



Integrated Solution for KGID

System Requirement Specification (SRS)

Module: Life Insurance
Sub Module: New Business
Version: 1.5

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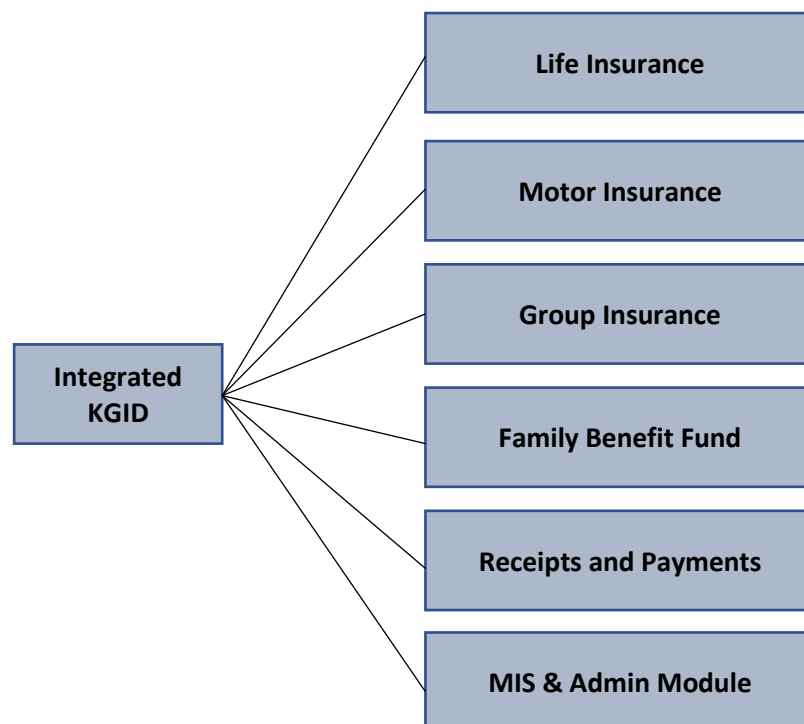
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1. Introduction

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 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 Net Salary is calculated in HRMS bill after deducting necessary charges from gross amount. 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
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
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

Age	Sum Assured	L-1	L-2	L-3
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.

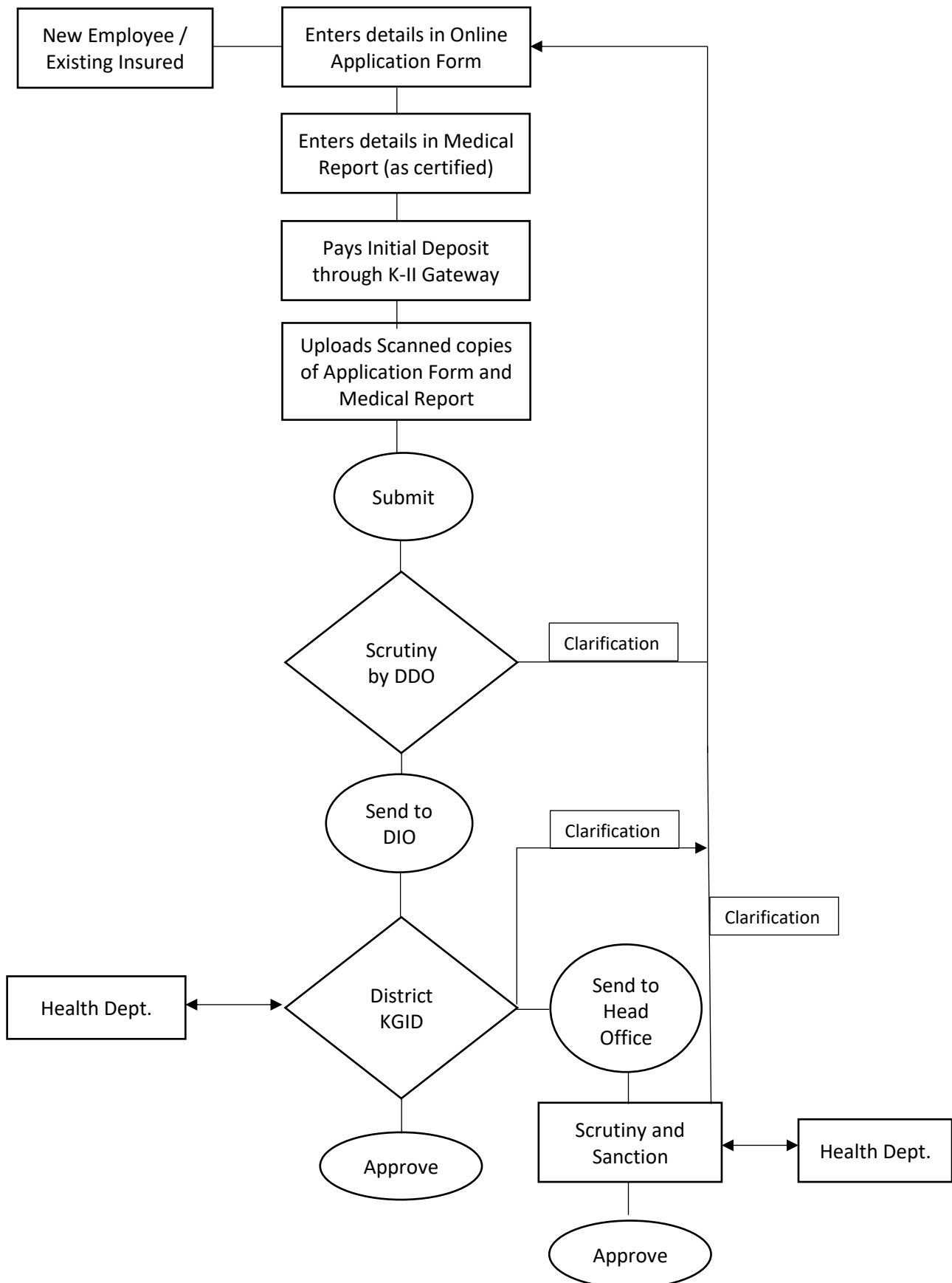
The criteria for deciding the age of the person are as follows.

- 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

List of Use Cases

Sl.No.	Use Case	Ref. No.
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
2	Employee / Insured logs into KGID Portal and enters Application Details	2.2
3	Existing Employee (Insured) logs into the KGID Portal using any of the KGID nos. (First KGID Policy or any of the subsequent policies)	2.3
4	Employee / Insured enters Premium and pays the Initial Deposit	2.4
5	Employee / Insured logs into KGID Portal and enters Medical Report Details	2.5
6	Employee / Insured submits the Application	2.6
7	Department DDO verifies and forwards the Application	2.7
8	District Insurance Office verifies and approves / forwards the Application	2.8
9	KGID Head Office verifies and approves the Application	2.9

Use Case 2.1

Employees enters Mobile No. and confirms by way of OTP sent to Mobile No. / e-mail (for New Employees)

2.1.1 Purpose:

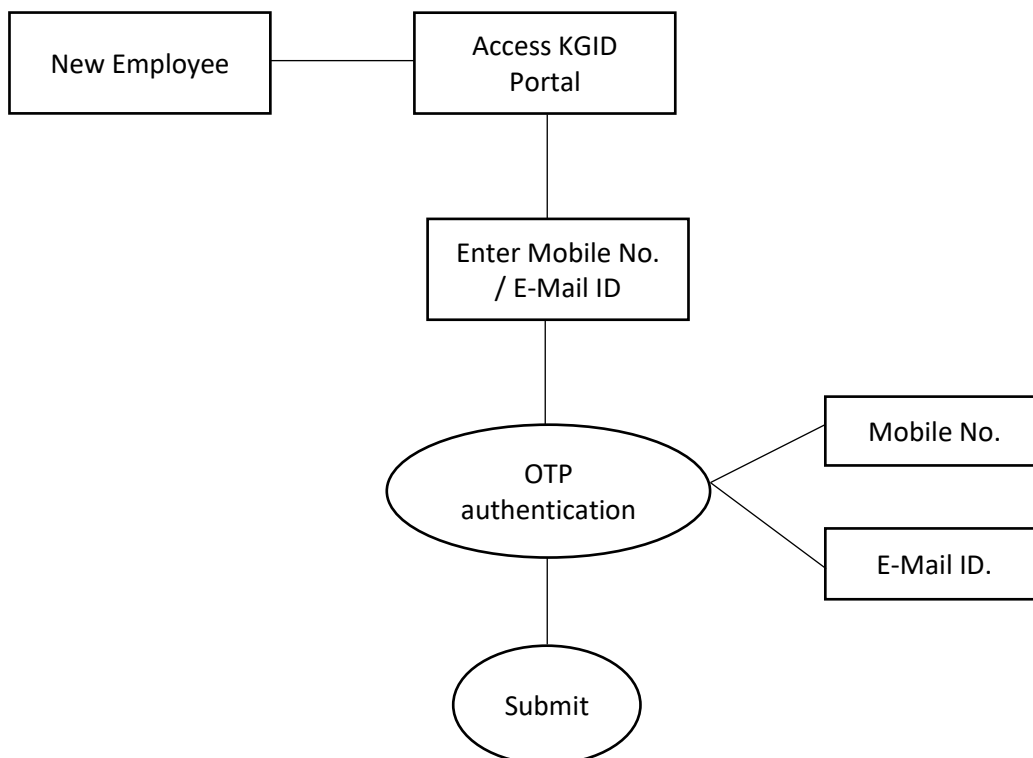
This Use Case enables new employees in searching their details in KGID Portal and initiate application filling process. The employee details are obtained from recruiting department which are then made available in KGID Portal.

2.1.2 Pre-Requisites:

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

- Obtaining employee details from recruiting department including DDO code
- Obtaining details of posting of employees (DDO Office details)
- Uploading details of employees into KGID portal either by Department or by DDO
- System should validate for multiple records upload.

2.1.3 Process flow:



2.1.4 Step-wise Approach:

Step-1:

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

Step-2:

New Employee enters Mobile No. for authentication or searches DDO code and selects the 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 DDO Details:

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Dept. Code	Varchar 2	20	PK
2	DDO Code			
3	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	Place of Birth			

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

Pay Scale Details (from HRMS)

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 OTP authentication on compliance of the following conditions.
 - Current age of Employee is less than 50 years
 - If above 50 years, system should be able to generate dummy no. for the Employee at the time of upload of details by DDO and update the same to HRMS system online. DDO need to upload scanned copy of DoB and Appointment Order.
 - Type of Employment is “Permanent”
 - Employment is working in Government Department
- Validation for duplicate mobile no. need to be enabled.

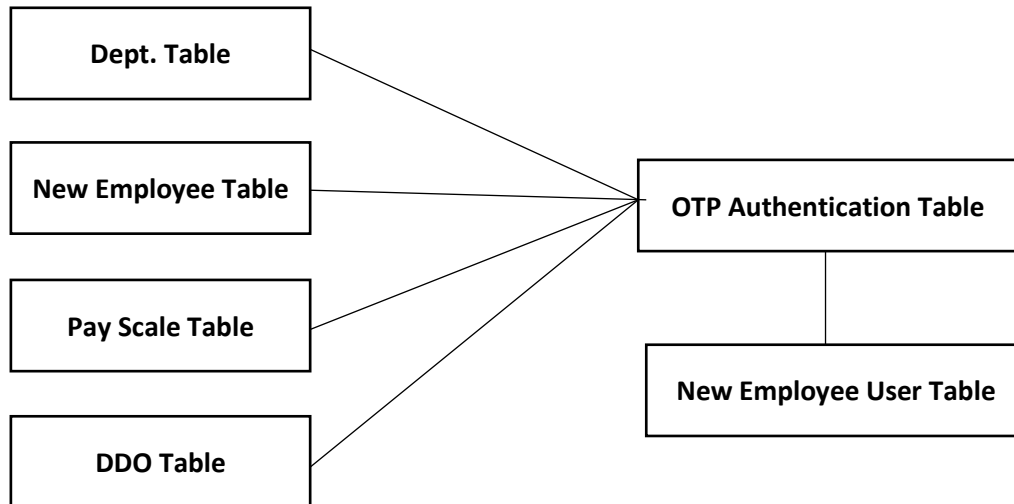
2.1.8 Changes / Modification of Data:

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 DDO.
 - Each DDO will have role for uploading details of newly recruited employee details (in the form of pre-defined excel sheets) and editing the employee details after uploading. Upload and Editing should be through Digital Signature Certificate.
- Post OTP Authentication and prior to taking KGID Policy
 - DDO should update the mobile no. and e-mail ID.
- Post OTP Authentication and after taking KGID Policy
 - 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.

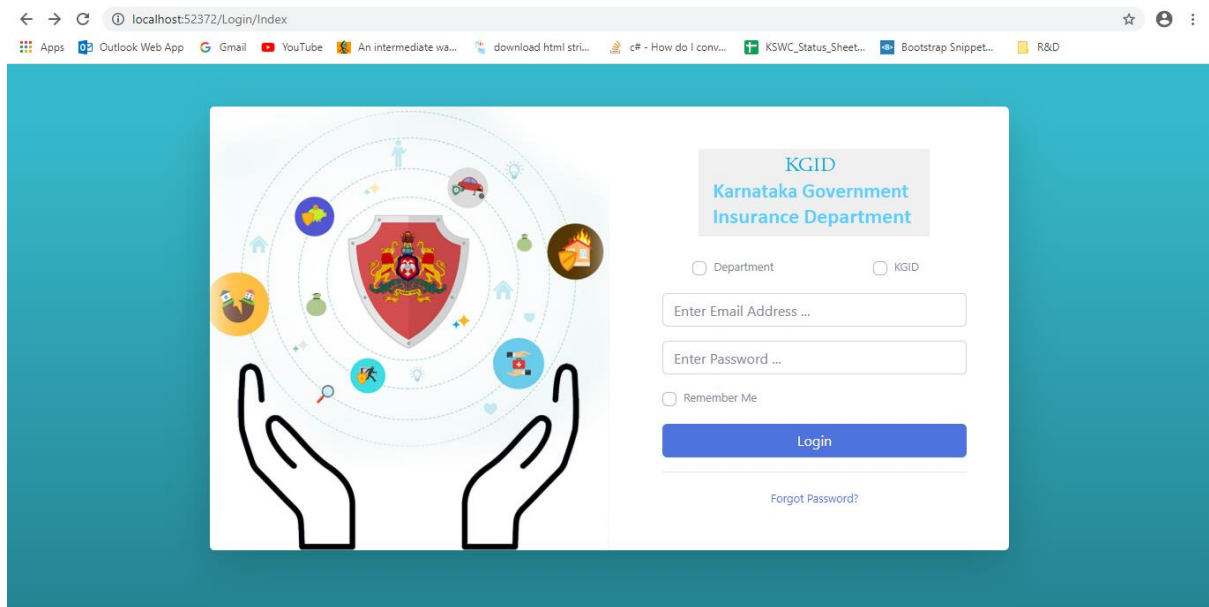


EXCEPTIONS

1. Employee incorrectly entering Mobile No.
2. Employee entering details with special characters
3. Employee clicking buttons several times (OTP button, authenticate button)
4. Employee repeatedly entering incorrect OTPs.

TENTATIVE SCREEN DESIGN

Login:



← → ↻ localhost:52372/Login/Index ☆ ⓘ ⋮

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KGID
Karnataka Government Insurance Department

☐ Department ☐ KGID

Enter Email Address ...

Enter Password ...

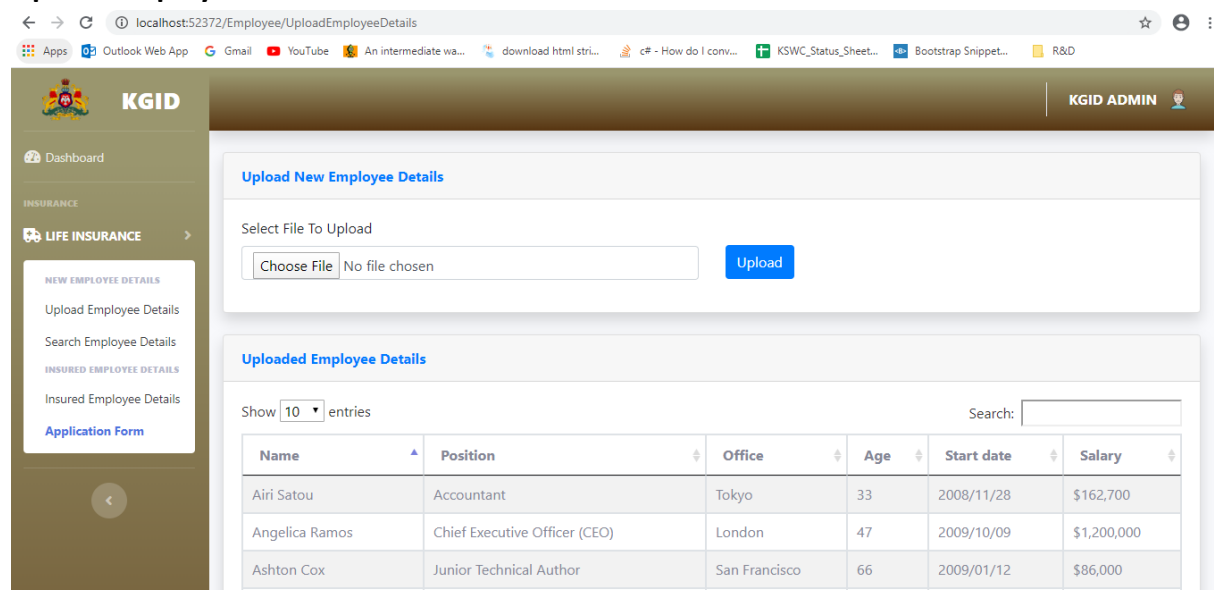
☐ Remember Me

Login

[Forgot Password?](#)

- New Employee logs in using Mobile No. / E-mail ID with OTP authentication. The Mobile No. or E-Mail should be available in the System prior to login.
- The Opening Page should provide option to click on New Proposal after selecting Life Insurance Link in Main Menu
- Radio Button to be provided in Login Screen to select “Existing Employee / New Employee”

Upload Employee Details



← → ↻ localhost:52372/Employee/UploadEmployeeDetails ☆ ⓘ ⋮

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KGID KGID ADMIN

Dashboard

INSURANCE

LIFE INSURANCE

NEW EMPLOYEE DETAILS

Upload Employee Details

Search Employee Details

INSURED EMPLOYEE DETAILS

Insured Employee Details

Application Form

Upload New Employee Details

Select File To Upload

Choose File No file chosen Upload

Uploaded Employee Details


Show 10 entries Search:

Name	Position	Office	Age	Start date	Salary
Airi Satou	Accountant	Tokyo	33	2008/11/28	\$162,700
Angelica Ramos	Chief Executive Officer (CEO)	London	47	2009/10/09	\$1,200,000
Ashton Cox	Junior Technical Author	San Francisco	66	2009/01/12	\$86,000

Search New Employee

← → ↻ localhost:52372/Employee/NewEmployeeSearch ☆ 👤 ⋮

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**KGID**

Dashboard

INSURANCE

LIFE INSURANCE >

NEW EMPLOYEE DETAILS

Upload Employee Details

Search Employee Details

INSURED EMPLOYEE DETAILS

Insured Employee Details

Application Form

<

KGID ADMIN 👤

KGID New Proposal

☐ Search By Name

Department

Name

DOB

☒ Search By Mobile No

Mobile Number

DOB

Search

Name	Position	Office	Age	Start date	Salary
Tiger Nixon	System Architect	Edinburgh	61	2011/04/25	\$320,800

OTP

Enter OTP

Authenticate

Use Case 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:

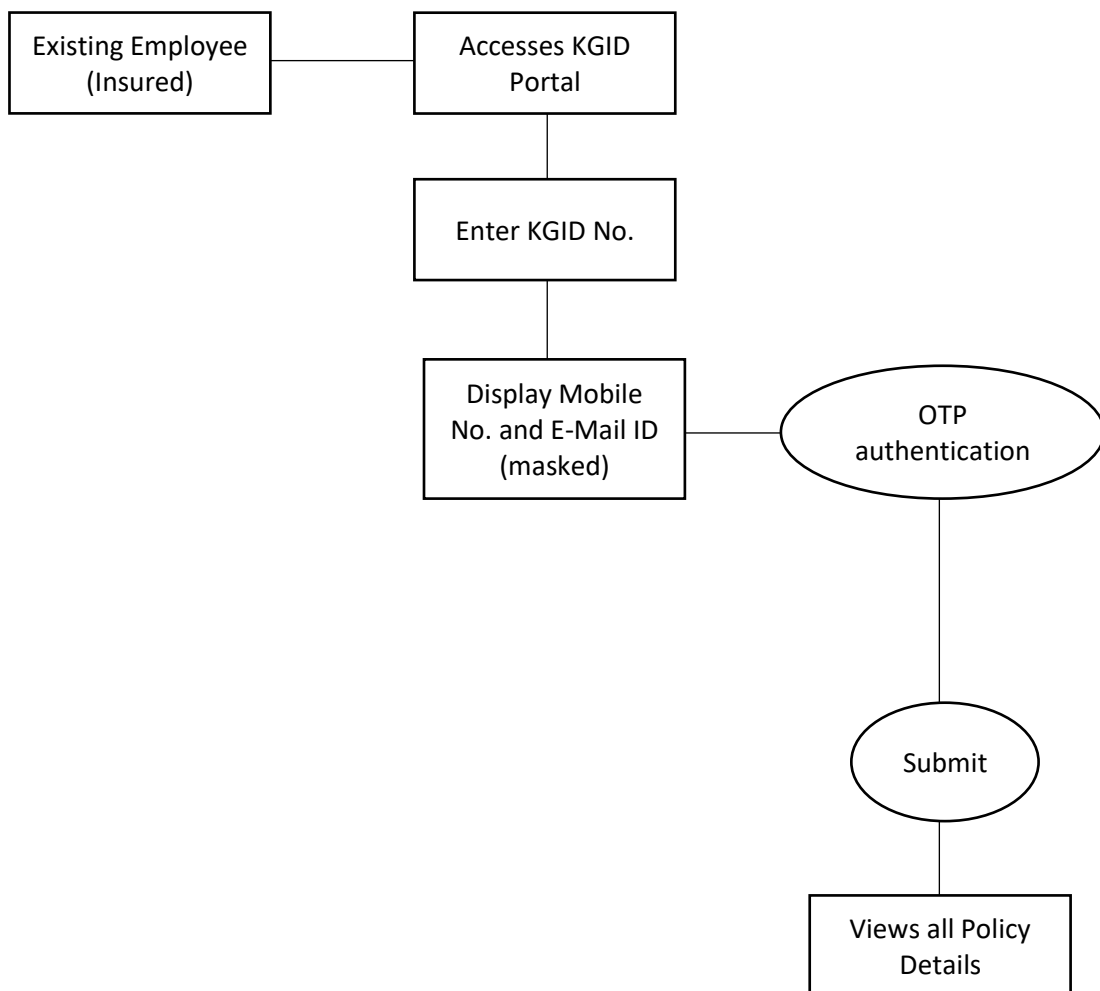
This Use Case enables existing employees (Insured) to log into the KGID Portal. The KGID details (First Policy or subsequent policies) are obtained from Master Tables maintained within the system.

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 Process flow:



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 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	DDO 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 as per HRMS salary details
 - 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.

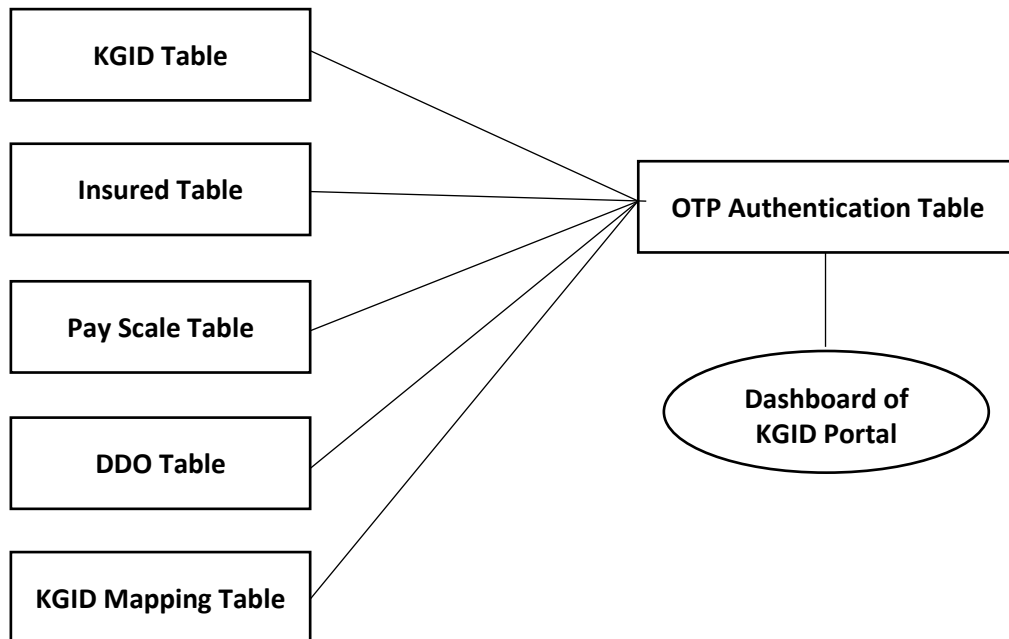
2.2.8 Changes / Modification of Data:

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. In case of change of Name, Nominee Name and DoB, system should allow for viewing of earlier details along with updated HRMS details with an option to accept / seek additional documents by KGID officials. Approval is by DIO.
- 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.



EXCEPTIONS:

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

TENTATIVE SCREEN DESIGN

Insured Employee Login:

The screenshot shows a web browser at localhost:52372/Employee/InsuredEmployee. The page has a dark blue header with the KGID logo and 'KGID ADMIN' on the right. A left sidebar contains navigation links: Dashboard, INSURANCE, and LIFE INSURANCE. The main content area is titled 'KGID Insured Employee Details Search' and contains a login form with fields for 'Enter KGID Number', 'OTP', and 'Captcha', along with an 'Authenticate' button and a 'Search' button. Below the form is a table with employee details.

Name	Position	Office	Age	Start date	Salary
Tiger Nixon	System Architect	Edinburgh	61	2011/04/25	\$320,800

Use Case 2.3

Employee / Insured logs into KGID Portal and enters Application Details

2.3.1 Purpose:

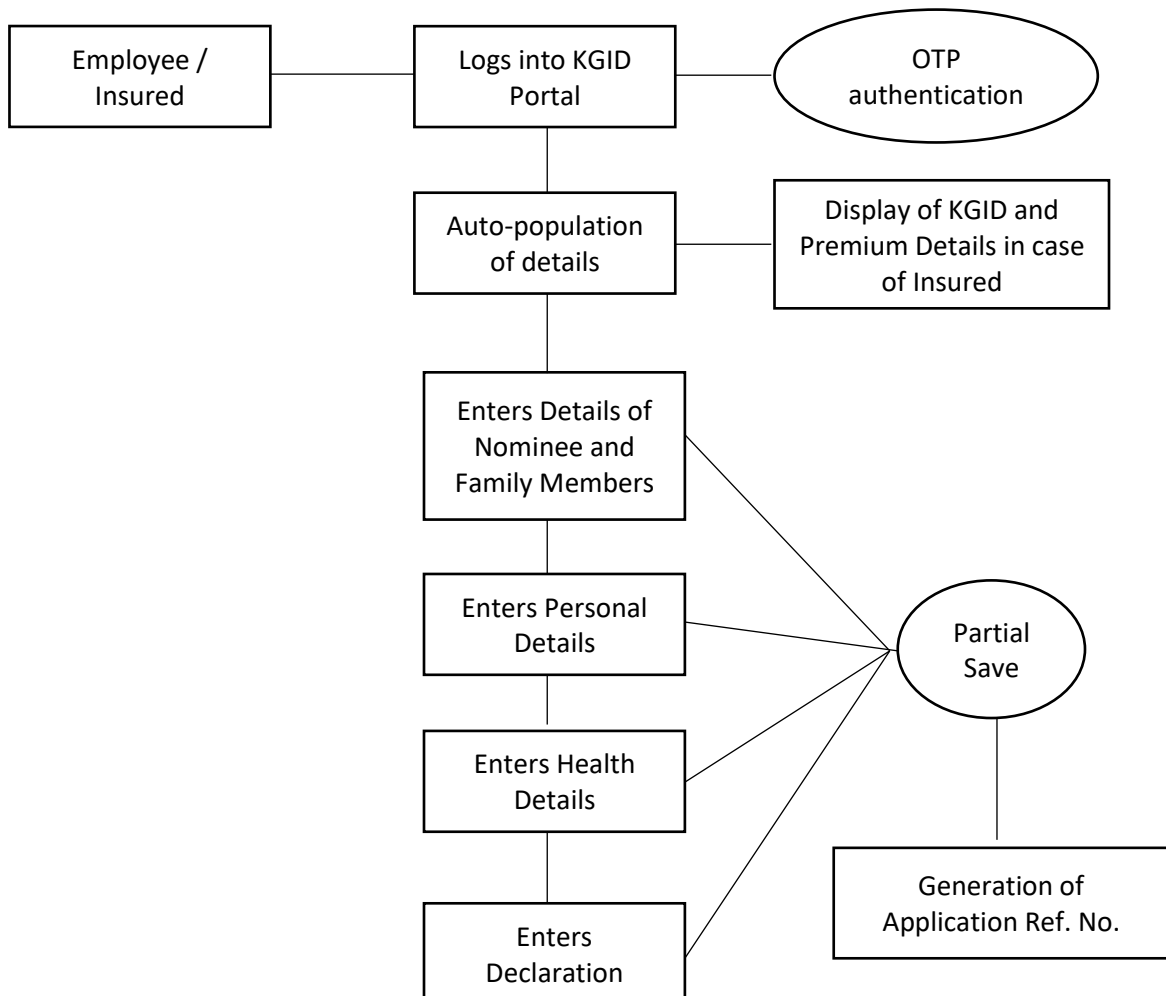
This Use Case enables new Employees / Insured to log into the KGID Portal and enter various details as required in KGID Application Form.

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 data which is updated from HRMS System
- Pay Scale and Place of Posting details for new Employees populated from New Employee Table

2.3.3 Process flow:



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. System generates Application Reference No. on saving the Application.

The details of the KGID Application Form are as follows.

BASIC DETAILS:

Sl. No.	Data Field
1	Proposer Name (auto mode) Name of Office Office 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.
- Guardian option should be enabled only if nominee is a Minor.

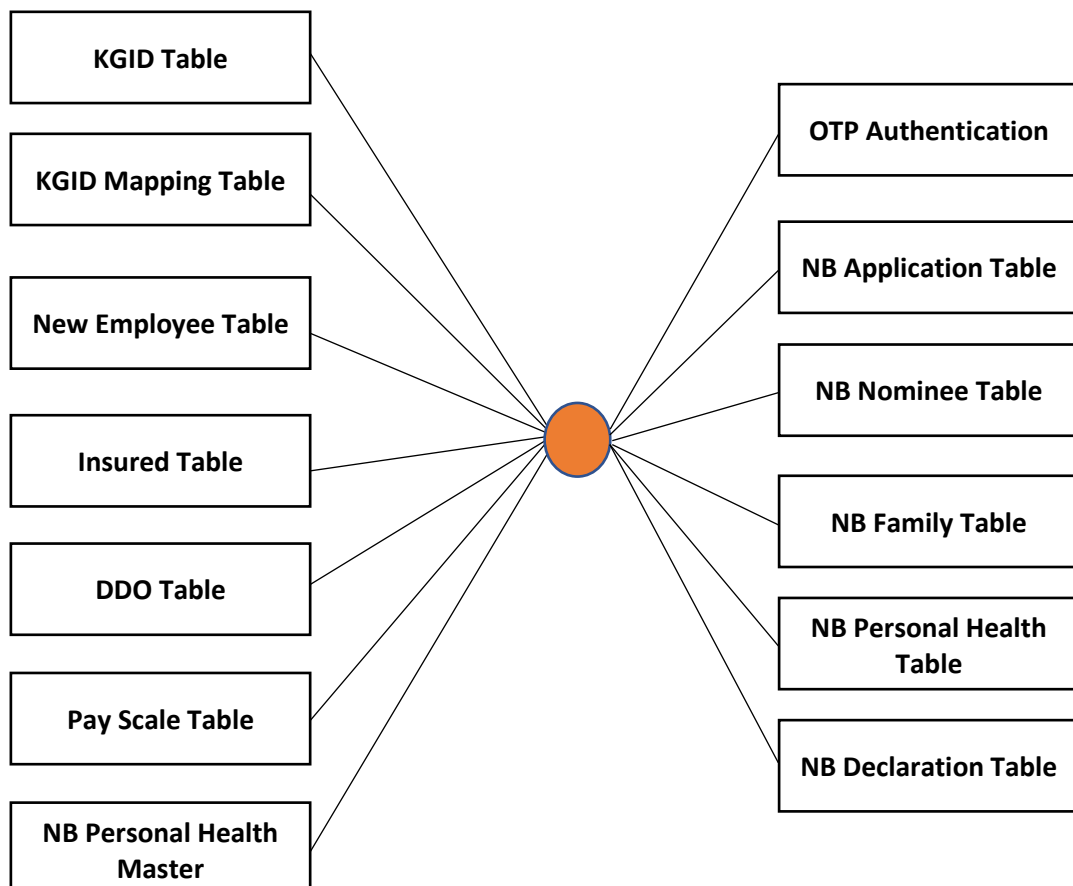
2.3.8 Changes / Modification of Data:

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. In case of change of Name, Nominee Name and DoB, system should allow for viewing of earlier details along with updated HRMS details with an option to accept / seek additional documents by KGID officials. Approval is by DIO.
- 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.



EXCEPTIONS

1. Repeated entry of details and saving of Application
2. Repeated clicking “Next” and “Back” button
3. Click on multiple NB Proposals
4. Opening multiple sessions

TENTATIVE SCREEN DESIGN

Basic Details:

The screenshot shows a web browser window with the URL `localhost:52372/Employee/ApplicationForm`. The page title is "Employee Application Form". On the left, there is a sidebar with the "KGID" logo and a menu. The main content area is titled "Basic Details" and contains a form with the following fields:

- Proposer Name
- Father Name
- Place Of Birth
- Full Address
- Phone
- Designation & Joining Date Of Government Service
- Present Designation
- Present Working office
- Spouse Name
- Date Of Birth
- Pin
- Permanent / Temporary
- Present Pay Scale

At the bottom right of the form is a "Next" button.

KGID Details:

The screenshot shows the same web browser window, but the form is now titled "KGID Details". It includes a "Monthly Premium Details(Minimum)" field and an "Enter Amount" field. Below these is a table with the following data:

Name	Position	Office	Age	Start date	Salary
Tiger Nixon	System Architect	Edinburgh	61	2011/04/25	\$320,800
Garrett Winters	Accountant	Tokyo	63	2011/07/25	\$170,750
Ashton Cox	Junior Technical Author	San Francisco	66	2009/01/12	\$86,000
Cedric Kelly	Senior Javascript Developer	Edinburgh	22	2012/03/29	\$433,060

At the bottom of the table are "Previous" and "Next" buttons.

Nominee Details:

← → ↺ localhost:52372/Employee/ApplicationForm 🔍 ☆ 👤 ⋮

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KGID KGID ADMIN

Dashboard

EMPLOYEES

LIFE INSURANCE

NEW EMPLOYEES DETAILS
Upload Employee Details
Search Employee Details
Employee Insurance Details
Insured Employee Details
Application Form

1 Basic Details
2 KGID Details
3 **Nominee Details**
4 Family Details
5 Personal Details
6 Declaration

Nominee Details

Name Of Nominee Age

Relation % Share

In Case Of Minor
Name Of Guardian Age

Relation With Nominee

[Add](#)

Name	Position	Office	Age	Start date	Salary
Tiger Nixon	System Architect	Edinburgh	61	2011/04/25	\$320,800
Garrett Winters	Accountant	Tokyo	63	2011/07/25	\$170,750
Ashdon Cox	Junior Technical Author	San Francisco	66	2009/01/12	\$86,000
Cedric Kelly	Senior Javascript Developer	Edinburgh	22	2012/03/29	\$433,060

Name Position Office Age Start date Salary

[Previous](#) [Next](#)

Family Details:

← → ↺ localhost:52372/Employee/ApplicationForm 🔍 ☆ 👤 ⋮

Apps Outlook Web App Gmail YouTube An intermediate wa... download html stri... c# - How do I conv... KSWC_Status_Sheet... Bootstrap Snippet... R&D

KGID KGID ADMIN

Dashboard

EMPLOYEES

LIFE INSURANCE

NEW EMPLOYEES DETAILS
Upload Employee Details
Search Employee Details
Employee Insurance Details
Insured Employee Details
Application Form

1 Basic Details
2 KGID Details
3 Nominee Details
4 **Family Details**
5 Personal Details
6 Declaration

Family Details

Father Mother

Number of Brother's

(If Alive) Age (If Dead) Age

Health Details Reason For Death

Number of Sister

(If Alive) Age (If Dead) Age

Health Details Reason For Death

Number Of Children
Alive Dead

[Previous](#) [Next](#)

Personal Details:

The screenshot shows the 'Personal Details' step of the 'Employee Application Form' in the KGID system. The left sidebar contains a navigation menu with options like 'Dashboard', 'LIFE INSURANCE', and 'Application Form'. The main content area features a progress bar with six steps: 1. Basic Details, 2. KGID Details, 3. Nominee Details, 4. Family Details, 5. Personal Details (current step), and 6. Declaration. The 'Personal Details' section includes several form fields: 'Is Your health in good condition:' with two checkboxes, 'Details of ailment in last 3 years for which you have undergone treatment for more than a year or undergone surgery:' with a text area, 'Height:' and 'Weight:' with input fields, 'In case of females Reverts Period Date:' with a date picker, and 'Are you Pregnant now:' with a dropdown. On the right, there is a section titled 'Details in Case of Following Diseases' with a list of checkboxes for various conditions: Stomach: Disease, Heart Disease, Disease related to Brain, Nerves, Gastroenterology, Tuber Culosis, High/Low Bp, Cancer, Seizures/Fits, Leprosy, Hernia, Hepatitis, Aids, and Name of the Above. A 'next' button is located at the bottom right of the form area. The footer indicates '© Copyright 2020 © KGID - Government of Karnataka | Designed & Developed by Centre for Smart Governance.'

Declaration:

The screenshot shows the 'Declaration' step of the 'Employee Application Form' in the KGID system. The layout is similar to the previous page, with the same sidebar and progress bar. The 'Declaration' section contains a text area with the following text: 'I hereby declare that I have explained the contents of this application form to the life to be assured in _____ language and have truthfully recorded the answers provided to me.' Below the text area are two buttons: 'Previous' and 'Finish'. The footer is the same as the previous page: '© Copyright 2020 © KGID - Government of Karnataka | Designed & Developed by Centre for Smart Governance.'

Use Case 2.4

Employee / Insured enters Premium and pays the Initial Deposit

2.4.1 Purpose:

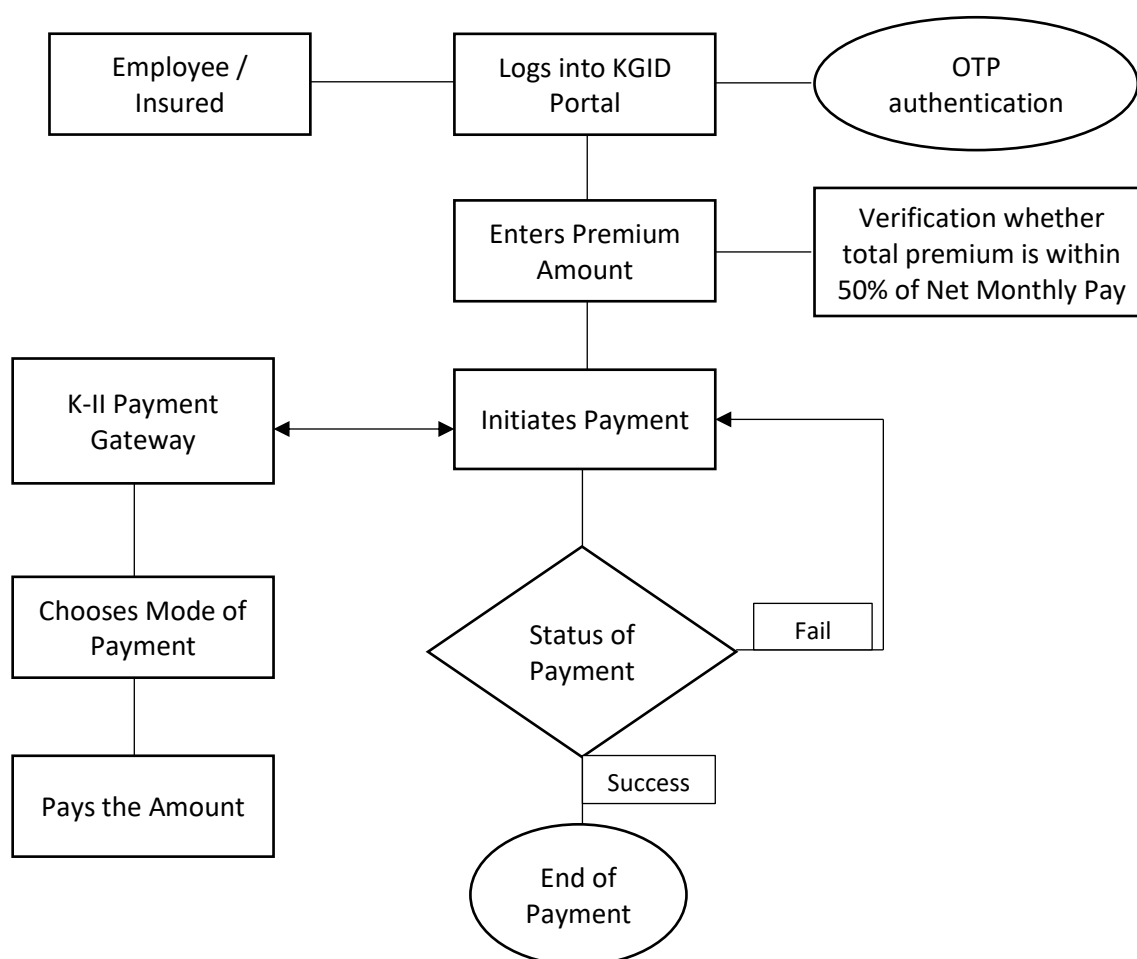
This Use Case enables new Employees / Insured to enter the premium amount and pay the initial deposit using the Online Khajane-II Payment Gateway.

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 Process flow:



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 displays 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 disallows entry of amount less than the minimum premium to be paid.
- System automatically selects the purpose of payment, sub-purpose of payment, DDO code and Head of Account while sending payment details to Khajane-II

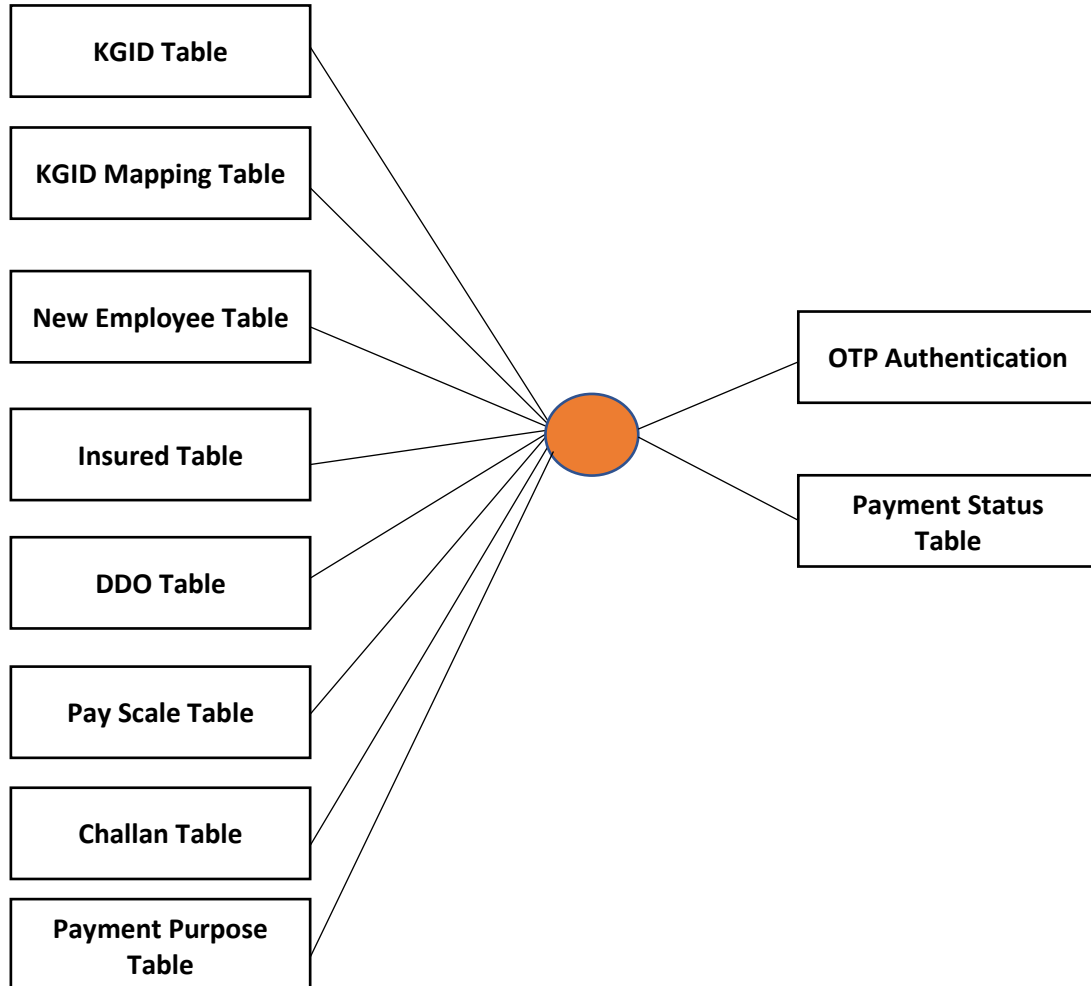
2.4.8 Changes / Modification of Data:

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

- System should allow for payment of challan anytime after generation of challan in the system.
- 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 should allow for payment of premium in multiple amounts by generating challaans for various amount.
- 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.
- In case of multiple payments, system should disable already existing Medical Report and allow Employee / Insured to enter details of new Medical Report against the total premium amount.
- 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 and status is unsuccessful.

2.4.9 Data Exchange:

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



Exceptions:

1. Multiple generation of Challaans for same amount / varying amount
2. Multiple generation of Challaans for varying amounts
3. Repeated Challans without entering into Khajane-II
4. Multiple clicking of pay to Khajane-II without proceeding further in gateway

TENTATIVE SCREENS

ApplicationForm x +

localhost:52372/Employee/ApplicationForm

KGID ADMIN

INSURANCE

LIFE INSURANCE

Employee Application Form

ApplicationForm Payment Medical Report

1 Generate Challen

2 Payment Details

Payment Amount

Payment Ref No

Sub Purpose

Hoa

Purpose

District Office

Date

dd-mm-yyyy

Generate Challen

Retry

Next

ApplicationForm x +

localhost:52372/Employee/ApplicationForm

KGID ADMIN

INSURANCE

LIFE INSURANCE

Employee Application Form

ApplicationForm Payment Medical Report

1 Generate Challen

2 Payment Details

Payment Ref No

Transaction No

Amount

Date Of Payment

dd-mm-yyyy

Print

Previous

Finish

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Use Case 2.5

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

2.5.1 Purpose:

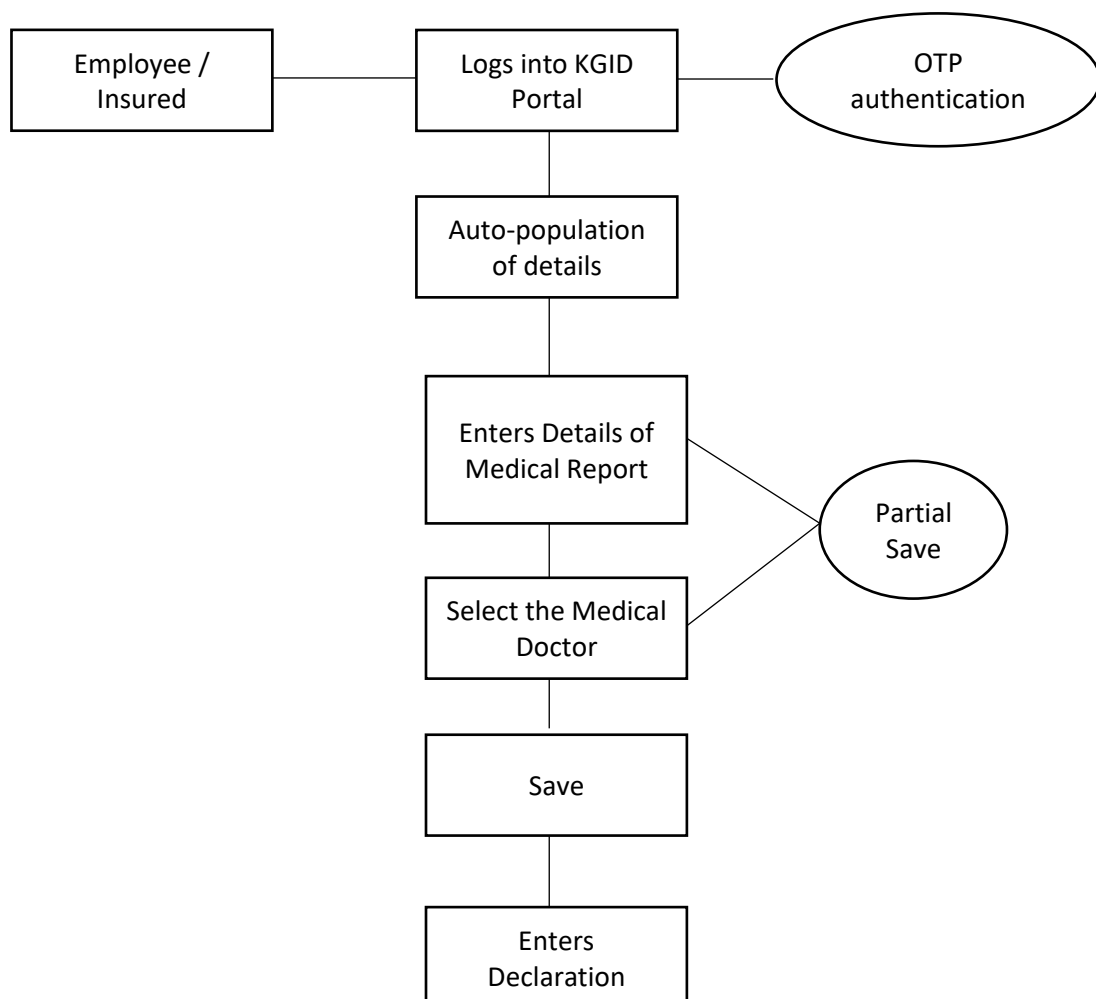
This Use Case enables new Employees / Insured to log into the KGID Portal and enter various Medical Report details as certified by authorized Medical Doctor.

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. / KGID No.) to be available in the System
- Medical Doctors should have served in Govt. Service for more than 1 year
- Medical Report Form

2.5.3 Process flow:



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		
4	DDO Code	Varchar 2	10	FK

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 required.
- If any major deviation in health condition (based on response as entered by the Employee / Insured), System should allow for submission of Medical Report

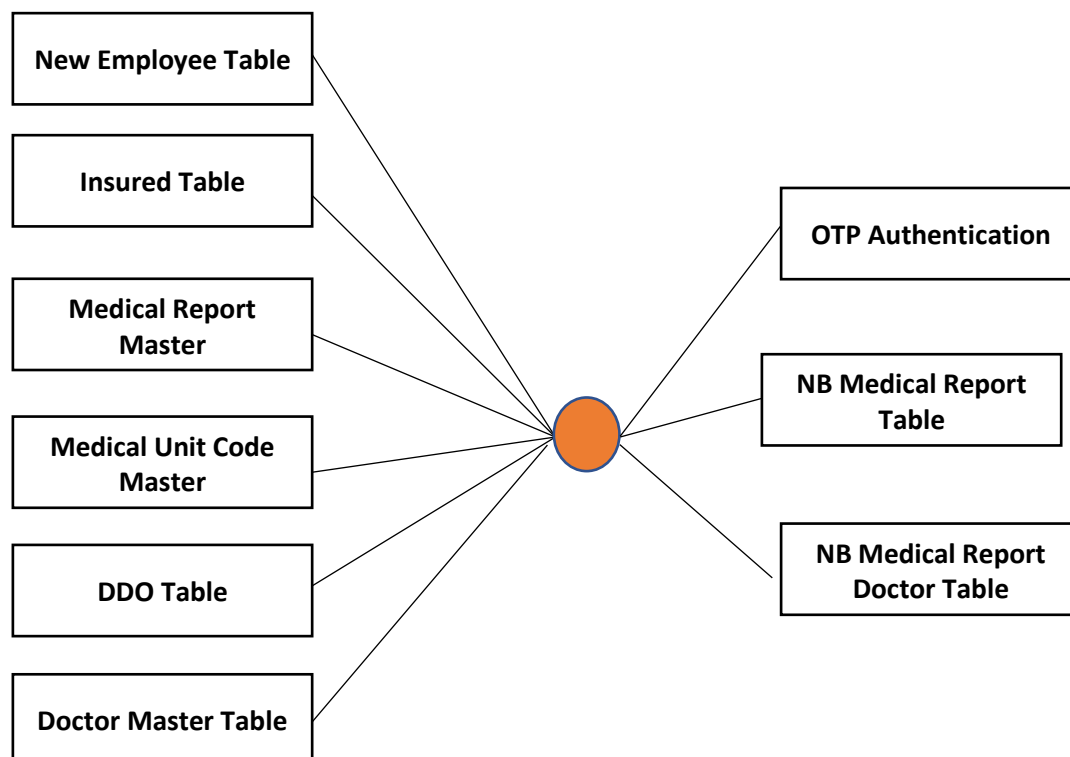
2.5.8 Changes / Modification of Data:

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.



Exceptions:

1. Repeated entry of details and saving of Application
2. Repeated clicking “Next” and “Back” button
3. Clicking on multiple Medical Proposals
4. Opening multiple sessions

TENTATIVE SCREENS

This screenshot shows the 'Employee Application Form' interface. The browser address bar indicates the URL is localhost:52372/Employee/ApplicationForm. The page has a dark brown header with the KGID logo on the left and 'KGID ADMIN' on the right. A left sidebar contains 'INSURANCE' and 'LIFE INSURANCE' with a back arrow. The main content area is titled 'Employee Application Form' and features three tabs: 'ApplicationForm' (active), 'Payment', and 'Medical Report'. On the left, a vertical list of steps includes '1 Basic Details' (highlighted), '2 Physical Details', '3 Other Details', and '4 Health Details'. The form fields for 'Basic Details' are: 'Proposer Name' and 'Address' (top row), and 'PinCode' and 'PhoneNo' (bottom row). A blue 'Next' button is located at the bottom right of the form area.

This screenshot shows the 'Physical Details' step of the 'Employee Application Form'. The browser address bar is the same. The left sidebar and header are consistent with the previous screen. The 'Physical Details' step is now highlighted in the vertical list. The form fields are: 'Proposer's Height[Cms]' and 'Proposer's Weight[Kgs]' (top row); 'Proposer's Pulse Rate[No's/Min]' and 'Proposer's Breathing Rate[No's/MIN]' (second row); 'Proposer's Blood Pressure' and 'Low / Dystolic' (third row); 'HIGH Systolic' and 'Pulse Rate' (bottom row). A 'Remarks' text area is located below these fields. At the bottom of the form area, there are 'Previous' and 'Next' buttons.

ApplicationForm x +

localhost:52372/Employee/ApplicationForm

KGID KGID ADMIN

INSURANCE

LIFE INSURANCE

Employee Application Form

ApplicationForm Payment Medical Report

1 Basic Details

2 Physical Details

3 Other Details

4 Health Details

Was Proposer Admitted To Hospital?

Has Proposer Met With an Accident?

Has Proposer Undergone Test Like Ecg, X-Ray, Lasseray?

At Present Has Proposer Undergone Any Treatment?

Previous Next

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ApplicationForm x +

localhost:52372/Employee/ApplicationForm

KGID KGID ADMIN

INSURANCE

LIFE INSURANCE

Employee Application Form

ApplicationForm Payment Medical Report

1 Basic Details

2 Physical Details

3 Other Details

4 Health Details

Is There Any Symtoms Of Having Illness in Chest, Heart, Lungs?

Is there Any Symtoms Of Having Illness in Teeth, Tounge, Ear, Nose, Throat, Eyes?

Does have Deficiency/Disability?

Does Proposer Have Thyroid, lymph Node, in Jointer, have Scars For Surgery?

Indication Of Enlargement Spleen or Liver?

Any Abnormality in Any Part Of Gastro Intestinate Track?

Does Proposer Suffer from Hernia?

Previous Finish

Use Case 2.6

Employee / Insured submits the Application

2.6.1 Purpose:

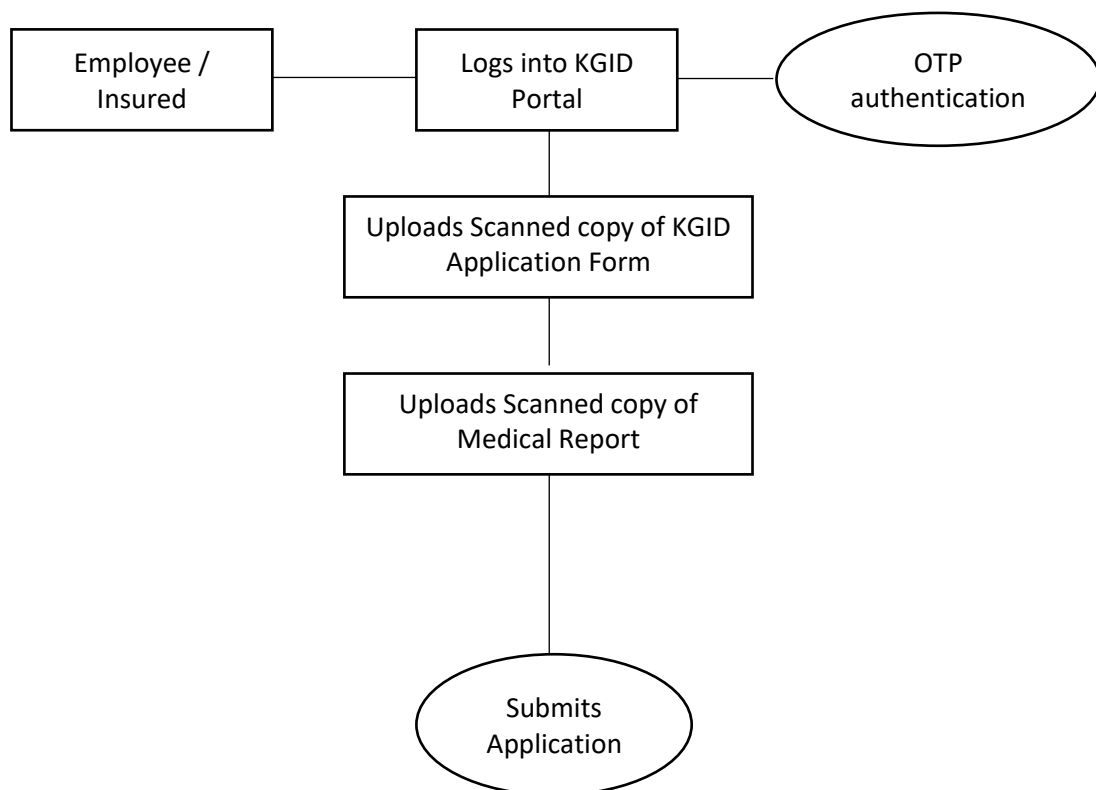
This Use Case enables new Employees / Insured to submit the application in the System.

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 Process flow:



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 submits the Application Form, Payment Information and Medical Report.

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	

Sl. No.	Data Field	Data Type	Field Length	Remarks
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.

- After Submission, Employee is given option to cancel the Application Submission online through OTP authentication, which would be through review and approval process.

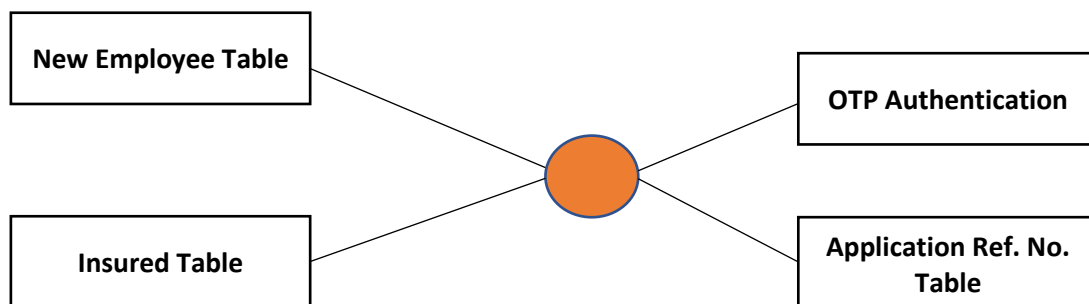
2.6.8 Changes / Modification of Data:

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:

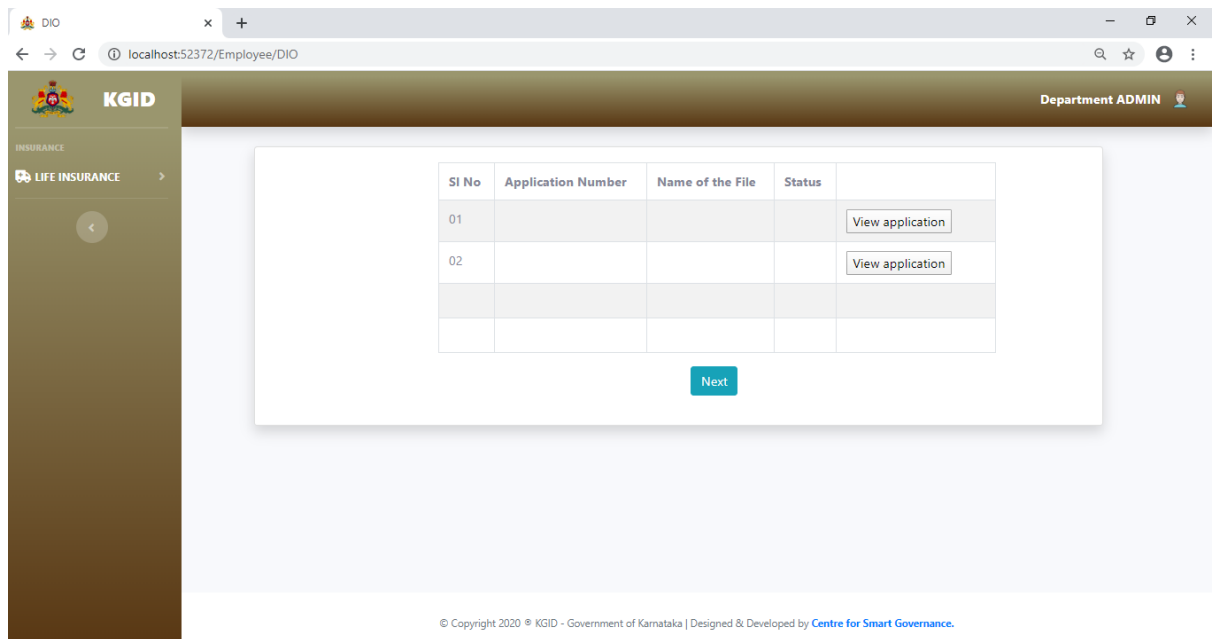
The details of data exchange in this Use Case are as follows.



EXCEPTIONS

1. Employee continuously submits the application
2. Employee repeatedly uploads scanned copies of the KGID application and Medical Report
3. Employee uploads documents higher than the prescribed size (say 5 MB)

TENTATIVE SCREENS



Note:

1. Any additional documents or information sought from Applicant or voluntary upload of documents or information by the Application should be provided to the Applicant.
2. The number of documents may be restricted as per requirements.

Use Case 2.7

Department DDO verifies and forwards the Application

2.7.1 Purpose:

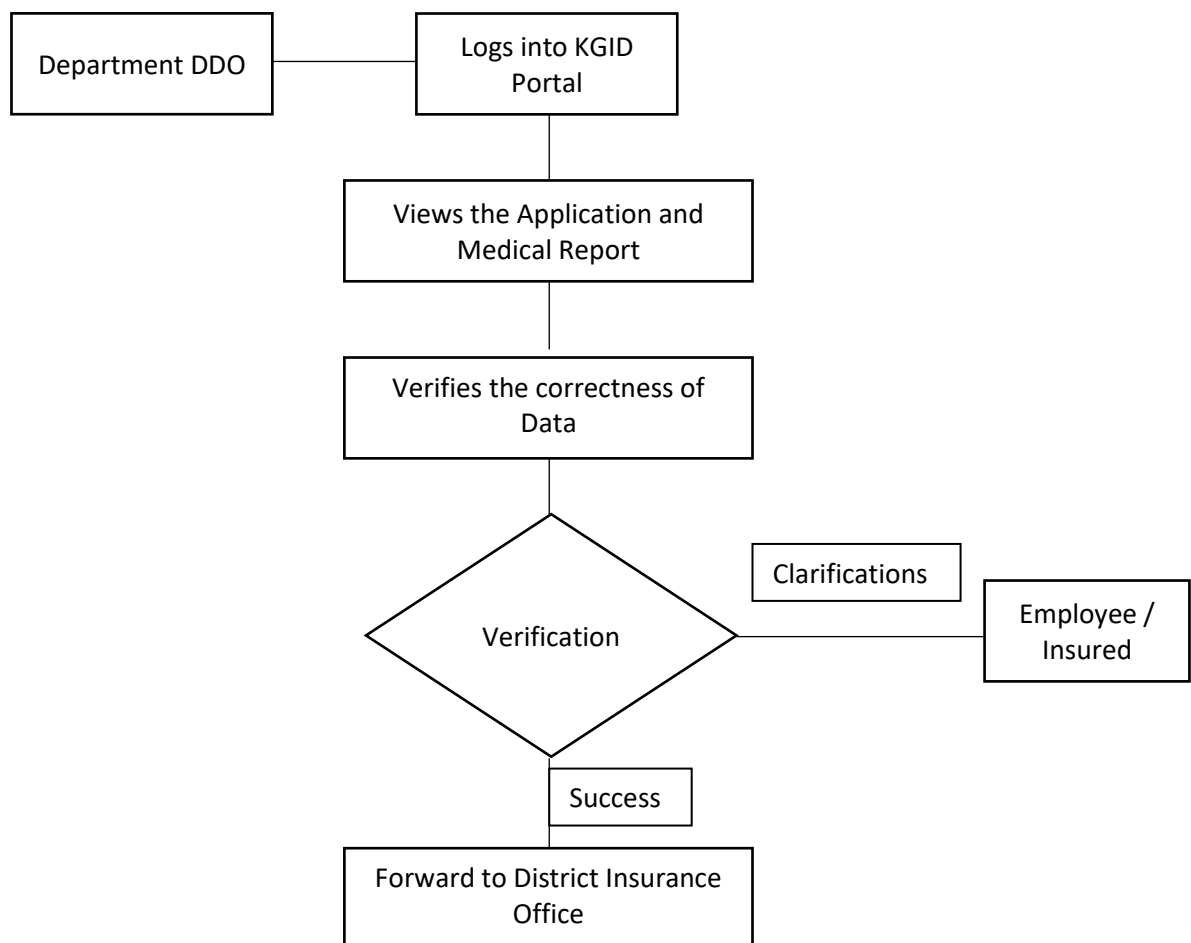
This Use Case enables Department DDOs to verify the Application and forward the Application to concerned District Insurance Office.

2.7.2 Pre-Requisites:

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

- Mapping of Department DDO to the Place of Posting of the Employee
- Login provision for Department DDOs
- PKI-enabled workflows for Digitally signed verification by DDOs

2.7.3 Process flow:



2.7.4 Step-wise Approach:

Step-1:

DDO logs into the KGID Portal

Step-2:

System allows DDO to view the list of Applications

Step-3:

DDO selects each Application for viewing. DDO can download the scanned copies of Application and Medical Report.

Step-4:

DDO verifies the Applicant data.

Step-5:

DDO can forward the Application to District Insurance Office (with declaration) / send back the Application for further clarifications.

2.7.5 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

DDO – KGID Office Mapping Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DDO Code	Varchar 2	10	PK
2	KGID DDO Code	Varchar 2	10	

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

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

2.7.6 Transaction Tables:

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

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	

DDO Verification Details

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	DDO Code	Varchar 2	10	
2	Application Ref. No.	Varchar 2	20	
3	Declaration	Varchar 2	200	
4	Remarks	Varchar 2	200	
5	Status	Text	20	
6	Date & Time	Date		

2.7.7 Controls / Validations:

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

- Login for DDOs may be based on validation of their Digital Signature Certificate. This feature may be disabled at any point of time.
- System automatically routes the Application to concerned Department DDO of the Employee
- System automatically forwards the verified Application to concerned District Insurance Office based on DDO-KGID DDO Mapping table.
- DDO certifies the following
 - Verification of the data furnished by the Applicant
 - No. of Medical leaves taken by Employee / Insured
 - Declaration by DDO (in the form check list)
- DDO forwards the application using Digital Signature Certificate.
- Cancellation request is handled at Department DDO level.

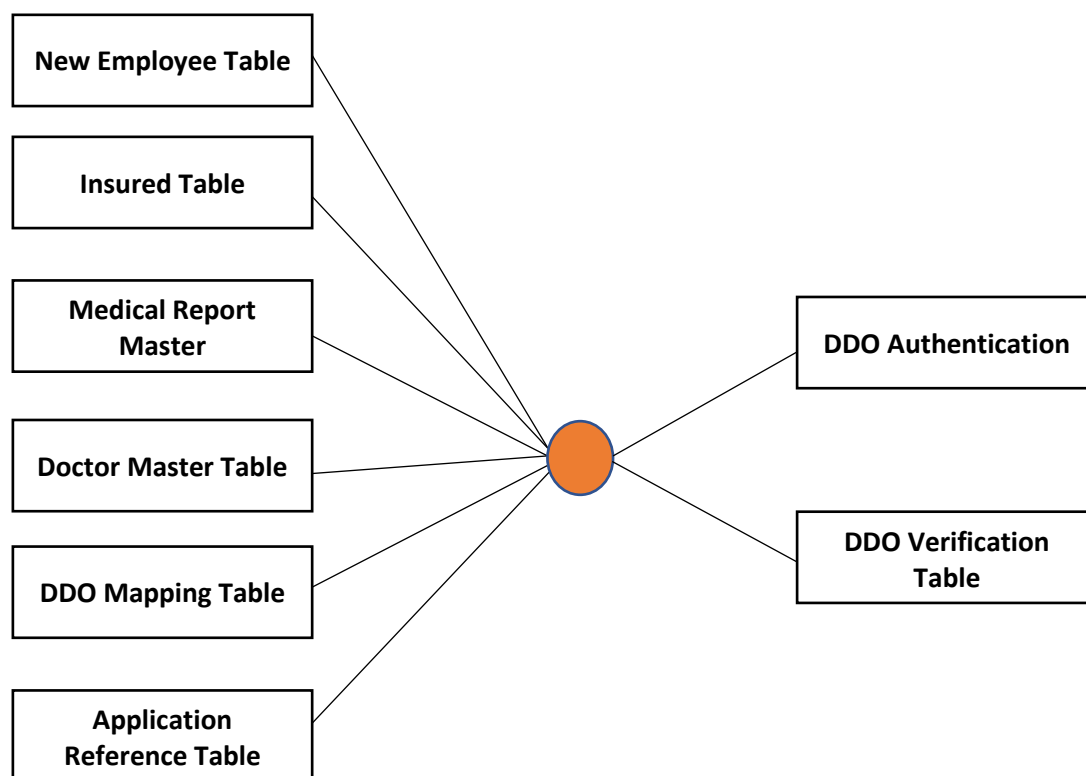
2.7.8 Changes / Modification of Data:

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

- Department DDO cannot change / modify any data as entered by Applicant or data which is auto-populated by the System. DDO is authorised to modify the medical condition of the Employee / Insured.
- Department DDO can send back application for further clarifications and modification of the data by the Applicant.

2.7.9 Data Exchange:

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



Exceptions:

1. Repeated clicking of Forward button by DDO
2. Opening multiple sessions

Use Case 2.8

District Insurance Office verifies and approves / forwards the Application

2.8.1 Purpose:

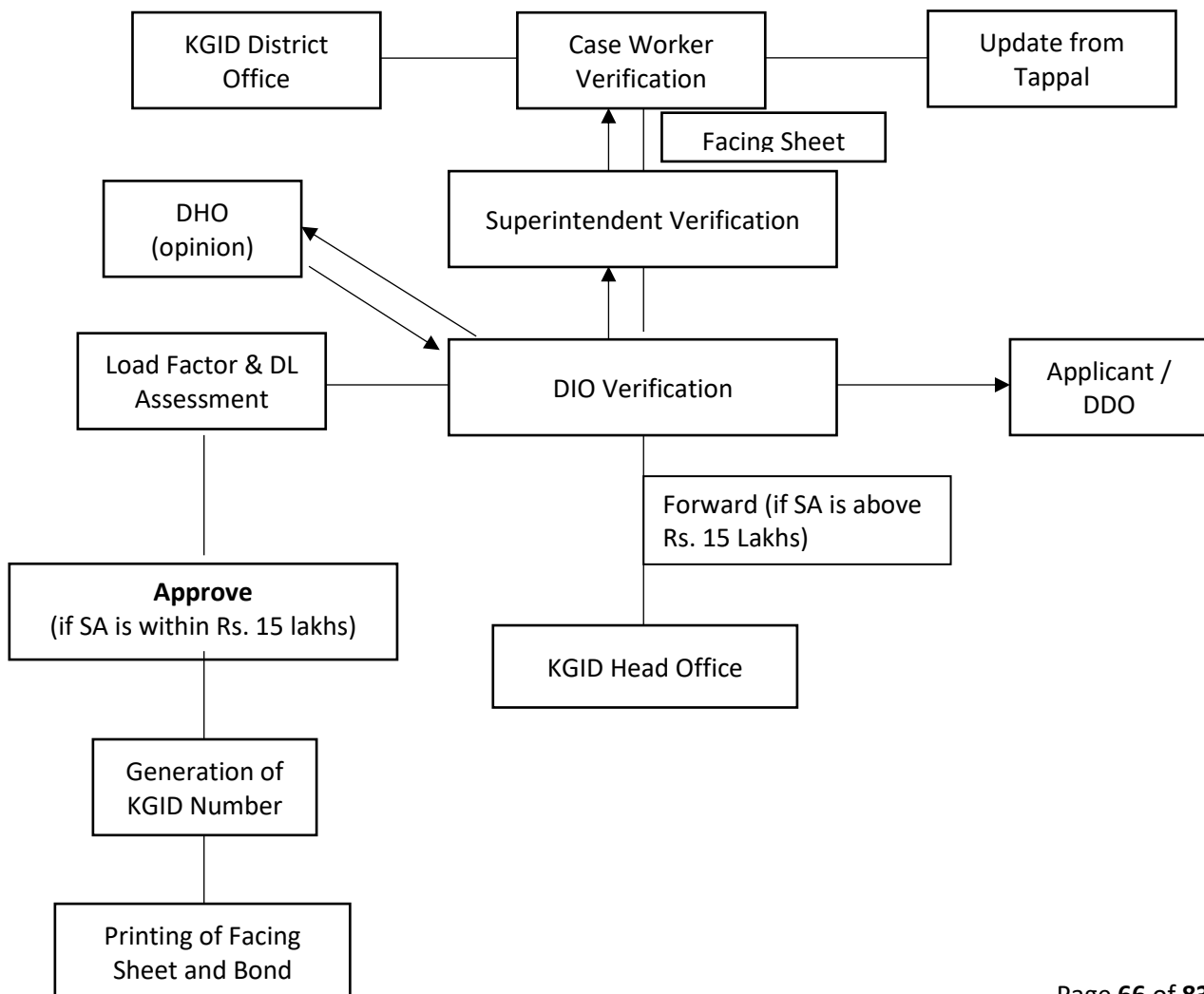
This Use Case enables District Insurance Offices to verify the Application, categorize the Application (based on load factors) and approve / forward the Application based on delegation of financial powers.

2.8.2 Pre-Requisites:

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

- Mapping of workflows within the District Insurance Office
- Login provision for users of District Insurance Office
- PKI-enabled workflows for Digitally signed verification / approval by users

2.8.3 Process flow:



2.8.4 Step-wise Approach:

Step-1:

Caseworker logs into the System and views the Application

Step-2:

After verifying the details, Caseworker forwards the Application to Superintendent. Facing sheet is generated by the system and flows with the application.

Step-3:

Superintendent logs into the System and views the Application and remarks by Caseworker

Step-4:

Superintendent verifies the details and forwards to District Insurance Officer (DIO). In case of any clarifications, Superintendent sends back Application to Caseworker.

Step-5:

DIO logs into the System and views the Application with remarks sent by Caseworker and Superintendent.

Step-6:

After verifying, DIO can perform any of the following tasks

- send back to Application to Department DDO / Applicant based on nature of clarification sought
- forward to KGID Head Office in case Sum Assured is more than Rs. 15 lakhs
- seek opinion from District Health Office with regard to health of Applicant
- assess the Load Factor (L-1, L-2, L-3, DL) and approve the Application.
- System should automatically assign Load Factor

Step-7:

After approval, System generates KGID Policy no. based on the pre-defined range of KGID Policies. System should also generate KGID no. with appropriate prefix and suffix as per pre-defined logic.

Step-8:

After generation of KGID Policy no., System allows printing of facing sheet and bond.

2.8.5 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 – KGID Office Mapping Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DDO Code	Varchar 2	10	PK
2	KGID DDO Code	Varchar 2	10	

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

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

Delegation of Powers Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	KGID Designation	Varchar 2	10	PK
2	KGID Function ID	Varchar 2	10	
3	Sum Assured Minimum	Number	8	
4	Sum Assured Maximum	Number	8	

KGID Function Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	KGID Function ID	Varchar 2	10	PK
2	Function Description	Varchar 2	50	

Load Factor Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Load Factor ID	Varchar 2	10	PK
2	Load Factor Description	Varchar 2	50	
3	Deduction	Number	6	
4	No. of Years	Number	2	

KGID No. Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	KGID No.	Varchar 2	15	PK
2	System KGID No.	Varchar 2	20	With prefix and suffix
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	Varchar 2	10	FK

KGID Mapping Table

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

2.8.6 Transaction Tables:

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

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	

DDO Verification Details

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	DDO Code	Varchar 2	10	
2	Application Ref. No.	Varchar 2	20	
3	Declaration	Varchar 2	200	
4	Remarks	Varchar 2	200	
5	Status	Text	20	
6	Date & Time	Date		

KGID Verification Details

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	KGID user	Varchar 2	10	
2	Application Ref. No.	Varchar 2	20	
3	Remarks	Varchar 2	200	
4	Status	Text	20	
5	Date & Time	Date		

Health Opinion Details

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	KGID user	Varchar 2	10	
2	Health Office	Varchar 2	50	
3	District	Varchar 2	100	
4	Application Ref. No.	Varchar 2	20	
5	Remarks of User	Varchar 2	200	
6	Remarks of DHO	Varchar 2	500	
7	Status	Text	20	
8	Date & Time	Date		

Tappal Table

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	KGID user	Varchar 2	10	
2	Application Ref. No.	Varchar 2	20	
3	Received Status	Text	10	
4	Mode of Receipt	Text	20	
5	Date & Time	Date		

2.8.7 Controls / Validations:

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

- Login for KGID users should be based on validation of their Digital Signature Certificate.
- System should have verification checklist (Yes / No) for Caseworker, Superintendent and DIO. The checklist as entered at each level should be visible at higher levels.
- System should provide Rejection Checklist for selecting the reasons for rejection. DIO should be able to enter remarks / comments during rejection of application.

- System automatically forwards the verified Application to concerned District Insurance Office based on DDO-KGID DDO Mapping table.
- System allows approval of applications based on delegation of financial powers depending on the value of Sum Assured
- Application can be sent back to Applicant / Department DDO only by District Insurance Officer. System should provide for viewing of the objections and upload of documents by the Applicant.
- Application can be sent for Health Opinion only by District Insurance Officer
- The value of Sum Assured and Age of the Employee (as on date) will be displayed to the DIO after assessment of Load Factor (by the System) and DL.

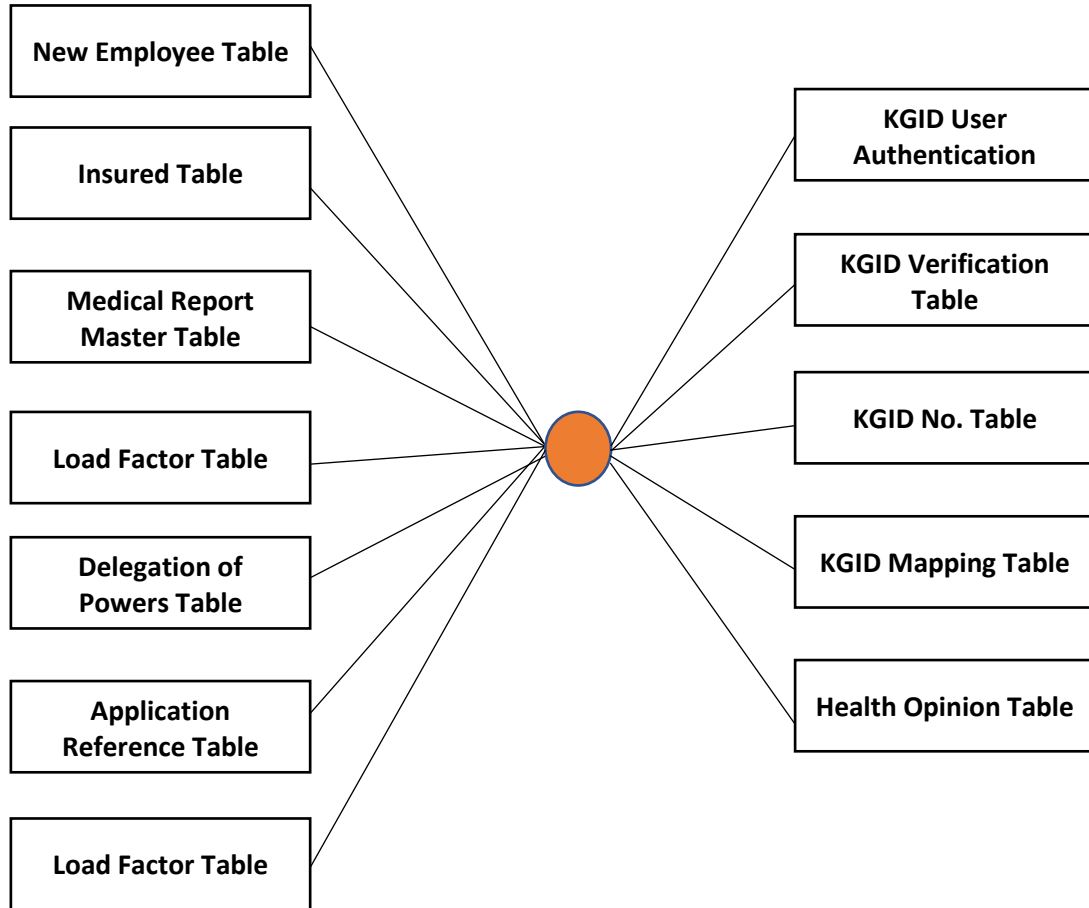
2.8.8 Changes / Modification of Data:

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

- KGID users cannot change / modify any data as entered by Applicant or which are auto-populated by the System.
- DIO would be able to modify the health details based on the opinion of the District Health Office.
- DIO can send back application (to Applicant / Dept. DDO) for further clarifications.
- In case of rejection, System may allow New Employee to initiate application again.
- In case of rejection of application of existing employee (insured), System should be able to block the Insured (as per required period of time) from applying again in the System.
- System should be able to process refund of initial deposit as paid by the Applicant, if initiated by DIO.

2.8.9 Data Exchange:

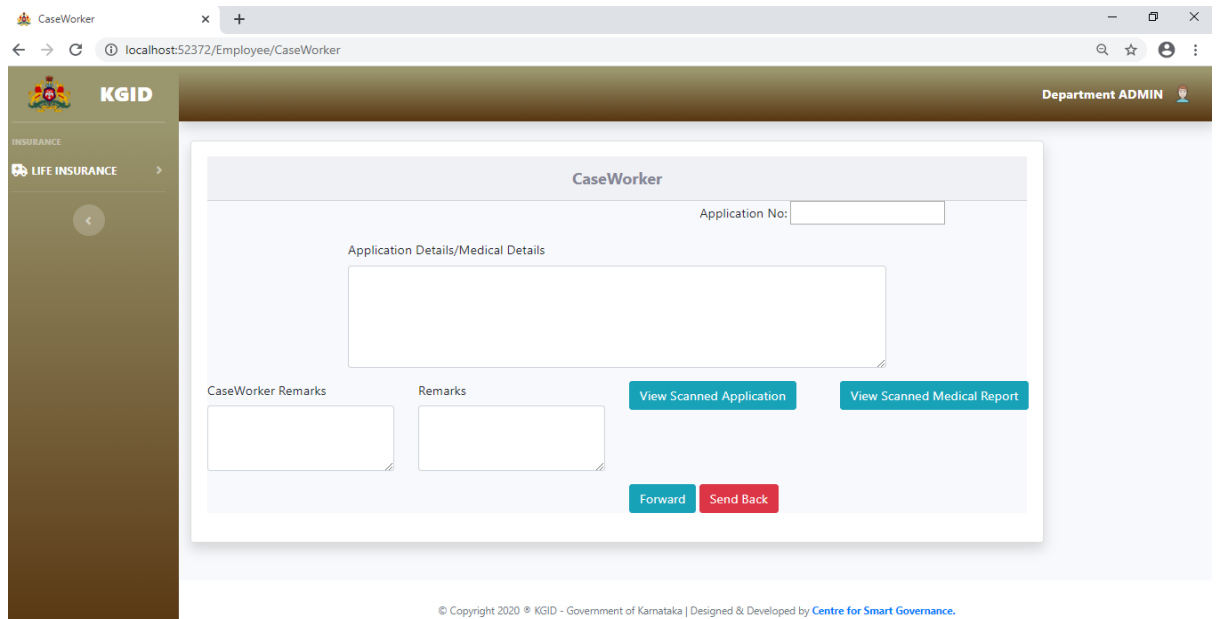
The details of data exchange in this Use Case are as follows.



EXCEPTIONS

1. Repeated sending Application for Health Opinion
2. Repeated changes to medical health details of the Applicant
3. Opening multiple sessions
4. Sending back Application multiple times
5. Repeated changes in assessment of health condition and load factor

TENTATIVE SCREENS



CaseWorker

Application No:

Application Details/Medical Details

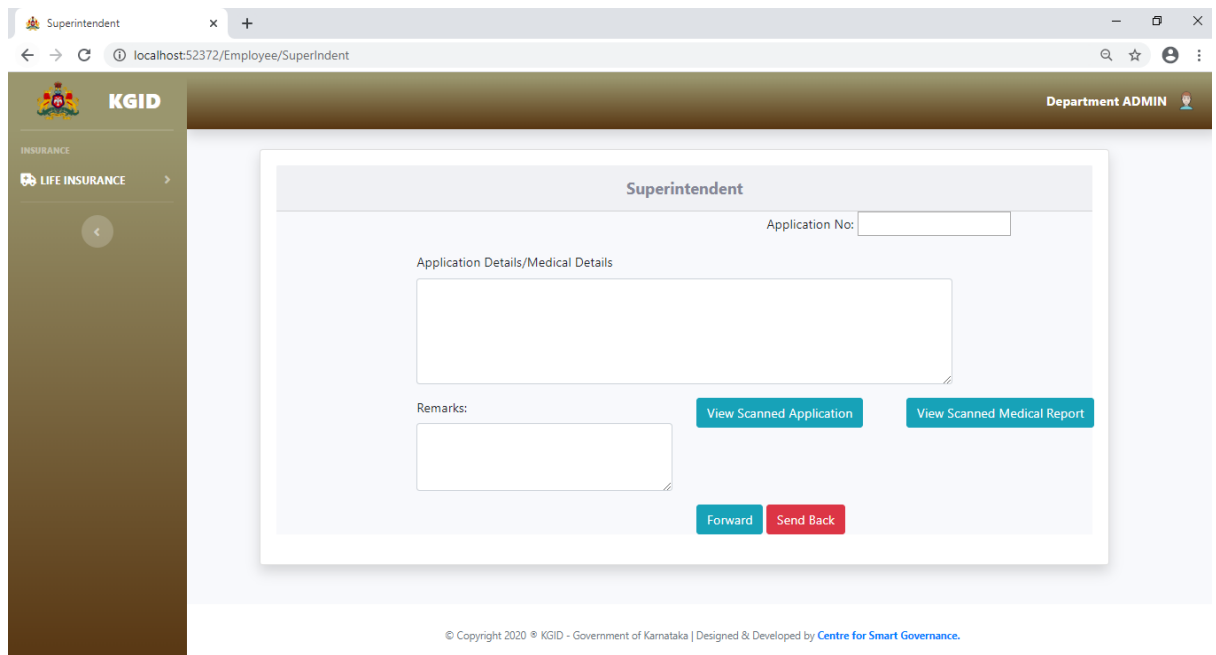
CaseWorker Remarks

Remarks

View Scanned Application View Scanned Medical Report

Forward Send Back

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Superintendent

Application No:

Application Details/Medical Details

Remarks:

Remarks

View Scanned Application View Scanned Medical Report


Forward Send Back

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
DIO

localhost:52372/Employee/DIO

Department ADMIN

**KGID**

INSURANCE

 LIFE INSURANCE

<

District Insurance Officer

Application No:

Application Details/Medical Details

CaseWorker Remarks

Superintendent Remarks

Acceptance Type:

Remarks

Health Option:

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Use Case 2.9

KGID Head Office verifies and approves the Application

2.9.1 Purpose:

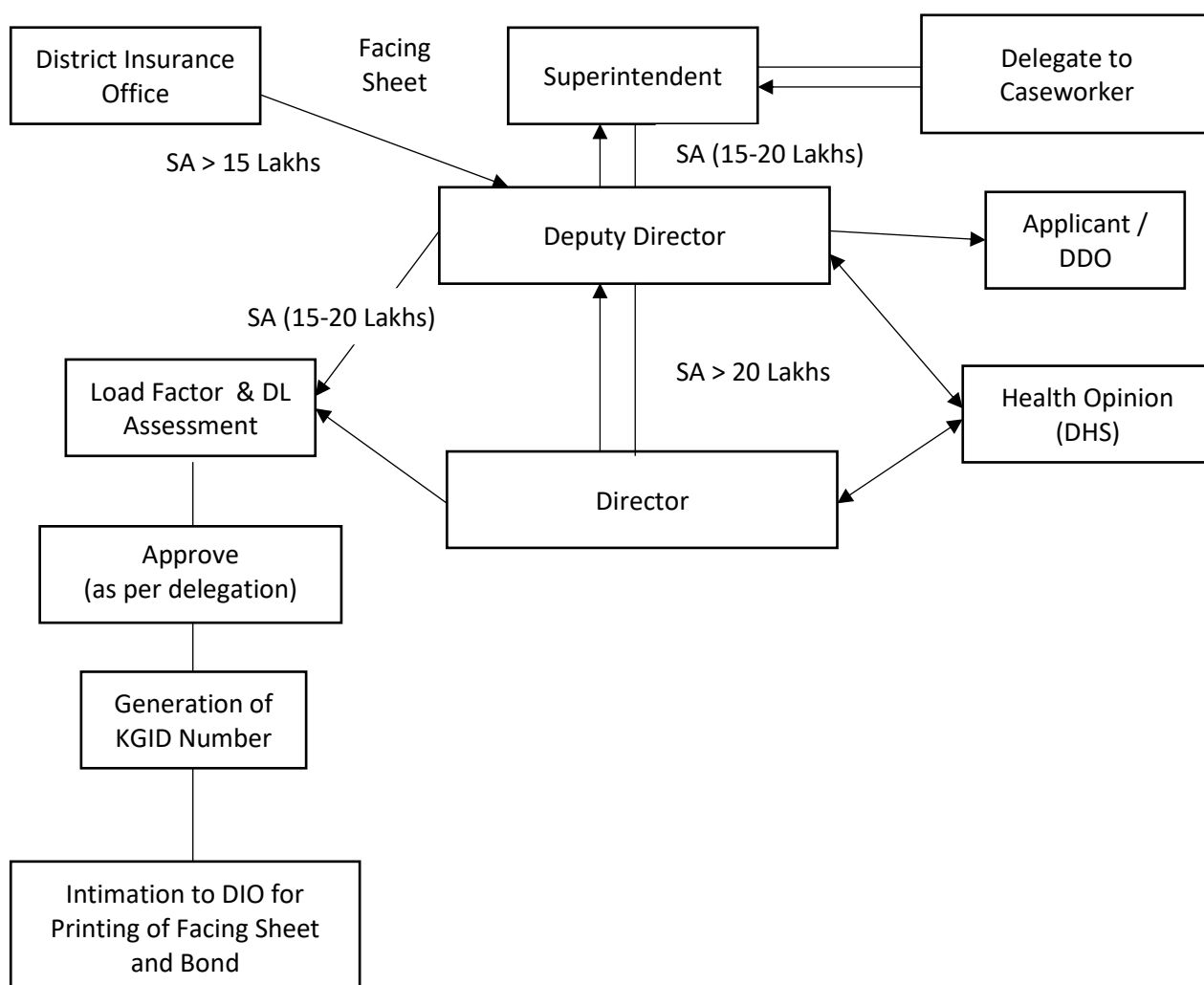
This Use Case enables KGID Head Office to verify the Application, categorize the Application (based on load factors) and approve the Application based on delegation of financial powers.

2.9.2 Pre-Requisites:

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

- Mapping of workflows within the KGID Head Office
- Login provision for users of KGID Head Office
- PKI-enabled workflows for Digitally signed verification / approval by users

2.9.3 Process flow:



2.9.4 Step-wise Approach:

Step-1:

System routes to application to Superintendent of KGID Head Office (if SA is between Rs. 15-20 Lakhs) or to Deputy Director (if SA is above Rs. 20 Lakhs)

Step-2:

Superintendent can delegate the Application to Case Worker. Deputy Director delegate the Application to Superintendent.

Step-3:

Caseworker, Superintendent and Deputy Director views the Application along with remarks by District Office

Step-4:

Deputy Director can perform the following activities after verification.

- Send back Application to Applicant / Department DDO in case of further clarifications
- Seek opinion from DHS
- Assess Load Factor and DL
- Approve the Application (if SA between 15-20 Lakhs)
- Forward to Director, KGID (if SA is above 20 Lakhs)

Step-5:

Director can perform the following activities after verification.

- Send Application to Deputy Director for further clarifications
- Seek opinion from DHS (mandatory if SA is above Rs. 25 Lakhs)
- Assess Load Factor and DL
- Approve the Application

Step-6:

After approval, System generates KGID Policy no. based on the pre-defined range

Step-8:

After generation of KGID Policy no., System intimates to DIO for printing of Facing Sheet and Bond

2.9.5 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 – KGID Office Mapping Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	DDO Code	Varchar 2	10	PK
2	KGID DDO Code	Varchar 2	10	

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

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

Delegation of Powers Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	KGID Designation	Varchar 2	10	PK
2	KGID Function ID	Varchar 2	10	
3	Sum Assured Minimum	Number	8	
4	Sum Assured Maximum	Number	8	

KGID Function Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	KGID Function ID	Varchar 2	10	PK
2	Function Description	Varchar 2	50	

Load Factor Table

Sl. No.	Data Field	Data Type	Field Length	Remarks
1	Load Factor ID	Varchar 2	10	PK
2	Load Factor Description	Varchar 2	50	
3	Deduction	Number	6	
4	No. of Years	Number	2	

KGID No. Table

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

KGID Mapping Table

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

2.8.6 Transaction Tables:

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

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	

DDO Verification Details

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	DDO Code	Varchar 2	10	
2	Application Ref. No.	Varchar 2	20	
3	Declaration	Varchar 2	200	
4	Remarks	Varchar 2	200	
5	Status	Text	20	
6	Date & Time	Date		

KGID Verification Details

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	KGID user	Varchar 2	10	
2	Application Ref. No.	Varchar 2	20	
3	Remarks	Varchar 2	200	
4	Status	Text	20	
5	Date & Time	Date		

Health Opinion Details

Sl. No.	Data Field	Data Type	Data Length	Remarks
1	KGID user	Varchar 2	10	
2	Health Office	Varchar 2	50	
3	District	Varchar 2	100	
4	Application Ref. No.	Varchar 2	20	
5	Remarks of User	Varchar 2	200	
6	Remarks of DHO	Varchar 2	500	
7	Status	Text	20	
8	Date & Time	Date		

2.9.7 Controls / Validations:

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

- Login for KGID users may be based on validation of their Digital Signature Certificate
- System should have verification checklist (Yes / No) at Superintendent, Deputy Director and Director. The checklist as entered at each level should be visible at higher levels.
- System should provide Rejection Checklist for selecting the reasons for rejection. Deputy Director / Director should be able to enter remarks / comments during rejection of application
- System automatically forward the Application to Deputy Director and thereafter to forward to Director if Sum Assured is greater than Rs. 20 lakhs. System should allow Deputy Director to approve if Sum Assured is between Rs. 15 lakhs and Rs. 20 lakhs.
- System allows approval of applications based on delegation of financial powers depending on the value of Sum Assured

- Application can be sent back to Applicant / Department DDO only by Deputy Director.
- Application can be sent for Health Opinion either by Deputy Director or Director
- System automatically prompts for seeking opinion from DHS if SA is above Rs. 25 Lakhs
- The value of Sum Assured and Age of the Employee (as on date) will be displayed after entering the Load Factor.

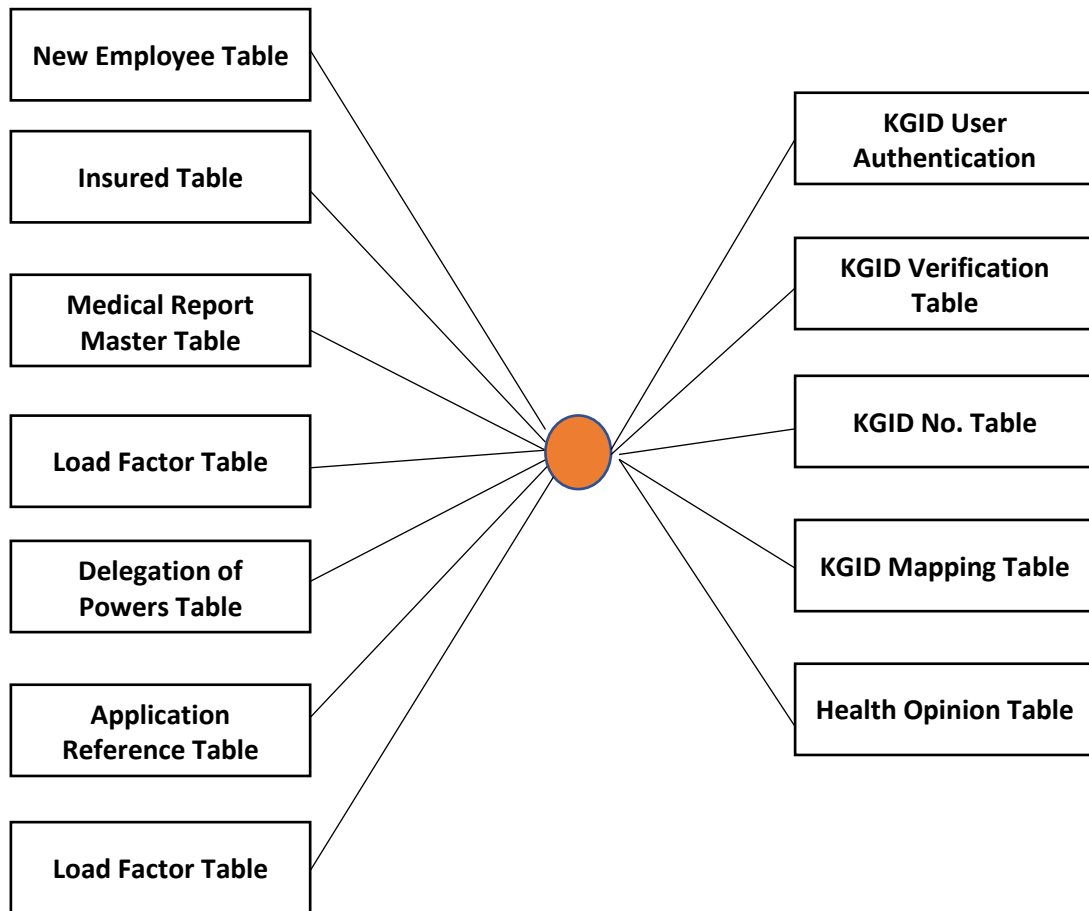
2.9.8 Changes / Modification of Data:

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

- KGID users cannot change / modify any data as entered by Applicant or auto-populated by the System.
- Deputy Director / Director would be able to modify the health details based on the opinion of the Directorate of Health Services (DHS).
- Deputy Director can send back application (to Applicant / Dept. DDO) for further clarifications.
- In case of rejection of application of existing employee (insured), System should be able to block the Insured (as per required period of time) from applying again in the System.
- In case of rejection of application of New Employee, System need to activate the Employee again in the Employee Table for initiating the Application.
- System should be able to process refund of initial deposit as paid by the Applicant, if initiated by DIO.

2.9.9 Data Exchange:

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



EXCEPTIONS

1. Repeated sending Application for Health Opinion
2. Repeated changes to medical health details of the Applicant
3. Opening multiple sessions
4. Sending back Application multiple times
5. Repeated changes in assessment of health condition and load factor