(https://kgidonline.karnataka.gov.in)

Life Insurance New Business

USER MANUAL

Karnataka Government Insurance Department

Government of Karnataka

Prepared by

Centre for Smart Governance (CSG)

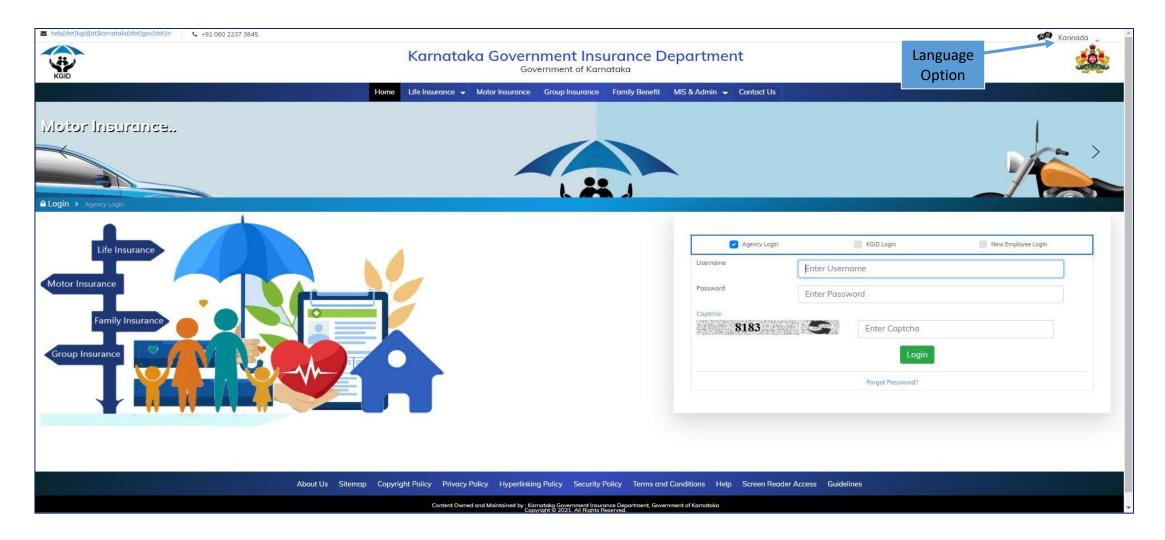No. 2A, Hayes Road

Bengaluru - 560025

Karnataka Government Insurance Department Web Page:

a) Open the web browser.
b) Enter the URL (http://49.206.243.82:92/).

Verification and Scrutiny of New Employee Details

LOGIN PAGE- DIO:

1. Select the "KGID Login" Tab.

2. DIO has to enter his **"KGID number"** and the Mobile number is auto-populated.
3. Click on **"Authenticate"** Button to get the **"OTP".**

4. Enter the **"OTP"** and **"Captcha"** and click on **"Login"** button.

5. After clicking on Login button, the User Category webpage is displayed. Select the **DIO** option.
6. Click on "**Switch Category**".

Select User Category

Please select category to continue

○ Employee   ⦿ DIO

Cancel   **Switch Category**

In user category DIO has to select DIO option and click on switch category

7. Select the **"Application for verification"** tab and then click on **"NB Applications for verification"**.

1. Select the Application for Verification Tab.

2. Select the NB Application for Verification Details Tab.

8. The dashboard displays a report of Processed Applications and the Pending Applications.
9. Applications submitted by employees for verification are displayed.
10. Click on **"View Application"** to open the application submitted by an employee.

11. Workflow Details of the Applications are displayed.
12. Click on **Next** option to proceed further.

Designation : Trainee   Department : KARNATAKA GOVERNMENT INSURANCE DEPARTMENT KGID

DIO Verification

Workflow of Application.

Employee Name:Employee 25 | Application Reference Number.20210105120000

Workflow Details	Application Form	Scrutiny	Uploaded Doc

Status of Application.

Submitted Date	From	To	Remarks	Comments	Status
21 Jan 2021 15:55:18	DIO				Pending
21 Jan 2021 15:55:18	Superintendent	DIO	No Correction Found	No Correction Found	Forward to DIO
20 Jan 2021 10:51:46	Caseworker	Superintendent	Issue in Application Form	Application correction required	Forward to Superintendent
08 Jan 2021 14:35:05	DDO	Caseworker	No Correction Found	No Correction Found	Forward to Caseworker
05 Jan 2021 12:27:48	Applicant	DDO			Submitted By the Applicant

Click on Next Button.

Next

13. DIO has to verify the following details in the Application form:
* Basic & KGID Details
* Family Details & Nominee Details
* Personal Details
* Payment Details
* Medical Examination Report

14. To verify the **"Basic Details"** & **"KGID Details"** tick the check box **verify.**

Employee Name:Pramod SR | Application Referance Number:20210208130605

Workflow Details	Application Form	Scrutiny	Uploaded Documents

− View Basic & KGID Details

Basic Details

Proposer Name	:	Pramod SR	Spouse Name	:	
Present Working office	:	DISTRICT INSURANCE OFFICER, KARNATAKA GOVERNMENT INSURANCE DEPARTMENT, BANGALORE URBAN DISTRICT, BANGALORE	Residential Address	:	Hassan
Father Name	:	Ramesh	Date of Birth	:	01-01-1987
Place of Birth	:	Hassan	Gender	:	Male
Pincode	:	573201	Phone	:	8956472365
Joining Date of Government Service	:	13-12-2020	Permanent / Temporary	:	Permanent
Present Designation	:	Trainee	Present Pay Scale	:	30350.00 - 58250.00
Marital Status	:	Unmarried	Divorce / Remarried	:	N/A
Is spouse government employee?	:	No	Group	:	C
Are you an orphan?	:	No			

KGID Details

Employee Pay Scale :   30350.00 - 58250.00

KGID Premium Details

KGID Policy Number / Application Ref Number	Sanction Date	KGID Premium
20210208130605		2770
	Total:	2770

☑ Verify   ← Click on Verify

15. To verify the **"Family Details"** & **"Nominee Details"** tick the check box **verify.**

Employee Name:Pramod SR | Application Referance Number:20210208130605

Workflow Details	Application Form	Scrutiny	Uploaded Documents

+ View Basic & KGID Details

− View Family Details & Nominee Details

Family Details

Name of family member	Relation	Date of Birth	Age of Family Member	Alive / Dead	Is Sibling Married?	Alive (Health Condition)	Date of Death	Dead (Death Reason)
Latha	Mother	20-05-1965	55	Alive	N/A	GOOD		
Ramesh	Father	25-05-1955	65	Alive	N/A	Good		

Number of Brother's :   0   Number of Sister's :   0

Number of Children's :   0

Nominee Details

Name of Nominee	Age of Nominee	Relation	% Share	Name of Guardian	Relation with Guardian
Latha	55	Mother	50		
Ramesh	65	Father	50		

☑ Verify   ← Click on Verify

16. To verify the **"Personal Details"** tick the check box **verify.**

Personal Details

Is your health in good condition :	Yes	Height [cms] : 165	Weight [kgs] : 70
Are you married ? If so,	No		

Details about personal health

Health Details		Comments	Documents(if any)
On what occasion and for what diseases or injuries have you received medical advice, when and by whom?	No		
Has any relative (member of your family) living or, dead, been affected with diabetes, Cancer, Gout, Consumption, epilepsy, Insanity, Apoplexy, Heart failure ? If so, give particulars.	No		
Have you lived in the same house or been associated in any way with a person suffering from consumption or any other infectious diseases within the last two years ? If so, give details.	No		
Have you ever suffered from diseases of the Brain or from Paralysis, Insanity, Epileptic or other fits, or any other nervous disorder ?	No		
Have you ever suffered from Sore-throat, Spitting of blood, Chronic Cough, Asthma, Bronchitis or other diseases of the Lungs ?	No		
Have you ever suffered from Dropsy or diseases of the Liver Kidney or Urinary Organs ?	No		
Have you ever vomited or passed blood or suffered from Diarrhoea, Dysentery or Stomach ache ? If so, since when, how often and how long each time ?	No		
Have you ever suffered from Rheumatic fever or chronic Rheumatism? If so, what joints were attacked? do you suffer from shortness of breath, giddiness or palpitation of heart? If so, since when how often and how long each time ?	No		
Have you ever passed blood, pus, sugar, or albumen in urine? How often do you get up at night to pass urine?	No		
Have you had any other illnesses considered by you to be important or not? If so, give details.	No		
Do you drink wine, spirits or malt liquors? Are you addicted to the use of any narcotic drugs like opium, cocaine, etc. If so, give particulars, Do you smoke tobacco? If so, to what extent ?	No		
[a] Have you remained absent from your work on grounds of health during the last 3 years? If so, state when, how long and or what ailments?	No		
[b] Were you medically advised to have a change of place for health reasons? If so, give reasons and state when and how long.	No		
Has any proposal on your life been previously made to official Branch or Life Insurance Corporation, or Postal Insurance, or Hyderabad state Life Insurance fund? If so, state.	No		

☑ Verify ← Click on Verify

+ View Payment Details

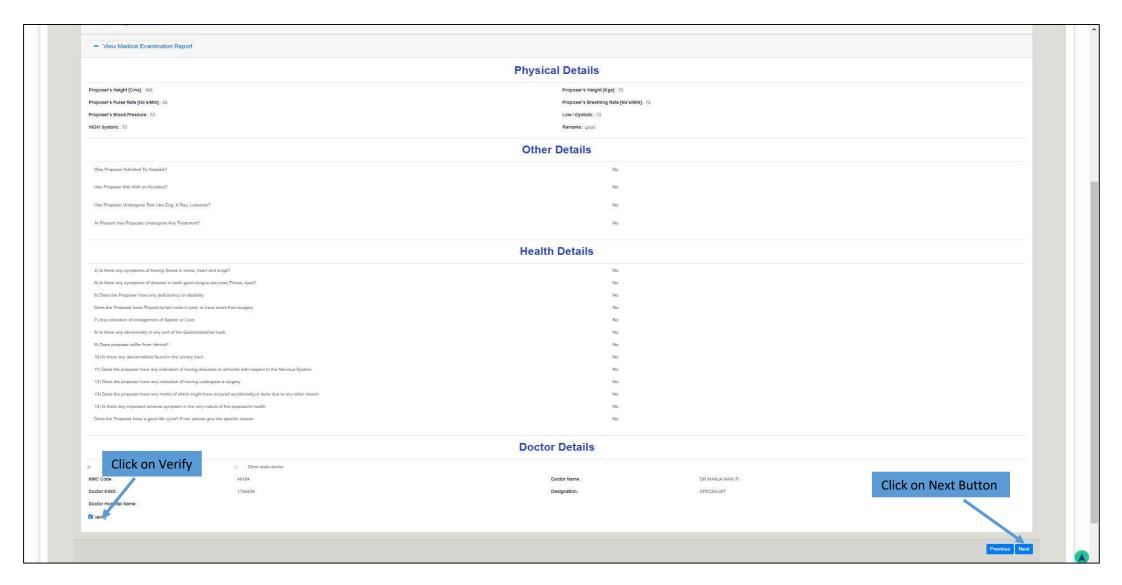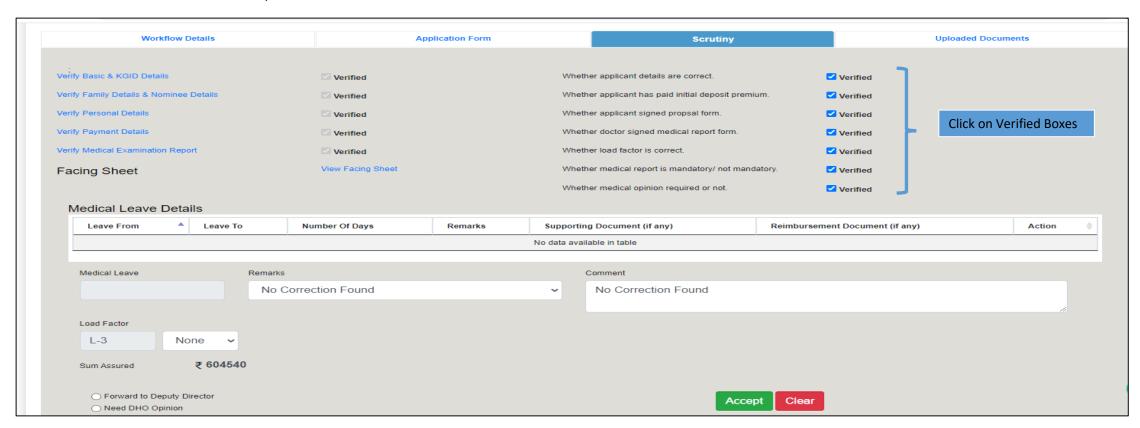17. To verify the **"Payment Details"** tick the check box **Verify**.

18. To verify the **"Medical Examination Report"** tick the check box **Verify.** Click on **Next** to proceed further.
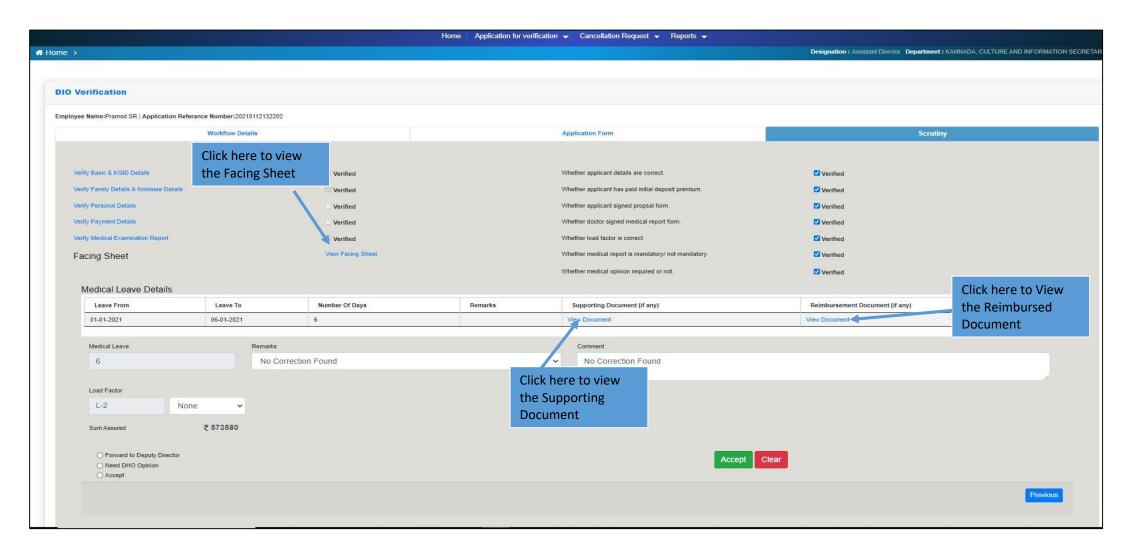
19. In Scrutiny DIO has to verify:
   * Whether applicant details are correct.
   * Whether applicant has paid initial deposit premium.
   * Whether applicant signed proposal form.
   * Whether doctor signed medical report form.
   * Whether load factor is correct.
   * Whether medical report is mandatory/ not mandatory.
   * Whether medical opinion required or not.
20. Tick the check box **"Verified",** if the above mentioned details are correct.

Workflow Details	Application Form	Scrutiny	Uploaded Documents

Verify Basic & KGID Details   ☑ Verified   Whether applicant details are correct.   ☑ Verified

Verify Family Details & Nominee Details   ☑ Verified   Whether applicant has paid initial deposit premium.   ☑ Verified

Verify Personal Details   ☑ Verified   Whether applicant signed propsal form.   ☑ Verified

Verify Payment Details   ☑ Verified   Whether doctor signed medical report form.   ☑ Verified

Verify Medical Examination Report   ☑ Verified   Whether load factor is correct.   ☑ Verified

Facing Sheet   View Facing Sheet   Whether medical report is mandatory/ not mandatory.   ☑ Verified

Whether medical opinion required or not.   ☑ Verified

Click on Verified Boxes

Medical Leave Details

Leave From	Leave To	Number Of Days	Remarks	Supporting Document (if any)	Reimbursement Document (if any)	Action
			No data available in table			

Medical Leave

Remarks: No Correction Found

Comment: No Correction Found

Load Factor: L-3   None

Sum Assured   ₹ 604540

○ Forward to Deputy Director
○ Need DHO Opinion

[Accept] [Clear]

21. In Scrutiny DIO can verify the "Medical Leave Details".

Click here to view the Facing Sheet

Click here to View the Reimbursed Document

Click here to view the Supporting Document
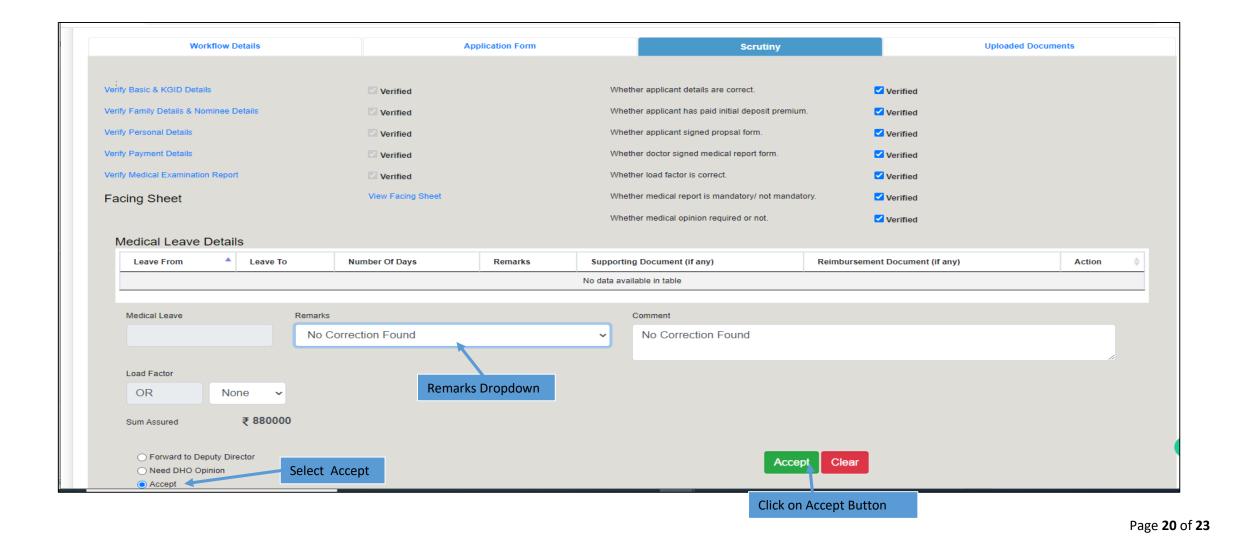
22. If the Employee is applicable for the **"Load Factor"**, it is auto-populated.
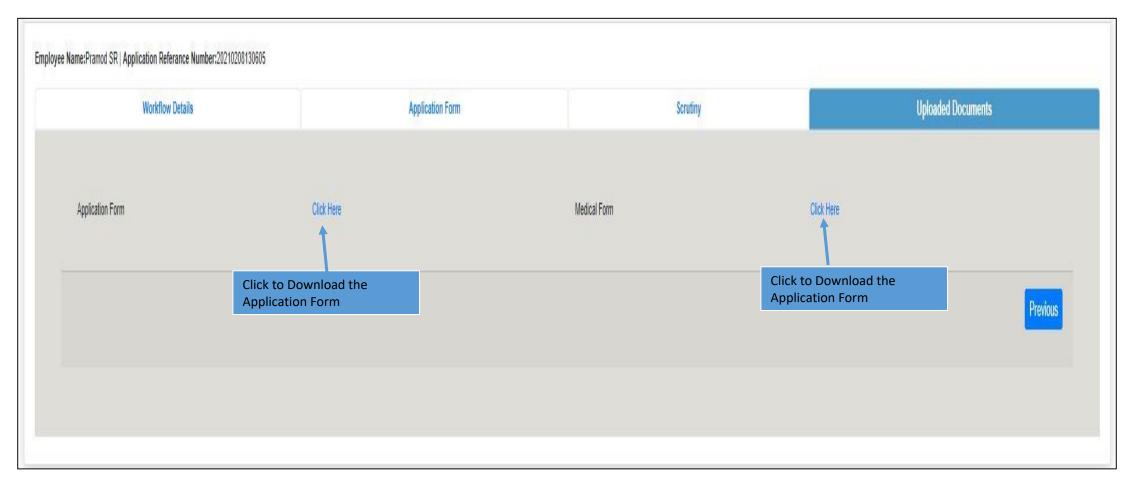23. If the Employee is applicable for the "**Decrease Lean (DL)"**, it can be selected from the drop-down available.

24. After verification, if no corrections are required, DIO can accept the application by clicking on **Accept** button.
25. If DIO wants DHO Opinion then they can select **"Need DHO Opinion"** and it will move to Caseworker Login.
26. If Sum Assured Value is more than 15 Lakhs, DIO has to select **"Forward to Deputy Director"** option.

Workflow Details	Application Form	Scrutiny	Uploaded Documents

Verify Basic & KGID Details	☑ Verified	Whether applicant details are correct.	☑ Verified
Verify Family Details & Nominee Details	☑ Verified	Whether applicant has paid initial deposit premium.	☑ Verified
Verify Personal Details	☑ Verified	Whether applicant signed propsal form.	☑ Verified
Verify Payment Details	☑ Verified	Whether doctor signed medical report form.	☑ Verified
Verify Medical Examination Report	☑ Verified	Whether load factor is correct.	☑ Verified
Facing Sheet	View Facing Sheet	Whether medical report is mandatory/ not mandatory.	☑ Verified
		Whether medical opinion required or not.	☑ Verified

Medical Leave Details

Leave From ▲	Leave To	Number Of Days	Remarks	Supporting Document (if any)	Reimbursement Document (if any)	Action ♦
			No data available in table			

Medical Leave

Remarks
No Correction Found ⌄ ← Remarks Dropdown

Comment
No Correction Found

Load Factor
OR   None ⌄

Sum Assured   ₹ 880000

○ Forward to Deputy Director
○ Need DHO Opinion   ← Select Accept
◉ Accept

Accept **Clear** ← Click on Accept Button

27. DIO can click on **"Uploaded Documents"** to View and Download the **"Application Form"** and **"Medical Form"**.

Employee Name:Pramod SR | Application Referance Number:20210208130605

Workflow Details	Application Form	Scrutiny	Uploaded Documents

Application Form   Click Here   Medical Form   Click Here

Click to Download the Application Form

Click to Download the Application Form

Previous

28. DIO has to confirm changes before submitting the application, click on "OK" Button.

DIO Verification

Employee Name:Pramod SR | Application Referance Number:20210112132202

Workflow Details			Scrutiny

Confirm changes? ✕

Are you sure you want to submit the changes?

OK   CANCEL

Verify Basic & KGID Details	☑ Verified	☑ Verified
Verify Family Details & Nominee Details	☑ Verified	☑ Verified
Verify Personal Details	☑ Verified	Whether applicant signed propsal form.	☑ Verified
Verify Payment Details	☑ Verified	Whether doctor signed medical report form.	☑ Verified
Verify Medical Examination Report	☑ Verified		☑ Verified

Click on OK Button

Facing Sheet   View Facing Sheet   not mandatory.   ☑ Verified

Whether medical opinion required or not.   ☑ Verified

Medical Leave Details

Leave From	Leave To	Number Of Days	Remarks	Supporting Document (if any)	Reimbursement Document (if any)
01-01-2021	06-01-2021	6		View Document	View Document

Medical Leave
6

Remarks
No Correction Found

Comment
No Correction Found

Load Factor
L-2   DL Rs 300 for

Sum Assured   ₹ 573580

○ Forward to Deputy Director
○ Need DHO Opinion
◉ Accept

Accept   Clear

Previous

29. **"KGID Policy Number"** is generated and the employee will get the notification to his registered mobile number & email id.
30. Employee can download **"NB Bond"** and **"facing sheet"** in his login.

KGID Policy number has been generated