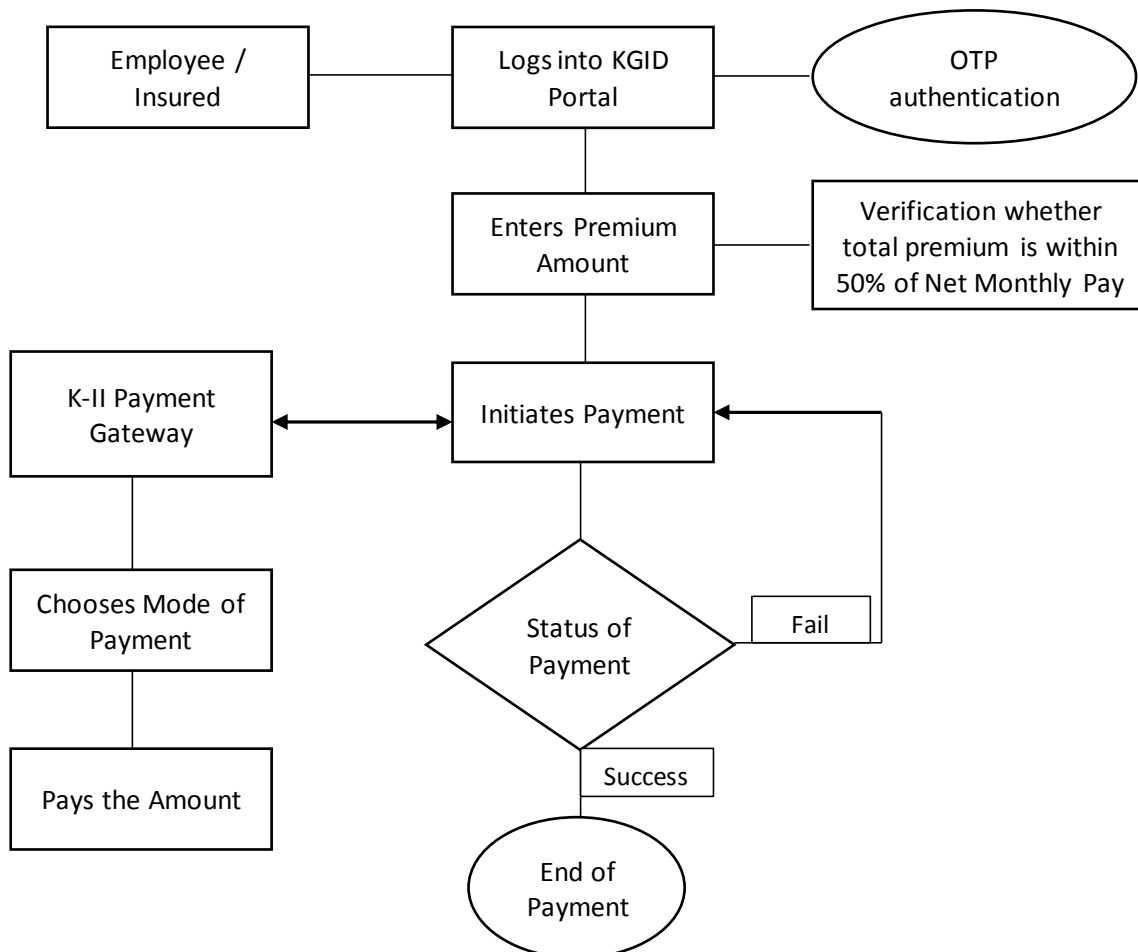
This Use Case enables new Employees / Insured to enter the premium amount and pay the initial deposit using the Online Khajane-II Payment Gateway.

2.4.2 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
- Integration with Khajane-II Receipt Gateway
- Reconciliation mechanism

2.4.3 Workflow:



2.4.4 Step-wise Approach:

Step-1:

Employee / Insured logs into KGID Portal through OTP Authentication

Step-2:

System allows Employee / Insured to retrieve the saved application and enter the Premium Amount

Step-3:

System verifies whether the Premium Amount (in case of New Employee) / Total Premium Amount (in case of Insured with existing policies) is within 50% of Net Monthly Salary.

Step-4:

Employee / Insured initiates payment of initial deposit.

Step-5:

System redirects the page to Khajane-II Payment Gateway

Step-6:

Employee / Insured selects the mode of payment and pays the initial deposit.

Step-7:

Khajane-II confirms the status of transaction (success / failure)

Step-8:

Employee / Insured retrieves the status of payment from Khajane-II in case of any discrepancy during payment.

2.4.5 Master / Mapping Tables:

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

KGID Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	First KGID Policy No.	Varchar 2	15	PK
2	Full Name of Employee	Varchar 2	150	
3	Employee Code	Varchar 2	20	FK

KGID Mapping Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	First KGID Policy No.	Varchar 2	15	
2	Subsequent KGID No.	Varchar 2	15	

New Employee Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	System Emp Code	Varchar 2	20	PK
2	Dept. Employee Code	Varchar 2	20	
3	Full Name of Employee	Varchar 2	150	
4	Name of Father	Varchar 2	150	
5	Gender	Text	15	
6	Date of Birth	Date		
7	Date of Appointment	Date		
8	Date of Joining	Date		
9	Pay Scale Code	Varchar 2	20	
10	Permanent / Temporary	Text	20	
11	Designation	Varchar 2	50	
12	Group	Text	2	
13	Mobile No.	Varchar 2	20	
14	e-mail	Varchar 2	50	
15	Place of Posting	Varchar 2	50	DDO Office
16	Dept. Code	Varchar 2	20	FK

Insured Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Employee Code	Varchar 2	20	PK
2	Full Name of Employee	Varchar 2	150	
3	Name of Father	Varchar 2	150	
4	Gender	Text	15	
5	Date of Birth	Date		
6	Pay Scale	Varchar 2	20	
7	Designation	Varchar 2	50	
8	Group	Text	2	
9	Mobile No.	Varchar 2	20	
10	e-mail	Varchar 2	50	
11	Place of Posting	Varchar 2	50	DDO Office
12	Dept. Code	Varchar 2	20	FK

Pay Scale Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Pay Scale Code	Varchar 2	20	PK
2	Pay Scale	Varchar 2	150	List
3	Average Pay	Number	15	
4	KGID Premium	Number	15	

DDO Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DDO Code	Varchar 2	10	PK
2	Name of Office	Varchar 2	100	
3	Taluka	Text	100	
4	District	Text	100	
5	Department Code	Varchar 2	20	FK

Payment Purpose Master

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

Challan Details

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

2.4.6 Transaction Tables:

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

OTP Authentication Details:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Employee Code	Varchar 2	20	
2	OTP	Number	10	
3	Date	Date		
4	Activity	Varchar 2	50	
5	Authentication Status	Text	10	

Payment Status Details

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	System Emp Code	Varchar 2	20	
2	Challan Reference No.	Varchar 2	20	
3	Status of Payment	Text	20	
4	Date & Time	Date		
5	Transaction No.	Varchar 2		

2.4.7 Controls / Validations:

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

- Authentication through OTP is mandatory for Employee / Insured to log into KGID Portal and apply for KGID policy.
- System displayed Premium amount to be 6.25 % of the Average Pay as per table mentioned in Section 1.1. In case of existing employees (Insured), System derives the increase in pay and calculates premium at 6.25% of the increase in average pay.
- System disallows entry of premium which exceed 50% of net monthly pay. The details on net monthly pay is updated from HRMS system.
- System automatically selects the purpose of payment, sub-purpose of payment, DDO code and Head of Account while sending payment details to Khajane-II

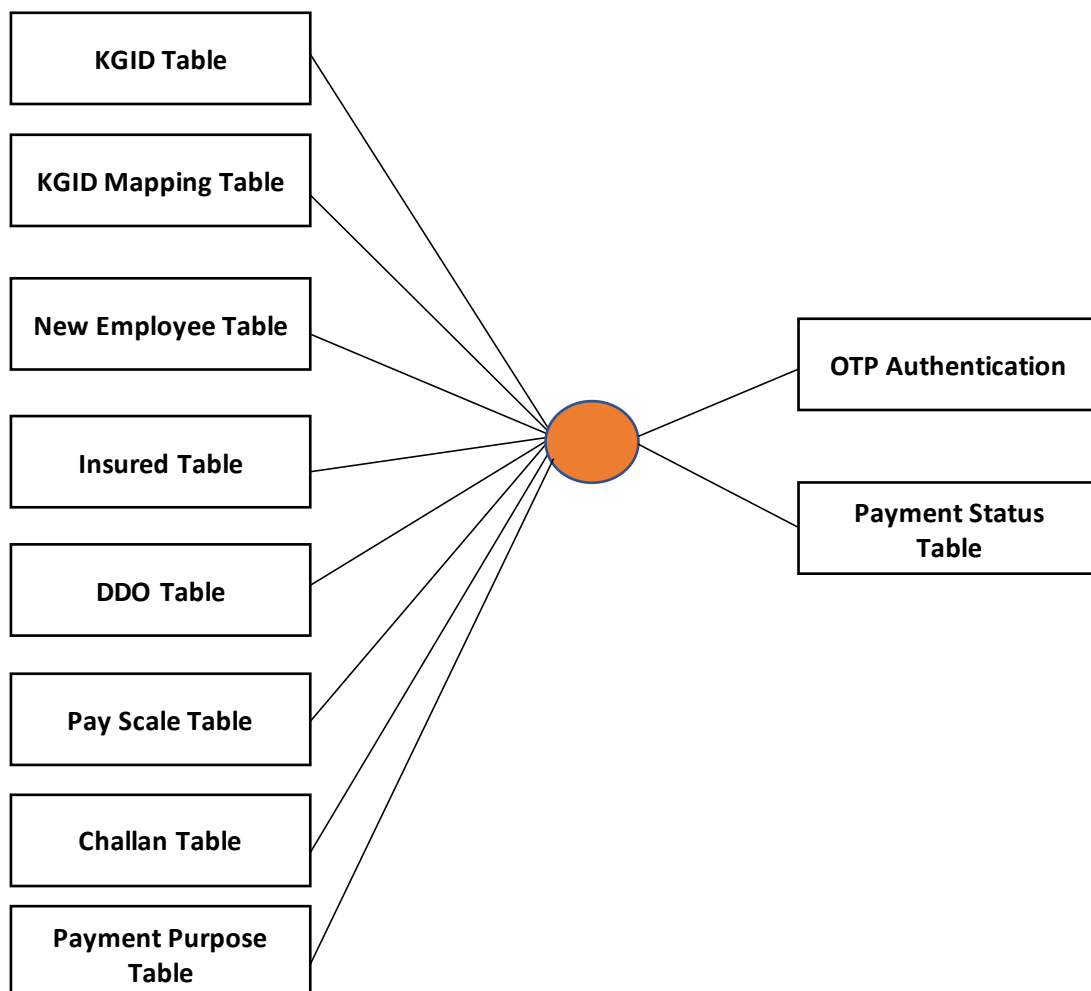
2.4.8 Changes / Modification of Data:

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

- Any changes to payment details is possible till successful payment confirmation by Khajane-II. Once confirmed, the Employee / Insured would be unable to initiate payment again.
- System allows multiple payment attempts to be initiated in case of failure of payment as confirmed by Khajane-II. System generates a unique challan reference no. for each payment attempt.
- System allows for retrieval of payment status from Khajane-II system in case of any discrepancy of payment where money is deducted from Bank Account of Employee / Insured but status remains as unsuccessful.

2.4.9 Data Exchange:

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



2.5 Employee / Insured logs into KGID Portal and enters Medical Report Details

2.5.1 Purpose:

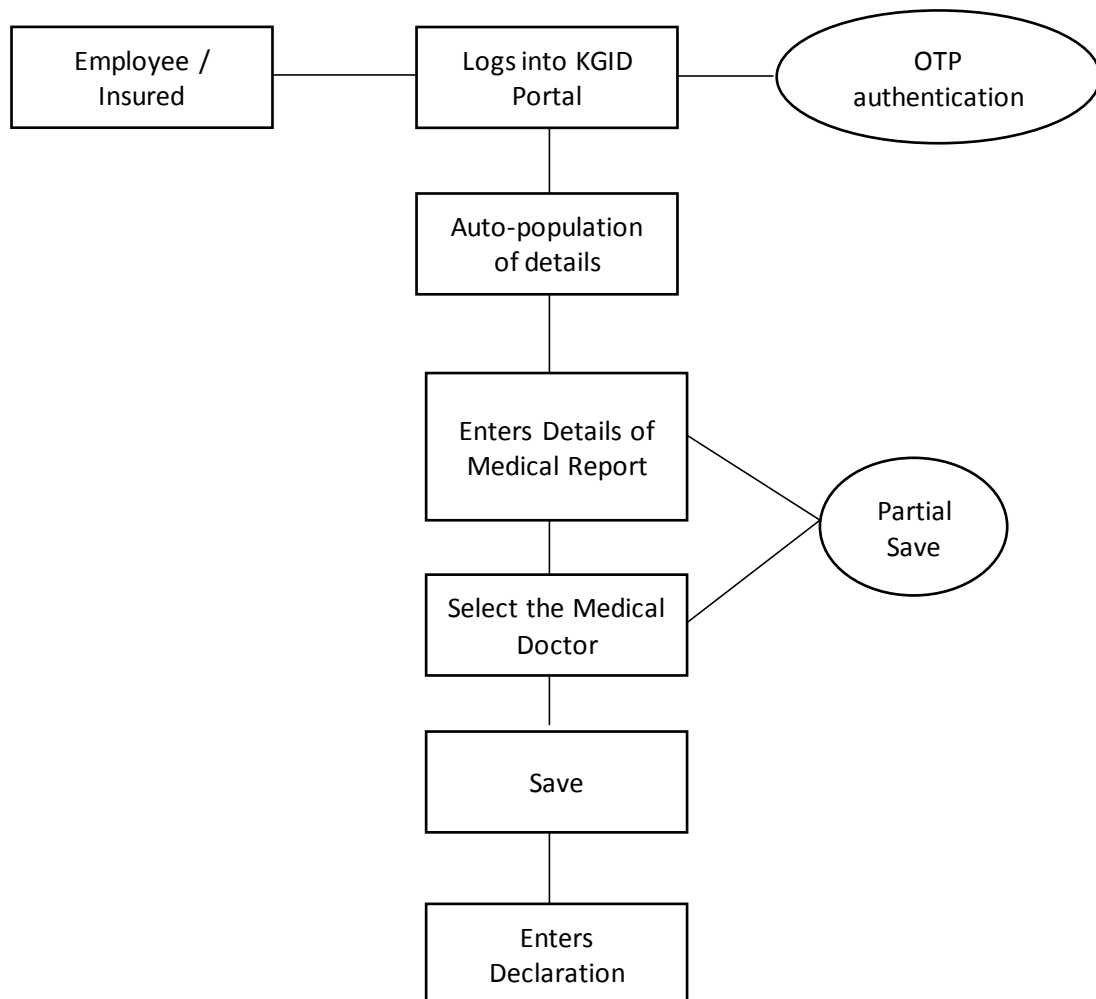
This Use Case enables new Employees / Insured to log into the KGID Portal and enter various Medical Report details as certified by authorized Medical Doctor.

2.5.2 Pre-Requisites:

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

- Details of Employee / Insured for auto-populating in the Application Form
- List of Medical Doctors (with KMC No.) to be available in the System
- Medical Report Form

2.5.3 Workflow:



2.5.4 Step-wise Approach:

Step-1:

Employee / Insured logs into KGID Portal through OTP Authentication

Step-2:

System auto-populates details of Employee / Insured based on available data.

Step-3:

Employee / Insured enters details of Medical Report as certified by authorized Medical Doctor.

Step-4:

Employee / Insured selects the Medical Doctor from Dropdown List

Step-5:

Employee / Insured saves the partially entered / fully entered information, which can be retrieved and edited at any point of time.

The details of the Medical Report are as follows.

BASIC DETAILS:

Sl. No.	Data Field
1	Proposer Name Address Pin Phone No.

PHYSICAL DETAILS:

Sl. No.	Data Field
2	Proposer's Height (cms) Weight (Kgs) Pulse Rate (nos. / min) Breathing Rate (nos. / min) Blood Pressure Low / Dystolic High / Systolic Pulse Rate Remarks

Sl. No.	Data Field
	Note: When compressed, if the measurement is 140 mmht or when low, if the measurement is 90 mmht or more or after 5 minutes, the second reading shall be taken when the condition becomes normal

OTHER DETAILS:

Sl. No.	Data Field
3	<p>The following information must be filled after getting confirmed information from Proposer</p> <p>Was the Proposer admitted to Hospital?</p> <p>Has the Proposer met with an accident?</p> <p>Has the Proposer undergone tests like ECG, X-Ray, Laser Ray?</p> <p>At present, has the Proposer undergone any treatment?</p>

HEALTH DETAILS:

Sl. No.	Data Field
4 to16	<p>In the following questions, if the answer is “Yes”, then provide full information.</p> <p>Is there any symptoms of having illness in Chest, Heart, Lungs?</p> <p>Is there any symptoms of disease in teeth, gums, tongue, ear, nose, throat, eyes?</p> <p>Does the Proposer have any deficiency or disability?</p> <p>Does the Proposer have thyroid, lymph node in jointor have scares from surgery?</p> <p>Any indication of enlargement of spleen or liver?</p> <p>Is there any abnormality in any part of gastro intestinal track?</p>

Sl. No.	Data Field
	<p>Does Proposer suffer from Hernia?</p> <p>Is there any abnormalities found in Urinary Tract?</p> <p>Does the Proposer have any indication of having diseases or ailments with respect to the nervous system?</p> <p>Does the Proposer have any indication of having undergone a surgery?</p> <p>Does the Proposer have any marks of wound which might have occurred due to accident or due to any other reasons?</p> <p>Is there any important adverse symptom in the very nature of the Proposer's health?</p> <p>This column to be filled only for female Proposer's</p> <ul style="list-style-type: none"> - Do they have any illness with regard to breasts? - Do you have any clue or doubt about getting pregnant? - Do you identify any biological illness, symptoms or ovarian octatriene disease? <p>Does the Proposer have a good life style? If NOT, please give specific reason</p>

2.5.5 Master / Mapping Tables:

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

New Employee Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	System Emp Code	Varchar 2	20	PK
2	Dept. Employee Code	Varchar 2	20	
3	Full Name of Employee	Varchar 2	150	
4	Name of Father	Varchar 2	150	
5	Gender	Text	15	
6	Date of Birth	Date		
7	Date of Appointment	Date		
8	Date of Joining	Date		
9	Pay Scale Code	Varchar 2	20	
10	Permanent / Temporary	Text	20	
11	Designation	Varchar 2	50	
12	Group	Text	2	
13	Mobile No.	Varchar 2	20	
14	e-mail	Varchar 2	50	
15	Place of Posting	Varchar 2	50	DDO Office
16	Dept. Code	Varchar 2	20	FK

Insured Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Employee Code	Varchar 2	20	PK
2	Full Name of Employee	Varchar 2	150	
3	Name of Father	Varchar 2	150	
4	Gender	Text	15	
5	Date of Birth	Date		
6	Pay Scale	Varchar 2	20	
7	Designation	Varchar 2	50	
8	Group	Text	2	
9	Mobile No.	Varchar 2	20	
10	e-mail	Varchar 2	50	
11	Place of Posting	Varchar 2	50	DDO Office
12	Dept. Code	Varchar 2	20	FK

DDO Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DDO Code	Varchar 2	10	PK
2	Name of Office	Varchar 2	100	
3	Taluka	Text	100	
4	District	Text	100	
5	Department Code	Varchar 2	20	FK

Medical Report Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Med Report Code	Varchar 2	20	PK
2	Med Report Desc	Varchar 2	150	
3	Med Unit Code	Varchar 2	3	FK

Medical Unit Code Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Med Unit Code	Varchar 2	3	PK
2	Med Unit Description	Varchar 2	15	Example: YN (Yes / No) GNG (Good / Not Good) Number

Doctor Master Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	KMC Code	Varchar 2	20	PK
2	Name of Doctor	Varchar 2	150	
3	Designation	Varchar 2	150	
4	Name of Office	Varchar 2	150	
5	Department Code	Varchar 2	20	FK
6	Bank Account No.	Varchar 2	20	
7	IFSC	Varchar 2	11	
8	KGID	Varchar 2	15	FK

2.5.6 Transaction Tables:

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

OTP Authentication Details:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Employee Code	Varchar 2	20	
2	OTP	Number	10	
3	Date	Date		
4	Activity	Varchar 2	50	
5	Authentication Status	Text	10	

NB Medical Report Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	System Emp Code	Varchar 2	20	PK
2	Report Code	Varchar 2	150	
3	Status	Varchar 2	150	(based on Med Unit Description as per Table 15)
4	Details of Medical Examination	Varchar 2	500	

NB Medical Report Doctor Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	System Emp Code	Varchar 2	20	
2	KMC Code	Varchar 2	20	
3	Date of Report	Date		

2.5.7 Controls / Validations:

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

- Authentication through OTP is mandatory for Employee / Insured to log into KGID Portal and apply for KGID policy.
- System disallows any changes to information which has been auto-populated in the Application Form
- System allows for non-requirement of Medical Report wherever applicable. System checks necessity of the Employee to submit Medical Report based on the following rule.

- If Employee age is less than 40 years AND Premium is less than Rs. 1000/-, then, Medical Report is not mandatory

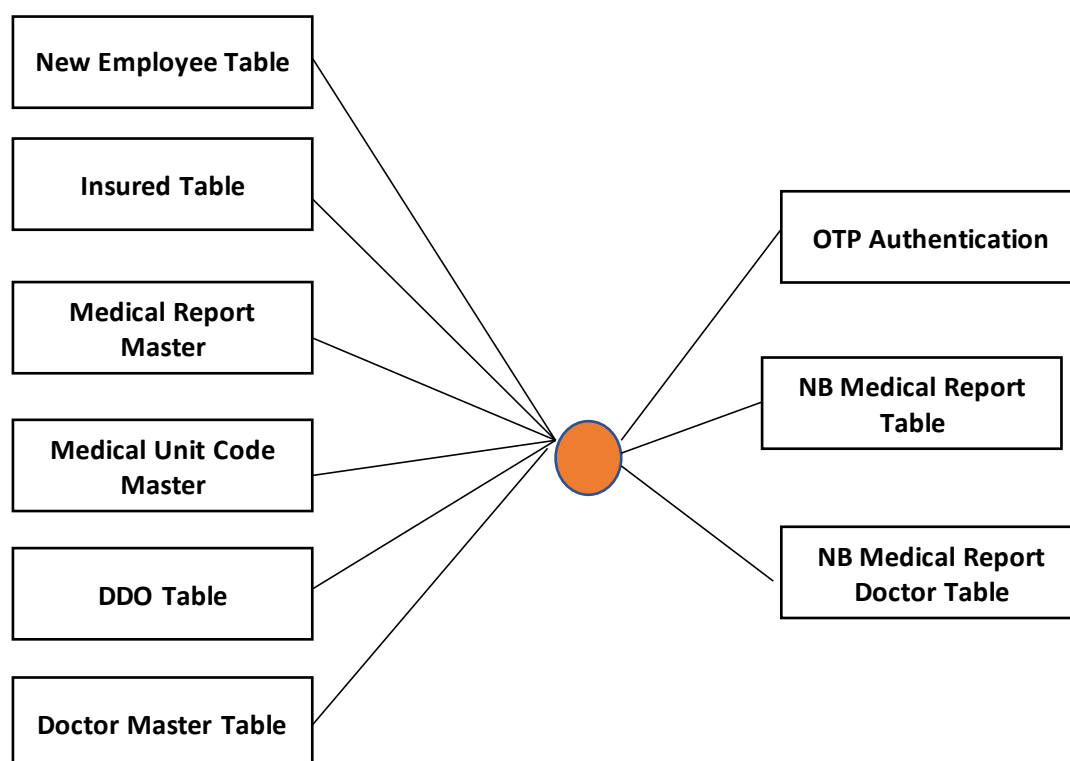
2.5.8 Changes / Modification of Data:

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

- Employee / Insured can change / modify data till final submission of Application.
- System does not maintain trail of changes / modification of data till final submission of Application

2.5.9 Data Exchange:

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



2.6 Employee / Insured submits the Application

2.6.1 Purpose:

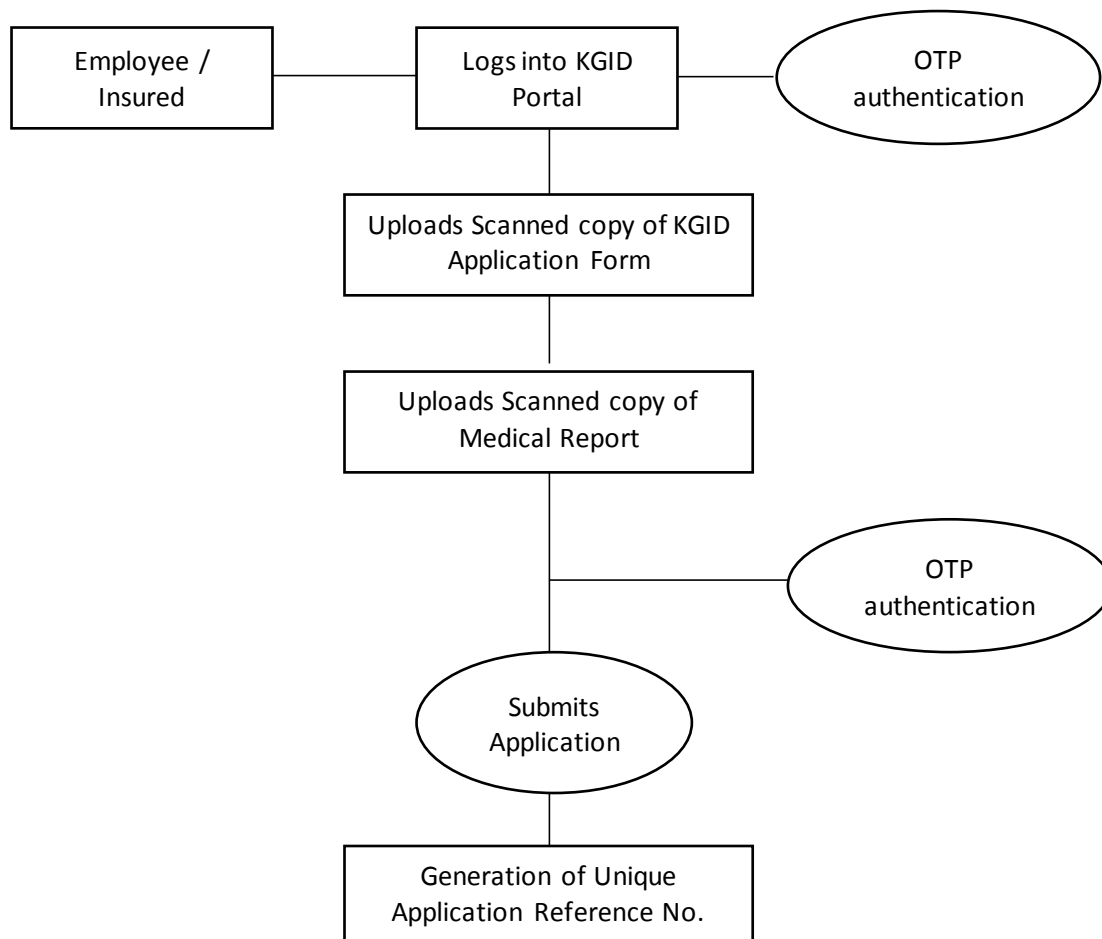
This Use Case enables new Employees / Insured to submit the application in the System.

2.6.2 Pre-Requisites:

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

- Capability to generate Unique Application Reference No.
- Provision to upload documents
- Auto-routing of Application to specific DDO of Employee Department

2.6.3 Workflow:



2.6.4 Step-wise Approach:

Step-1:

Employee / Insured logs into KGID Portal through OTP Authentication

Step-2:

System allows Employee / Insured to retrieve the saved application and Medical Report

Step-3:

Employee / Insured uploads scanned copy of KGID Application Form

Step-4:

Employee / Insured uploads scanned copy of Medical Report, if necessary.

Step-5:

Employee / Insured authenticates the information through OTP

Step-6:

Employee / Insured submits the Application Form, Payment Information and Medical Report.

Step-7:

System generates a unique Application Reference No. for tracking and monitoring purposes.

2.6.5 Master / Mapping Tables:

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

KGID Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	First KGID Policy No.	Varchar 2	15	PK
2	Full Name of Employee	Varchar 2	150	
3	Employee Code	Varchar 2	20	FK

KGID Mapping Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	First KGID Policy No.	Varchar 2	15	
2	Subsequent KGID No.	Varchar 2	15	

New Employee Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	System Emp Code	Varchar 2	20	PK
2	Dept. Employee Code	Varchar 2	20	
3	Full Name of Employee	Varchar 2	150	
4	Name of Father	Varchar 2	150	
5	Gender	Text	15	
6	Date of Birth	Date		
7	Date of Appointment	Date		
8	Date of Joining	Date		
9	Pay Scale Code	Varchar 2	20	
10	Permanent / Temporary	Text	20	
11	Designation	Varchar 2	50	
12	Group	Text	2	
13	Mobile No.	Varchar 2	20	
14	e-mail	Varchar 2	50	
15	Place of Posting	Varchar 2	50	DDO Office
16	Dept. Code	Varchar 2	20	FK

Insured Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Employee Code	Varchar 2	20	PK
2	Full Name of Employee	Varchar 2	150	
3	Name of Father	Varchar 2	150	
4	Gender	Text	15	
5	Date of Birth	Date		
6	Pay Scale	Varchar 2	20	
7	Designation	Varchar 2	50	
8	Group	Text	2	
9	Mobile No.	Varchar 2	20	
10	e-mail	Varchar 2	50	
11	Place of Posting	Varchar 2	50	DDO Office
12	Dept. Code	Varchar 2	20	FK

Pay Scale Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Pay Scale Code	Varchar 2	20	PK
2	Pay Scale	Varchar 2	150	List
3	Average Pay	Number	15	
4	KGID Premium	Number	15	

DDO Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DDO Code	Varchar 2	10	PK
2	Name of Office	Varchar 2	100	
3	Taluka	Text	100	
4	District	Text	100	
5	Department Code	Varchar 2	20	FK

Payment Purpose Master

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

Challan Details

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

Medical Report Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Med Report Code	Varchar 2	20	PK
2	Med Report Desc	Varchar 2	150	
3	Med Unit Code	Varchar 2	3	FK

Medical Unit Code Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Med Unit Code	Varchar 2	3	PK
2	Med Unit Description	Varchar 2	15	Example: YN (Yes / No) GNG (Good / Not Good) Number

Doctor Master Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	KMC Code	Varchar 2	20	PK
2	Name of Doctor	Varchar 2	150	
3	Designation	Varchar 2	150	
4	Name of Office	Varchar 2	150	
5	Department Code	Varchar 2	20	FK
6	Bank Account No.	Varchar 2	20	
7	IFSC	Varchar 2	11	
8	KGID	Varchar 2	15	FK

2.6.6 Transaction Tables:

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

OTP Authentication Details:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Employee Code	Varchar 2	20	
2	OTP	Number	10	
3	Date	Date		
4	Activity	Varchar 2	50	
5	Authentication Status	Text	10	

Application Reference No. Details

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	System Emp Code	Varchar 2	20	
2	Application Ref. No.	Varchar 2	20	
3	Application Upload	Varchar 2	50	Path
4	Medical Report Upload	Varchar 2	50	Path
5	Date & Time	Date		
6	Submission Status	Text	20	

2.6.7 Controls / Validations:

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

- Authentication through OTP is mandatory for Employee / Insured to log into KGID Portal and apply for KGID policy.
- Documents should be uploaded in .pdf format only.
- System
- Employee is given option to cancel the Application Submission online through OTP authentication.
- Requests for cancellation are sent for review and approval through workflows.

2.6.8 Changes / Modification of Data:

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

- Employee / Insured can change / modify data till final submission of Application.
- System does not maintain trail of changes / modification of data till final submission of Application.

2.6.9 Data Exchange:

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

