



Integrated Solution for KGID

System Requirement Specification (SRS)

Module: Life Insurance
Sub Module: Loan
Version: 1.2

Prepared by

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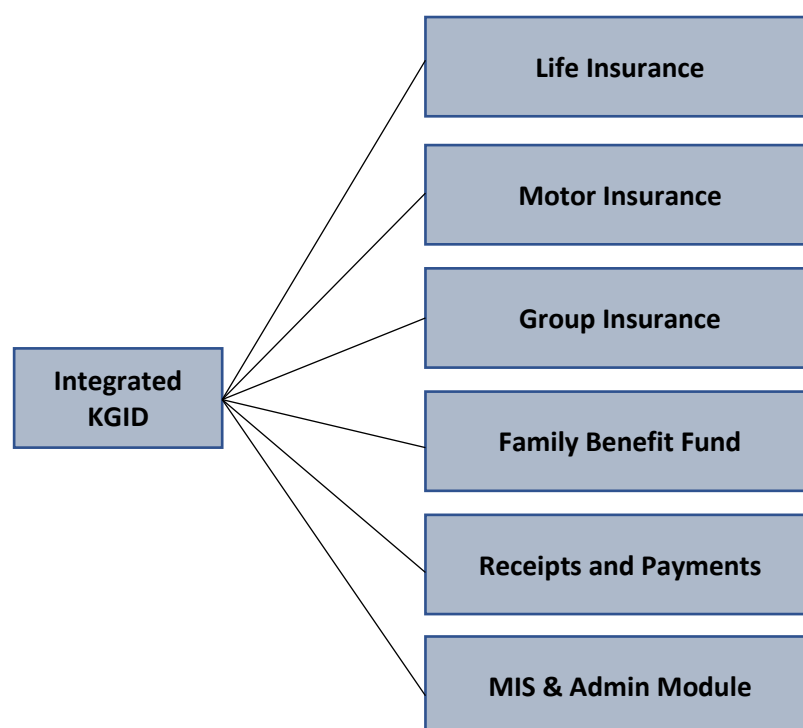
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1. Introduction

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.



Life Insurance Module

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

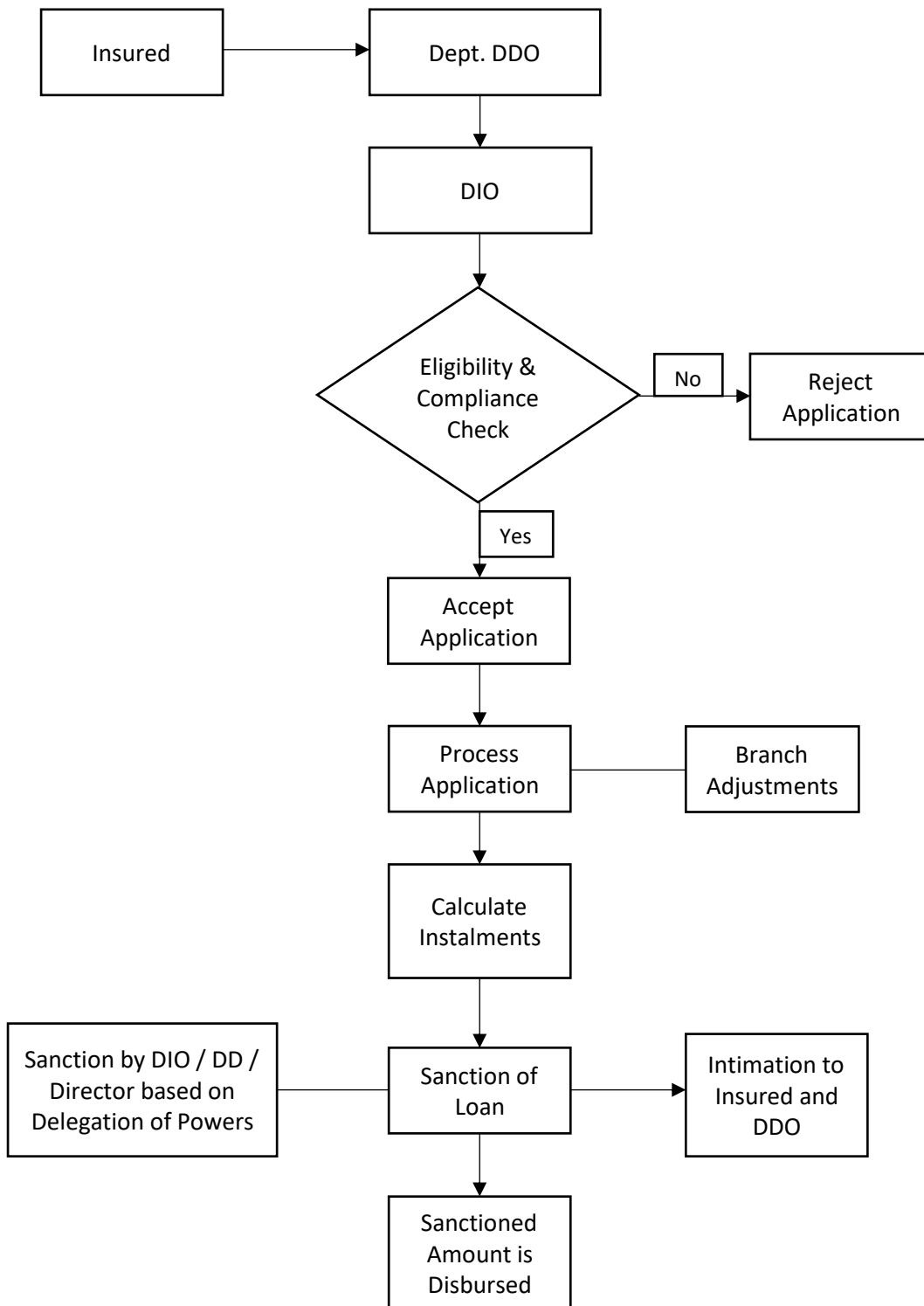
- ➔ KGID Enrolment and Approval
- ➔ Payment of Monthly Premium
- ➔ Application and Sanction of Loans
- ➔ Closure of Loan
- ➔ Bonus on KGID Policies
- ➔ Settlement of KGID Policies
- ➔ Generation of Statements

This System Requirement Specification (SRS) document elaborates on Proposal and Sanction of Loans and Closure of Loans.

1.1 Details of Loan Process

Insured apply for Loans against the Policies held to them. The Loan Application is submitted to District Insurance Officer (DIO) through their respective DDO offices. On examining the various eligibility conditions and status of previous loans taken by insured, the DIO sanctions Loan to the insured. Intimation will be respective DDO for deduction of instalment from the monthly salary of the insured.

The existing process flow is as follows.



The above-mentioned process will be automated with implementation of integrated KGID system with the eligibility and compliance check being performed by the system. The submission of Loan Application will be online with basic eligibility check performed by the system prior to initiation of Loan Application.

The rules for the Loan Application are as follows.

1. Loan can be taken by insured or for any family member (based on reason for Loan).
The family member is defined as below.
 - Husband
 - Wife
 - Son
 - Adopted Son
 - Step Son
 - Daughter
 - Adopted Daughter
 - Step Daughter
 - Father
 - Mother
 - Step Mother
 - Brother
 - Step Brother
 - Sister
 - Step Sister
2. Loan amount should not exceed 90% of surrender value
3. Loan can be taken for specific purposes only (education of children, marriage, medical expenses for serious illness, building a house, ceremonial expenses or other reasons as applicable)
4. Policy should be in force for minimum of 3 years
5. Monthly deductions (including deduction of loan proposed) should not exceed 50% of gross salary. In case husband and wife are government servants, then total deductions should not exceed 50% of total gross salary
6. Subsequent or further loan can be submitted only after 2 years from the date of sanction of previous loan subject to deduction of balance of principal and interest amount from further subsequent loan
7. Loan amount not being less than Rs. 100/-
8. Capability of the insured to repay the loan and interest in prescribed instalments or before attaining the age of 55 years (i.e., maturity date of policies)
9. Loan Instalment Deductions must be regular and upto date.

The rules of Loan Sanction are as follows.

1. Simple Interest Rate is **9 % per annum** on the loan amount sanctioned.
2. Loan repayment period (loan amount + interest) is maximum of 48 months out of which maximum of 40 months to be for repayment of principle amount and maximum of 8 months for payment of interest. Payment to commence from the month following the loan disbursed month.
3. Loan period should not exceed the maturity period (minus 2 months).
4. Insured has the option to pay more than one instalment for any month
5. In case insured is absent from duty on Leave with allowance or when salary is held for future payment, then, instalment is recovered when leave allowance or salary is drawn.
6. In case insured is suspended from service or is on leave without allowance and in all other cases where the instalment cannot be deducted from his salary, the amount due towards the instalments shall be paid cash and if not so paid the interest at 9% compounded half-yearly will be charged and recovered from future pay.

2. Use Cases

Sl. No.	Use Case	Ref. No.
1	Insured enters details and submits Loan Application	2.1
2	Department DDO certifies and sends Loan Application to DIO Office	2.2
3	DIO Office verifies and either approves / forwards the Loan Application.	2.3
4	Intimation to Insured and Department DDO	2.4
5	Disbursement of Sanctioned Amount	2.5

Use Case 2.1

Insured enters details and submits Loan Application

2.1.1 Purpose:

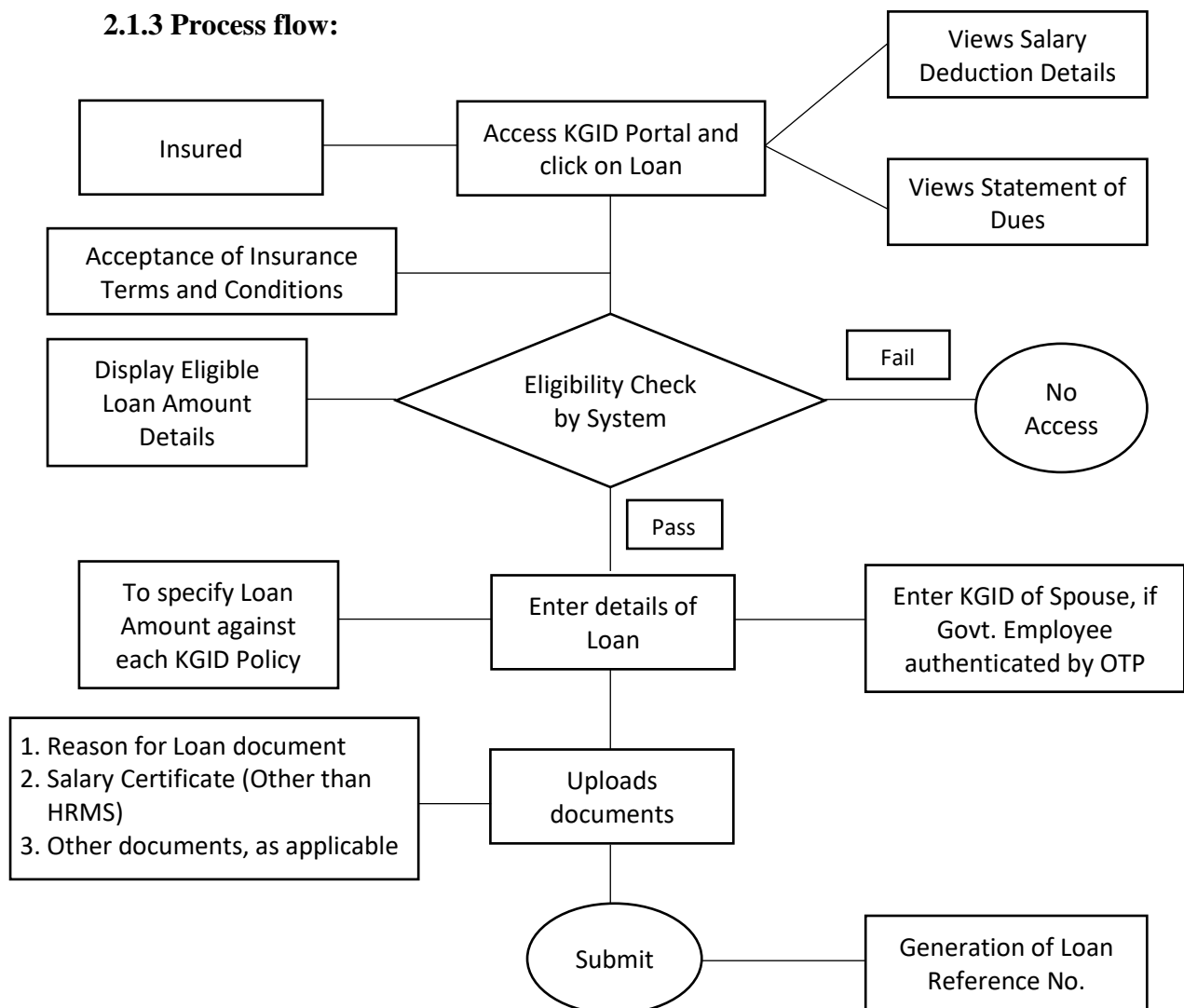
This Use Case enables insured to enters the details of Loan and submit their Loan Application in the System.

2.1.2 Pre-Requisites:

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

- Insured to have KGID policy sanctioned 3 year prior (First Loan on Policies can be sanctioned only after the policies have run for minimum 3 years)
- Insured with no previous loan sanctioned in past 2 years (Further / subsequent loan can be sanctioned only after 24 months of the previous loan)

2.1.3 Process flow:



2.1.4 Step-wise Approach:

Step-1:

Insured accesses the KGID Portal and clicks on “Loan Application” option. Details of salary deductions will be fetched from HRMS. Also, the Statement of Dues will be displayed to the insured. Provision to be given to insured to pay the pending dues prior to initiation of the Loan Application.

System displays the terms and conditions for the Loan and insured need to accept the terms and conditions.

Step-2:

System performs basic eligibility check and enables insured to access Loan Application screen. The basic eligibility checks are as follows.

- Policy should be in force for minimum of 3 years for first loan.
- Loan can be taken only after two years of previous loan application sanction date
- Loan cannot be taken if the age of insured is above 55 years
- Insured is in service of government

Step-3:

System displays the eligible Loan Amount for each KGID Policy based on the calculation given in Section 2.1.7 of this Use Case.

Insured should enter the following indicative details in the Loan Application.

- Purpose of Loan (selects from list)
- Family Member for which Loan is being taken (selects from list)
- Proposed Loan amount (entered by insured) against each KGID Policy
- No. of Loan Instalment (select from List) for Principle (maximum of 40 months)
- No. of Loan Instalments (select from List) for interest payment (maximum of 8 months)

Insured enters KGID No. of Spouse, if Government Employee. The details as available in HRMS should be fetched after entering the KGID no. of Spouse. The details of the Spouse are authenticated by insured through OTP mode.

Step-4:

Insured uploads documents, if applicable for any reason for loan.

Step-5:

Insured submits the Loan Application. System generates a Loan Reference No. for tracking the progress.

2.1.5 Master Tables:

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

Department Master

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

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

Insured Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Employee Code	Int	15	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	DDO Code	Varchar 2	20	FK

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
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

Loan Purpose Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Loan Purpose ID.	Int	15	PK
2	Loan Purpose Desc	Varchar2	100	

Loan Terms and Conditions

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Loan Condition ID.	Int	15	PK
2	Loan Condition Desc	Varchar2	500	

Loan Purpose Condition Mapping

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Loan Purpose ID.	Int	15	
2	Loan Condition ID	Int	15	

Loan Family Member Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Loan Member ID	Int	15	PK
2	Loan Member Desc	Varchar2	50	

Employee Salary Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Employee ID	Int	15	PK
2	Month ID	Int	15	
3	Gross Salary	Number	15	
4	Net Salary	Number	15	

Employee Salary Deduction Details

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Employee ID	Int	15	PK
2	Month ID	Int	15	
3	Deduction ID	Int	15	
4	Deduction Amount	Number	15	

RBA Bonus Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	RBA ID	Int	15	PK
2	Year ID	Int	15	FK
3	Bonus Amount	Number	5	(per thousand)

SV Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	SV ID	Int	15	PK
2	Age	Number	2	
3	SV Factor	Number	15	

Bonus Details of Insured

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Insurance ID	Int	15	
2	Year ID	Int	15	
3	Bonus	Number	15	

2.1.6 Transaction Tables:

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

Loan Details:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	PK
2	Loan Application Ref. No.	Varchar 2	15	
3	Insurance ID	Int	15	FK
4	Spouse Insurance ID	Int	15	
5	Loan Purpose ID	Int	15	FK
6	Loan Instalment Months	Number	15	
7	Loan proposed amount	Number	15	
8	Loan Family Member ID	Int	15	FK
9	Submission Date	Date		
10	DDO ID	Int	15	FK

Loan – KGID Policy Mapping Table

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	PK
2	KGID Policy No.	Varchar 2	15	

Loan Documents:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	PK
2	Document ID	Int	15	FK
3	Document Name	Text	50	
4	Document path	Varchar 2	30	<path>

Eligible Loan Calculation Table:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	PK
2	KGID Policy No.	Varchar 2	15	
3	Age of insured	Number	3	
4	SV Factor	Number	15	
5	Total no. of Months	Number	5	
6	Months premium paid	Number	5	
7	Bonus Amount	Number	15	
8	Total Bonus	Number	15	
9	SV on Sum Assured	Number	15	
10	SV on RBA	Number	15	
11	Load Factor	Number	15	
12	Eligible Loan Amount	Number	15	

2.1.7 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 Loan.
- System allows Insured to enter into the Loan Application on verifying the following
 - Insured has KGID policies which are active and issued 3 years prior
 - Insured has not taken loan in previous 2 years for further loan
 - Salary deductions do not exceed 50% of Gross Salary
- System allow insured to select multiple KGID policies for a Loan. System should be able to perform calculation for each KGID policy separately. Insured should enter Loan Amount against each KGID Policy.
- System should restrict selection of interest instalments to a maximum of 8 month and selected of principle instalments to a maximum of 40 months.

- On accessing the Loan Application and entering proposed Loan amount, system verifies whether the salary deductions, including deductions for the proposed loan, exceeds 50% of Gross Salary. In case husband and wife are government employees, then, whether total deductions exceed 50% of Gross Salary. System should also check whether the entered loan amount is within the eligible loan amount calculated by the System.
- System should display the Loan deduction statement based on balance principal payable and balance interest payable from previous loan.
- System should calculate the eligible loan amount automatically for each KGID policy based on calculation shown below.

Sl. No.	Component	Amount
1	SV on Sum Assured	X
2	SV on RBA	Y
	Eligible Loan Amount	90% (X+Y)

Calculation of SV on Sum Assured:

Age of Insured (in whole years): (Current Date – Date of Birth)

SV Factor based on Age (refer SV table)

No. of months for which premium is paid by insured for Policy: M1 months

No. of payable months towards premium for that Policy: M2 months

Surrender Value on Sum Assured = Sum Assured x (M1/M2) x SV Factor

Calculation of SV on RBA:

Years eligible for Bonus (based on payment of premiums and risk date)

Accrued Bonus: (Total Rs. per thousand)

Total Amount of Bonus: Sum Assured x (Eligible Bonus / 1000)

Surrender Value on RBA = Load Factor (Total Amount of Bonus x SV Factor)

- The Loan Amount as entered by the insured should be less than the Loan Eligible Amount and also within the 50% of total salary deduction (including the likely monthly instalment for the amount).
- System should make it mandatory for the insured to pay the pending due if **no single instalment** has been paid on the previous loan.

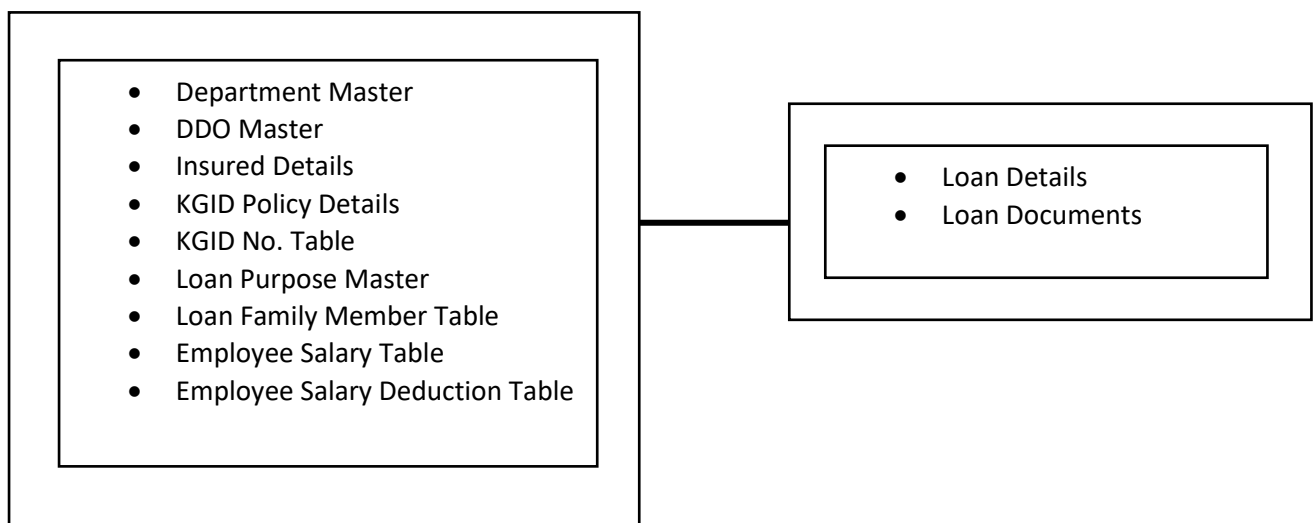
2.1.8 Changes / Modification of Data:

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

- Insured should be able to perform changes to the details till the submission of the Loan Application. No trail is required till submission of Loan Application.

2.1.9 Data Exchange:

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



2.1.10 EXCEPTIONS:

1. Insured entering incorrect KGID nos. repeatedly
2. Insured repeatedly entering incorrect OTPs.

Use Case 2.2

Department DDO certifies and sends Loan Application to DIO Office

2.2.1 Purpose:

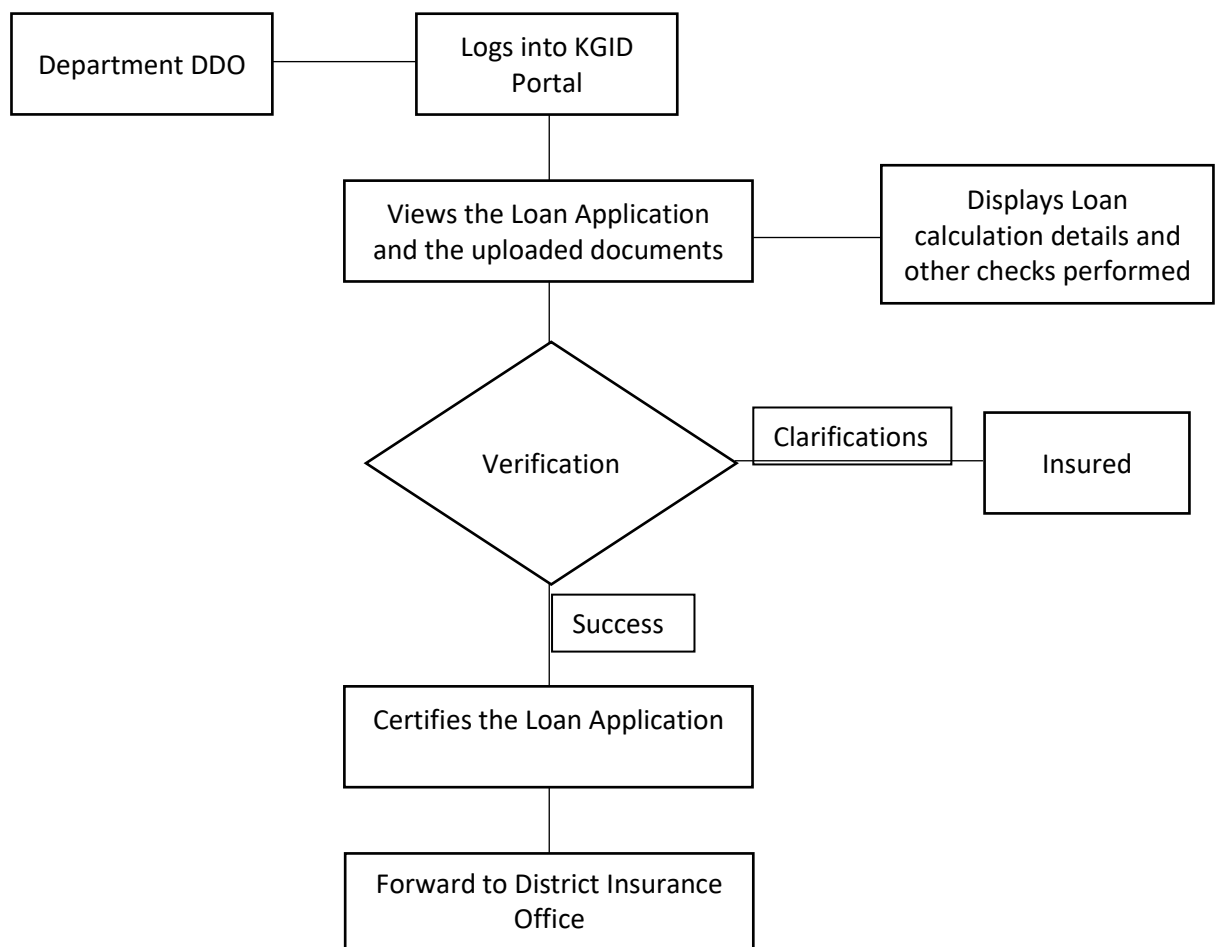
This Use Case enables concerned DDO to verify and certify the Loan Application. Also, it allows DDO to submit to District Insurance Office of that District.

2.2.2 Pre-Requisites:

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

- Mapping of Insured to the respective DDO Office
- Login credentials for DDOs

2.2.3 Process flow:



2.2.4 Step-wise Approach:

Step-1:

DDO logs into the KGID portal and clicks on Loan Application Processing menu option

Step-2:

DDO views the Loan Applications and the documents uploaded by insured against each Loan Application. System also displays the Loan calculation details and other checks performed by the System.

Step-3:

DDO scrutinizes the Loan Application and can either send back the Application to insured for clarification or certify the Loan Application using Digital Signature Certificate.

Step-4:

DDO forwards the Loan Application to District Insurance Office.

2.2.5 Master / Mapping / Reference Tables:

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

KGID 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
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

Loan Purpose Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Loan Purpose ID.	Int	15	PK
2	Loan Purpose Desc	Varchar2	100	

Loan Family Member Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Loan Member ID	Int	15	PK
2	Loan Member Desc	Varchar2	50	

Loan Details:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	PK
2	Loan Application Ref. No.	Varchar 2	15	
3	Insurance ID	Int	15	FK
4	Spouse Insurance ID	Int	15	
5	Loan Purpose ID	Int	15	FK
6	Loan Instalment Months	Number	15	
7	Loan proposed amount	Number	15	
8	Loan Family Member ID	Int	15	FK
9	Submission Date	Date		
10	DDO ID	Int	15	FK

Loan Documents:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	PK
2	Document ID	Int	15	FK
3	Document Name	Text	50	
4	Document path	Varchar 2	30	<path>

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

Loan Application Status Table:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Loan Status ID	Int	15	PK
2	Loan Status Desc	Varchar 2	30	

DIO Office Table:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DIO Office ID	Int	15	PK
2	Name of DIO Office	Varchar 2	50	

Loan – KGID Policy Mapping Table

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	PK
2	KGID Policy No.	Varchar 2	15	

Eligible Loan Calculation Table:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	PK
2	KGID Policy No.	Varchar 2	15	
3	Age of insured	Number	3	
4	SV Factor	Number	15	
5	Total no. of Months	Number	5	
6	Months premium paid	Number	5	
7	Bonus Amount	Number	15	
8	Total Bonus	Number	15	
9	SV on Sum Assured	Number	15	
10	SV on RBA	Number	15	
11	Eligible Loan Amount	Number	15	

Loan Verification Checklist Master

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan Checklist ID	Int	15	PK
2	Loan Checklist Desc	Varchar 2	300	

Loan Verification Checklist Mapping

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan Type ID	Int	15	
2	Loan Checklist ID	Int	15	
3	User Category ID	Int	15	

2.2.6 Transaction Tables:

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

DDO Loan Verification Details:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	
2	DDO ID	Int	15	
3	Comments	Varchar 2	30	
4	Loan Status ID	Int	15	
5	Date	Date		
6	Remarks	Varchar 2	30	
7	DIO Office ID			

2.2.7 Controls / Validations:

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

- System should allow DDO to send-back Loan Application insured or forward to District Insurance Office by digitally signing the data.
- System should automatically map Department DDO to respective DIO Offices.
- DDO should be able to mention compliance to check list displayed in the system at the time of certifying the loan application and sending to DIO Office. Indicative check list items are as follows.
 - Verified correctness of Salary deduction details
 - Verified Insured has not taken loan in the previous 2 years for further / subsequent loan
 - Verified KGID policy is active since 3 years for first loan
 - Verify and certify loan and premium deductions are regular and upto date.

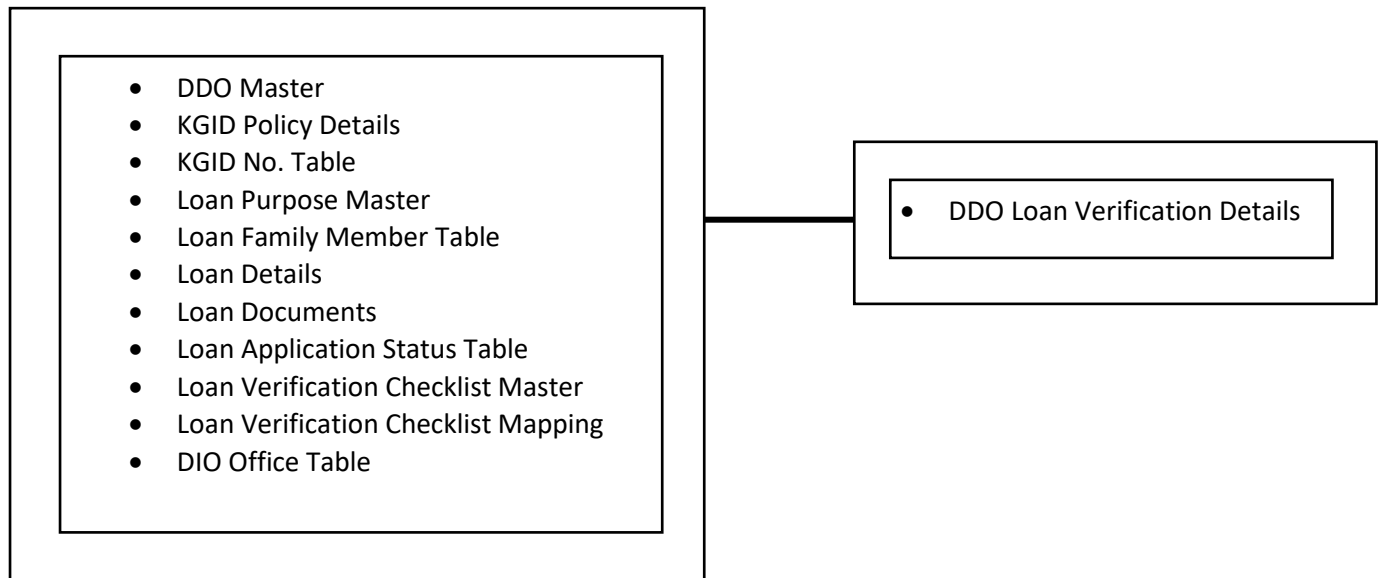
2.2.8 Changes / Modification of Data:

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

- DDO should not be able to change / modify data as entered by the insured.
- DDO can send back the Loan Application (with comments) to insured in case of any changes to be done in the Loan application details.

2.2.9 Data Exchange:

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



2.2.10 EXCEPTIONS

1. Repeated clicking “Send Back” and “Forward” button
2. Repeated attempts to digitally sign the Loan Application
3. Opening multiple sessions

Use Case 2.3

DIO Office (Case Worker, Superintendent and DIO) verifies and either approves / forwards the Loan Application.

2.3.1 Purpose:

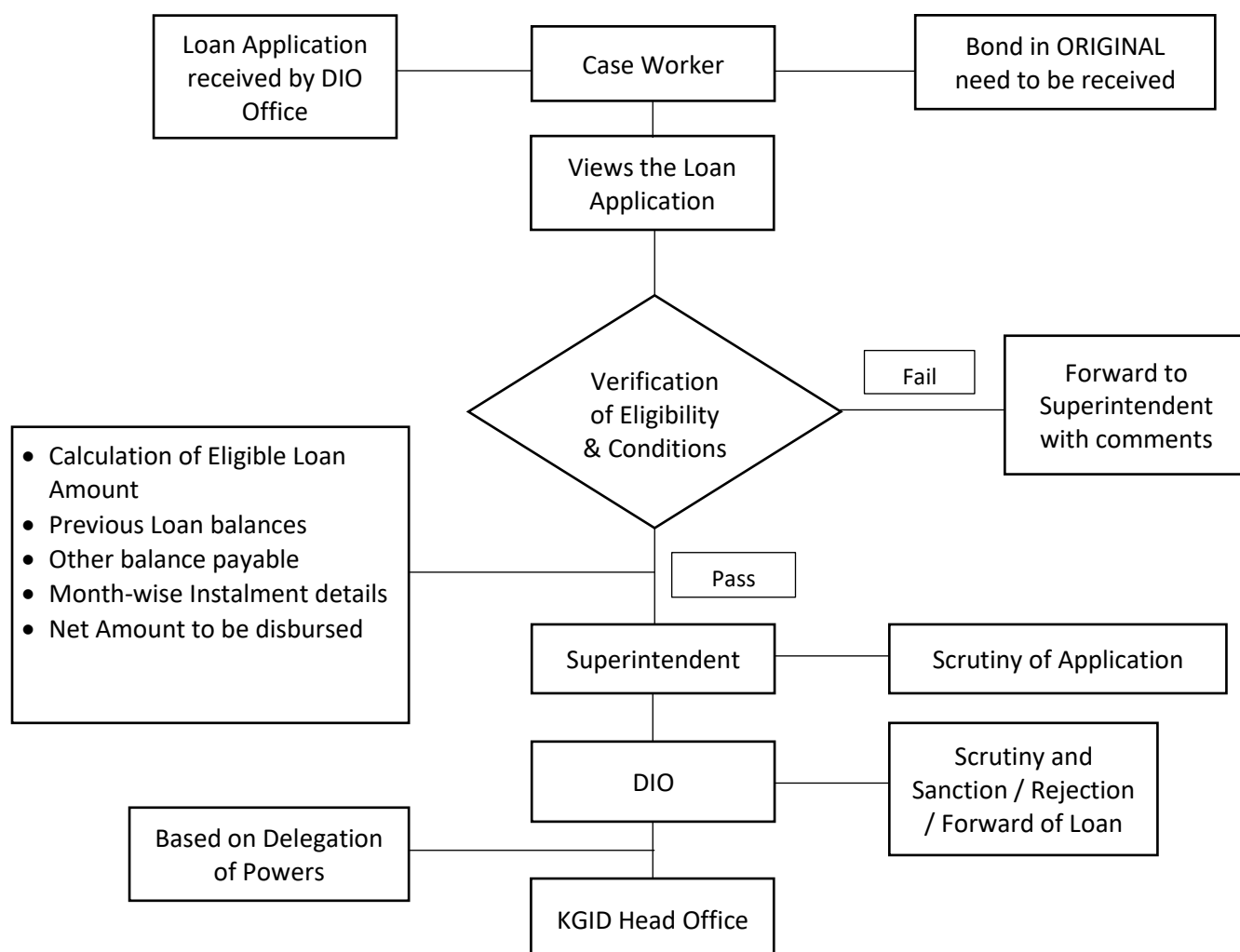
This Use Case enables District Insurance Office to verify the Loan Application and sanction the Loan to insured.

2.3.2 Pre-Requisites:

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

- Configuration of Loan processing rules in the System
- Web Service integration with HRMS to retrieve the gross salary and deduction details
- Work flow configuration within DIO office

2.3.3 Process flow:



2.3.4 Step-wise Approach:

Step-1:

Case Worker views the Loan Application which is sent by Department DDO online. The physical application is received by Tappal whenever the application is submitted by insured. Case Worker need to receive (or view) the Bond in ORIGINAL and certify the receipt of the Policy Bond in ORIGINAL. SMS message need to be sent to insured on the policy Bond being received by KGID.

System should give access to Case Work to view the Loan Application only after receipt of Bond in Original. System should be able to generate Bond Assignment No. on acceptance of Bond in Original by the Case Worker. (System should provide view option to be KGID officials to view the Bond). The history of submission and return of Bond in original should be made available as “view” option at any point of time.

Step-2:

Case Worker verifies the Loan Application as per prescribed eligibility and loan conditions. System should be able to display eligibility condition check performed automatically by the system for the Loan Application.

System generates the following statement on successful verification of the Loan Application. In case of Loan Application does not comply to eligibility and loan conditions, the following statements are not generated.

- Verify eligible loan amount calculation
- Generation of Branch Adjustment statement based on previous loans and their status
- Deduction of other charges based on rules
- Month-wise instalment details statement of recovery of previous loan Principle amount
- Month-wise instalment details statement for recovery of Interest amount of previous loan
- Summary of Loan Statement mentioning the Net Amount to be paid.

Step-3:

Case Worker forwards the Loan Application to Superintendent mentioning the findings with regard to eligibility and loan conditions compliance.

Step-4:

Superintendent scrutinizes the Application and forwards to DIO with comments.

Step-5:

DIO scrutinizes the Application and sanctions / forwards / rejects the Application based on findings. The concerned official should get approve button based on delegation of financial powers table given below.

Designation	Delegation of Financial Powers
District Insurance Officer	Upto 8 Lakhs
Deputy Director, KGID	8 – 12 Lakhs
Director	Above 12 Lakhs

2.3.5 Master / Mapping / Reference Tables:

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

KGID 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	

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Loan Purpose Master

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Loan Family Member Table

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Loan Details:

Sl. No.	Data Field	Data Type	Data Length	Remarks
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2	Loan Application Ref. No.	Varchar 2	15	
3	Insurance ID	Int	15	FK
4	Spouse Insurance ID	Int	15	
5	Loan Purpose ID	Int	15	FK
6	Loan Instalment Months	Number	15	
7	Loan proposed amount	Number	15	
8	Loan Family Member ID	Int	15	FK
9	Submission Date	Date		
10	DDO ID	Int	15	FK

Loan Documents:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	PK
2	Document ID	Int	15	FK
3	Document Name	Text	50	
4	Document path	Varchar 2	30	<path>

Loan Application Status Table:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Loan Status ID	Int	15	PK
2	Loan Status Desc	Varchar 2	30	

DIO Office Table:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DIO Office ID	Int	15	PK
2	Name of DIO Office	Varchar 2	50	

DDO Loan Verification Details:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	
2	DDO ID	Int	15	
3	Comments	Varchar 2	30	
4	Loan Status ID	Int	15	
5	Date	Date		

6	Remarks	Varchar 2	30	
7	DIO Office ID			

Loan – KGID Policy Mapping Table

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	PK
2	KGID Policy No.	Varchar 2	15	

Eligible Loan Calculation Table:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	PK
2	KGID Policy No.	Varchar 2	15	
3	Age of insured	Number	3	
4	SV Factor	Number	15	
5	Total no. of Months	Number	5	
6	Months premium paid	Number	5	
7	Bonus Rate	Number	15	
8	Total Bonus	Number	15	
9	SV on Sum Assured	Number	15	
10	SV on RBA	Number	15	
11	Eligible Loan Amount	Number	15	

Loan Verification Checklist Master

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan Checklist ID	Int	15	PK
2	Loan Checklist Desc	Varchar 2	300	

Loan Verification Checklist Mapping

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan Type ID	Int	15	
2	Loan Checklist ID	Int	15	
3	User Category ID	Int	15	

Loan Sanction Delegation Table:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan Type ID	Int	15	
2	Designation	Varchar 2	15	
3	Minimum Amount	Number	15	
4	Maximum Amount	Number	15	

2.3.6 Transaction Tables:

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

DIO Office Loan Verification Details:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	
2	User ID	Int	15	
3	Eligibility Check Status ID	Int	15	
4	Comments	Varchar 2	30	
5	Loan Status ID	Int	15	
6	Date	Date		
7	Remarks	Varchar 2	30	

Loan Break-up Details

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	
2	Gross Amount	Number	15	
3	Premium	Number	15	
4	Premium Interest	Number	15	
5	Loan	Number	15	
6	Loan Interest	Number	15	
7	Others	Number	15	
8	Net Amount	Number	15	
9	No. of Instalments	Number	3	
10	Monthly Instalment	Number	15	

2.3.7 Controls / Validations:

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

- System should automatically populate policy-wise Loan Break-up details based on data available in the system. **No option** to be given for Case Worker, Superintendent and DIO to change the values during sanction of Loan.
- Loan amount should not exceed 90% of Total of Surrender Value of Sum Assured and Surrender Value of RBA
- Loan can be taken for specific purposes only (education of children, marriage, medical expenses for serious illness, building a house, ceremonial expenses or other reasons as applicable)
- KGID Policy against which Loan is being applied should be in force for minimum of 3 years

- Monthly deductions (including deduction of loan proposed) should not exceed 50% of gross salary. In case husband and wife are government servants, then their total deductions should not exceed 50% of total gross salary
- Subsequent loan can be submitted only after 2 years from the date of sanction of previous loan subject to deduction of balance principal and interest amount from subsequent loan.

The rules of Loan Sanction are as follows.

- Simple Interest Rate is **9% per annum** on the loan amount sanctioned.
- Loan repayment period (loan amount + interest) is maximum of 48 months paid in equal monthly instalments commencing from the month following the loan sanctioned month.
- Superintendent can send back the Loan Application to Case Worker for seeking clarifications. Further, DIO can send back the Loan Application to Superintendent for seeking clarifications.
- If Loan is sent to Head Office, Deputy Director / Director can send back Loan Application to DIO for clarifications.
- System should provide Check List at each level (Case Worker, Superintendent, DIO, Deputy Director and Director) and allow them to certify compliances to various checks to be performed during scrutiny and sanction of loan application. Indicative check list is as follows.
 - Verified correctness of Salary deduction details
 - Verified Insured has not taken loan in the previous 2 years
 - Verified KGID policy is active since 3 years
 - Insured submitted Policy Bond in Original
 - Verified Branch Adjustment details
 - Total Premium is at-least 6.25% of Average pay
 - Verify and certify loan and pre deduction are regular and upto date

2.3.8 Changes / Modification of Data:

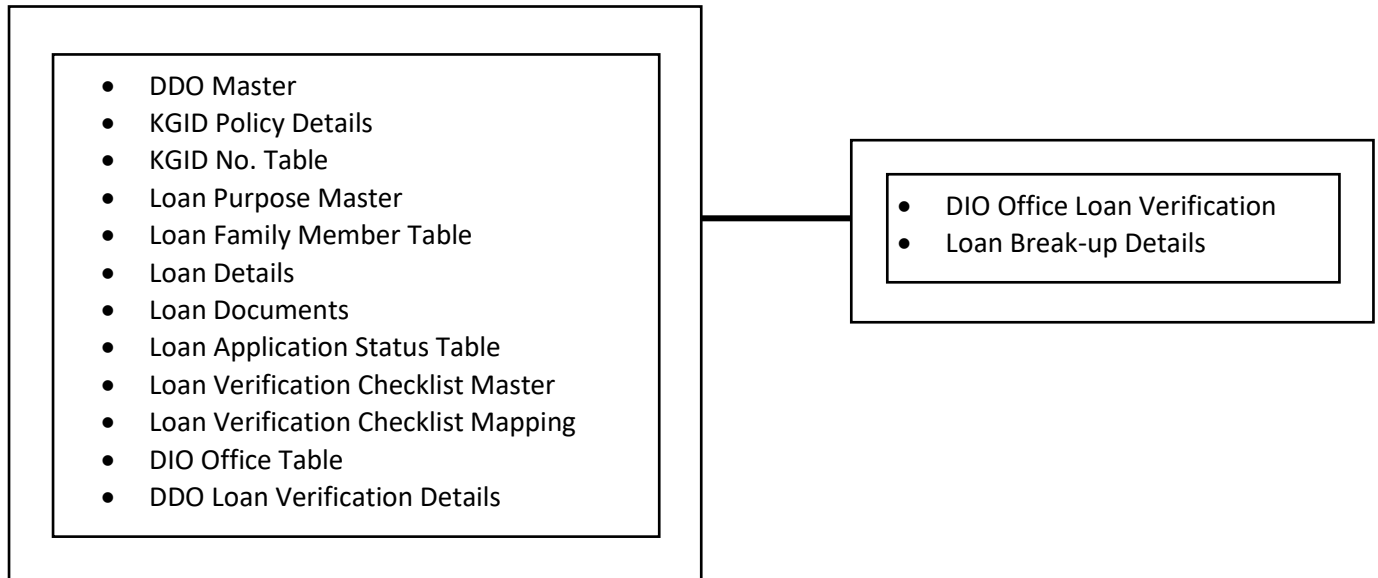
The data changes / modifications in this Use Case are as follows.

- The Loan calculation sheet should be automatically generated by the system.

- System should not allow change of other details as entered / selected by insured in the Loan Application Form.

2.3.9 Data Exchange:

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



2.3.10 EXCEPTIONS:

1. Entering Loan Amount in excess of 90% of surrender value
2. Entering text beyond data field length
3. Repeated click of buttons

Use Case 2.4

Intimation to Insured and Department DDO

2.4.1 Purpose:

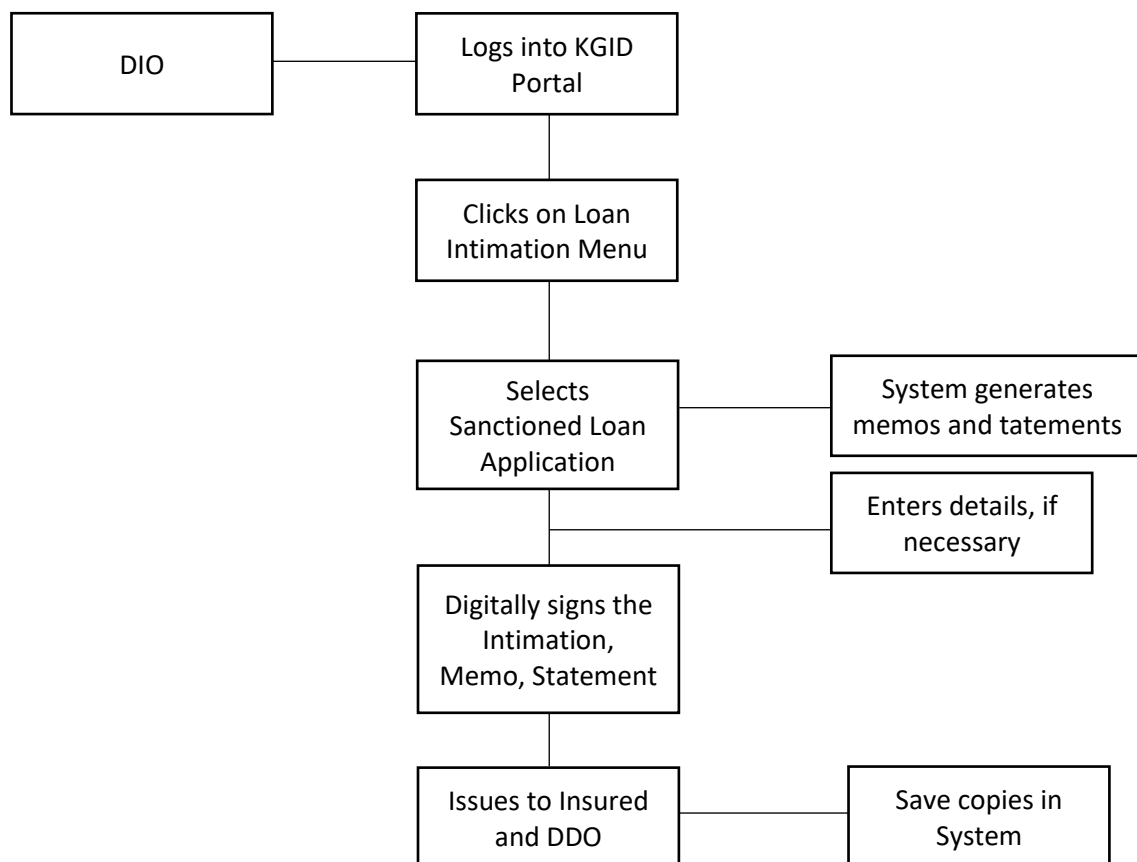
This Use Case enables DIO to send intimation to Insured and Department DDO after sanction of Loan. These include generation various memos and statements as per requirements of KGID.

2.4.2 Pre-Requisites:

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

- Availability of pre-defined format for Loan Sanction and deduction Intimation
- Provision to digitally sign the Loan Deduction Intimation

2.4.3 Process flow:



2.4.4 Step-wise Approach:

Step-1:

DIO logs into KGID Portal and clicks on “Loan Intimation” Menu option

Step-2:

System displays list of loans sanctioned and status with regard to sending of Intimation. DIO selects the Loan Application and enters details (if necessary).

System generates Intimation, Memos and Statements with regard to the Loan Application. Indicative list is as follows.

- Loan Sanction Memo
- Loan Intimation Memo
- Branch Adjustment Memo (Statement)
- Loan Account Statement (Slip)
- Loan Disbursement Memo

Step-3:

DIO digitally signs the Intimations, Memos and Statements and clicks on Issue button for sending Intimation to insured and DDO.

Step-4:

System automatically saves the digitally signed Intimation Letter and allows to download and view the Intimation Letter at any point of time.

2.4.5 Master / Mapping / Reference Tables:

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

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

Loan Purpose Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Loan Purpose ID.	Int	15	PK
2	Loan Purpose Desc	Varchar2	100	

Loan Family Member Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Loan Member ID	Int	15	PK
2	Loan Member Desc	Varchar2	50	

Loan Details:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	PK
2	Loan Application Ref. No.	Varchar 2	15	
3	Insurance ID	Int	15	FK
4	Spouse Insurance ID	Int	15	
5	Loan Purpose ID	Int	15	FK
6	Loan Instalment Months	Number	15	
7	Loan proposed amount	Number	15	
8	Loan Family Member ID	Int	15	FK
9	Submission Date	Date		
10	DDO ID	Int	15	FK

Loan Documents:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	PK
2	Document ID	Int	15	FK
3	Document Name	Text	50	
4	Document path	Varchar 2	30	<path>

Loan Application Status Table:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Loan Status ID	Int	15	PK
2	Loan Status Desc	Varchar 2	30	

Loan Intimation Table:

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

DIO Office Table:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DIO Office ID	Int	15	PK
2	Name of DIO Office	Varchar 2	50	

DSC Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Employee ID	Int	15	PK
2	DSC Serial No.	Varchar 2	50	
3	DSC Public Key	Varchar 2	300	
4	Date of Expiry	Date		
5	Remarks	Varchar 2	100	

2.4.6 Transaction Tables:

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

Loan Intimation Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Loan ID	Int	15	
2	Loan Intimation ID	Int	15	
3	Date of Intimation	Date		
4	Signed by User ID	Varchar 2	15	
5	Document path	Varchar 2	50	<path>
6	DSC Public Key	Varchar 2	300	
7	Other details	Varchar 2	500	

2.4.7 Controls / Validations:

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

- System should not allow DIO to sign the Intimation, Memo and Statement with expired Digital Signature Certificate.
- System should verify the hash of the digitally signed Intimation Letter prior to retrieval of the document.
- The digitally signed Intimation should be issued only to Insured and Department DDO. The loan instalment details to be sent to HRMS (through web service integration) for deduction of instalments from next month onwards.
- Insured should be able to view Loan details, Intimation, Memo and Statements in KGID portal at any point of time.

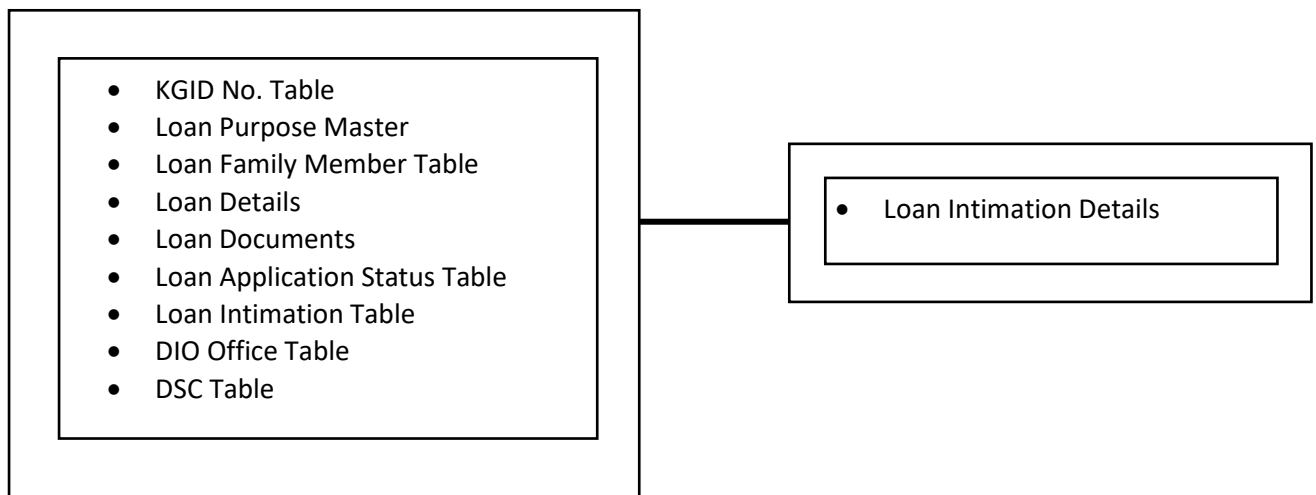
2.4.8 Changes / Modification of Data:

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

- No changes to be allowed at the time of issue of Intimation Letter
- System should allow DIO to enter any other details which are required to be mentioned in the Intimation Letter.

2.4.9 Data Exchange:

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



2.4.10 EXCEPTIONS

1. Repeated signing of Intimation
2. Repeated click of “Issue” button
3. Opening multiple sessions

Use Case 2.5

Disbursement of Sanctioned Amount

2.5.1 Purpose:

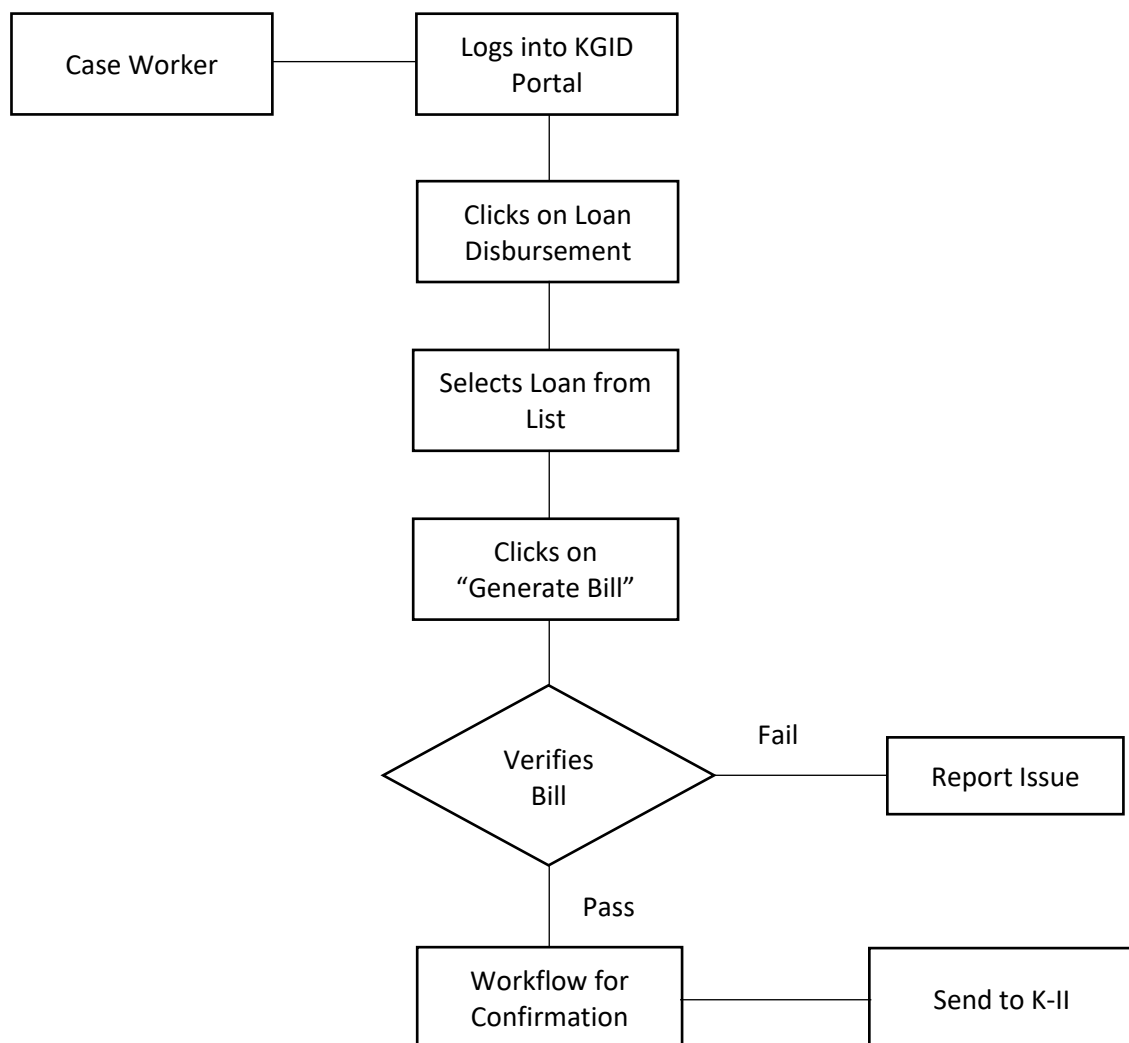
This Use Case enables DIO to disburse the Net Loan Amount to the insured through Khajane-II.

2.5.2 Pre-Requisites:

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

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

2.5.3 Process flow:



2.5.4 Step-wise Approach:

Step-1:

Case Worker logs into KGID portal and clicks on Loan Disbursement

Step-2:

Case Worker selects Loan from the list of sanctioned loans

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.

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.

2.5.5 Master / Mapping / Reference Tables:

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

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

Loan Purpose Master

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Loan Purpose ID.	Int	15	PK
2	Loan Purpose Desc	Varchar2	100	

Loan Family Member Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Loan Member ID	Int	15	PK
2	Loan Member Desc	Varchar2	50	

Loan Details:

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	Loan ID	Int	15	PK
2	Loan Application Ref. No.	Varchar 2	15	
3	Insurance ID	Int	15	FK
4	Spouse Insurance ID	Int	15	
5	Loan Purpose ID	Int	15	FK
6	Loan Instalment Months	Number	15	
7	Loan proposed amount	Number	15	
8	Loan Family Member ID	Int	15	FK
9	Submission Date	Date		
10	DDO ID	Int	15	FK

Loan Application Status Table:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Loan Status ID	Int	15	PK
2	Loan Status Desc	Varchar 2	30	

DIO Office Table:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DIO Office ID	Int	15	PK
2	Name of DIO Office	Varchar 2	50	

DSC Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Employee ID	Int	15	PK
2	DSC Serial No.	Varchar 2	50	
3	DSC Public Key	Varchar 2	300	
4	Date of Expiry	Date		
5	Remarks	Varchar 2	100	

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

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	

Employee Recipient Master

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

2.5.6 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	Employee ID	Int	15	
3	Bill Sector ID	Int	15	
4	Bill Type ID	Int	15	
5	Claim Type ID	Int	15	
6	CTS Bill ID	Int	15	
7	Purpose ID	Int	15	
8	Sub Purpose ID	Int	15	
9	HoA ID	Int	15	
10	Object Id	Int	15	
11	Loan ID	Int	15	
12	Amount	Int	15	
13	Date of Initiation	Date		
14	Date of Sending to K-II	Date		
15	Status of K-II	Text	20	
16	Other details	Varchar 2	50	
17	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

2.5.7 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.

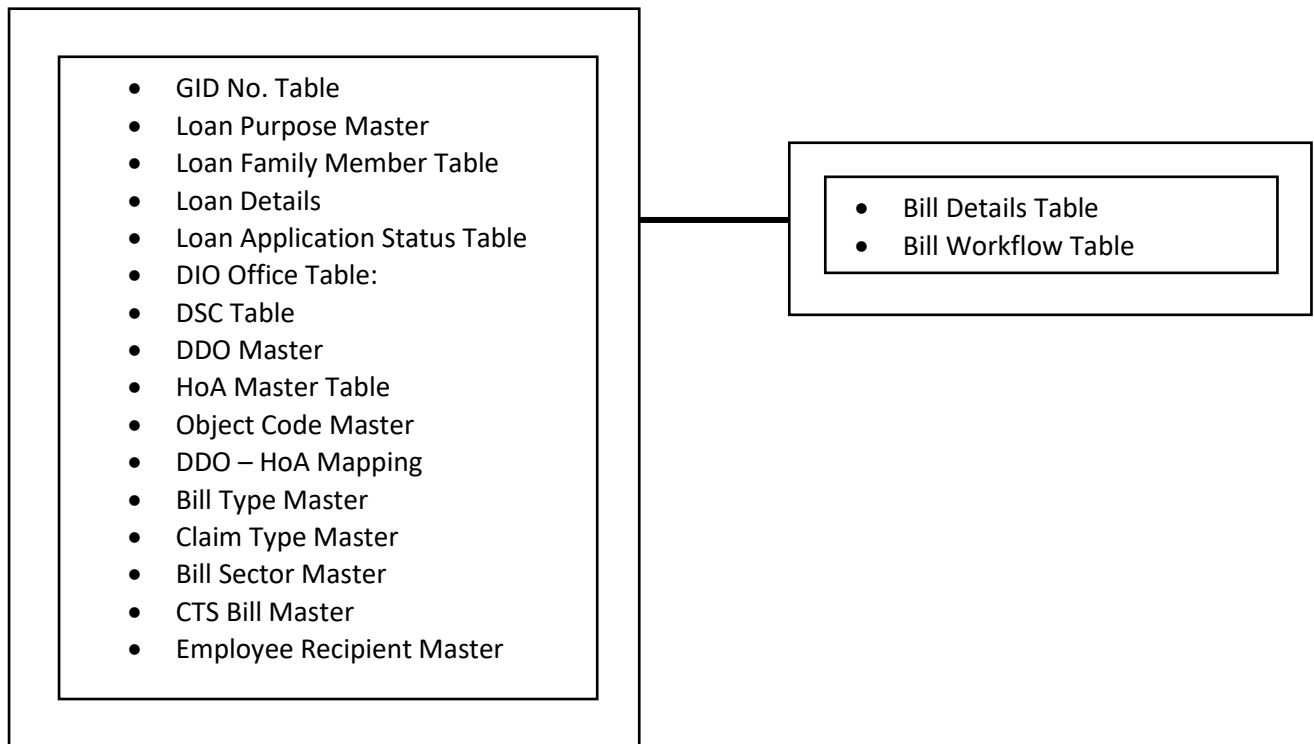
2.5.8 Changes / Modification of Data:

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 Loan Reference No. and Net Loan Amount).
- In case of changes to Loan Reference No and Loan Amount, then, Super Admin should be given to option to modify the details with sending of Intimation to Insured and Department DDO.

2.5.9 Data Exchange:

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



2.5.10 EXCEPTIONS

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

SPECIAL NOTES:

1. Insured who are not in HRMS (Voluntary retirement, resignation, Deputation)

The Loan applications for those insured who are not in HRMS are not routed through DDOs. In case of insured who are in Deputation, provision to be given to enter gross salary and deductions with upload of salary certificate.

The remaining process from the level of Case Worker will be the same as elaborated in above Use Cases.

2. Cancellation of Loan Application by Insured

Insured should be able to cancel Loan Application Request and submit the cancellation request to DDO. DDO should be able to send the Loan Application Cancellation request to DIO Office. The tables are as follows.

Loan Application Cancellation Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Loan ID.	Int	15	PK
2	Cancellation Request Date	Date		
3	Additional Information	Varchar 2	500	
4	DDO forward date	Date		
5	User ID	Int	15	
6	Date	Date		
7	Comments	Varchar 2	200	
8	Status	Text	20	