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

Life Insurance New Business

USER MANUAL

Karnataka Government Insurance Department

Government of Karnataka

Prepared by

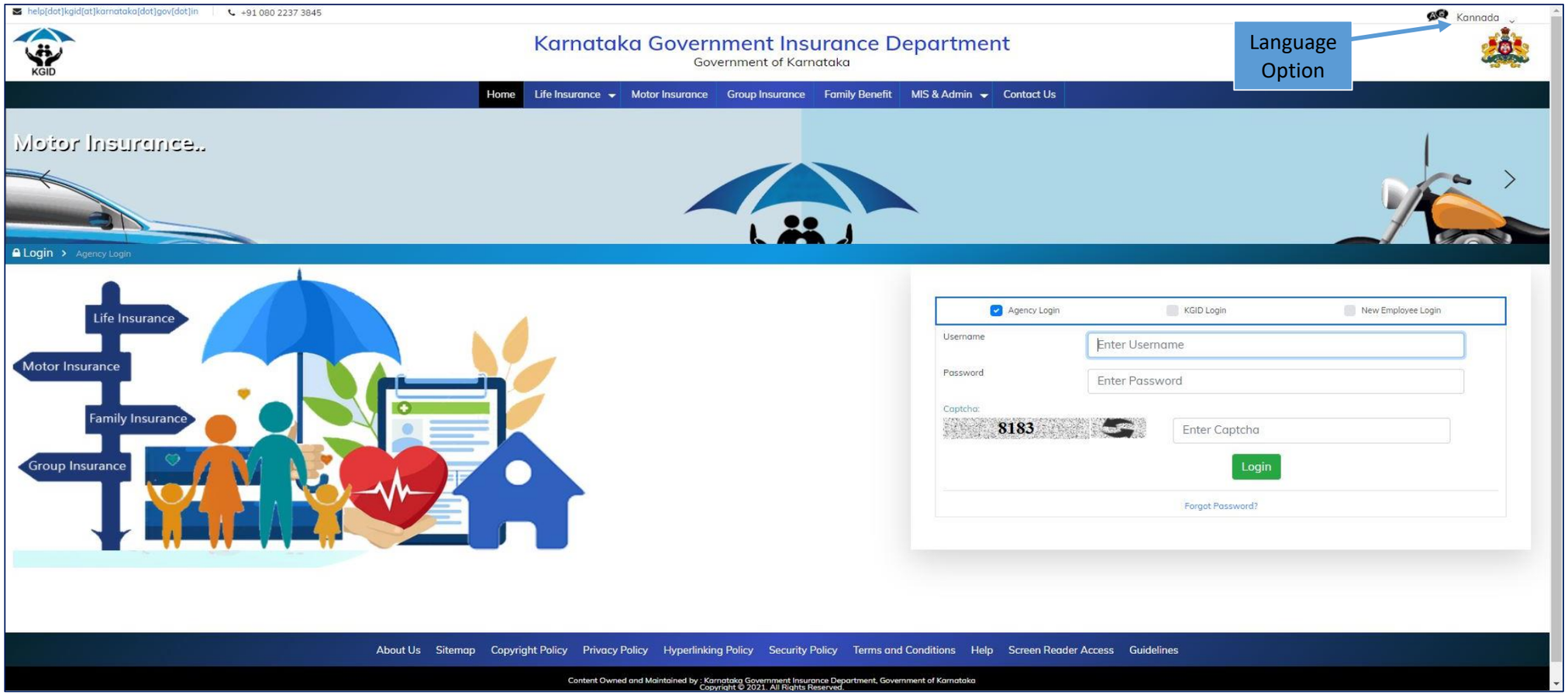
Centre for Smart Governance (CSG)

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/).

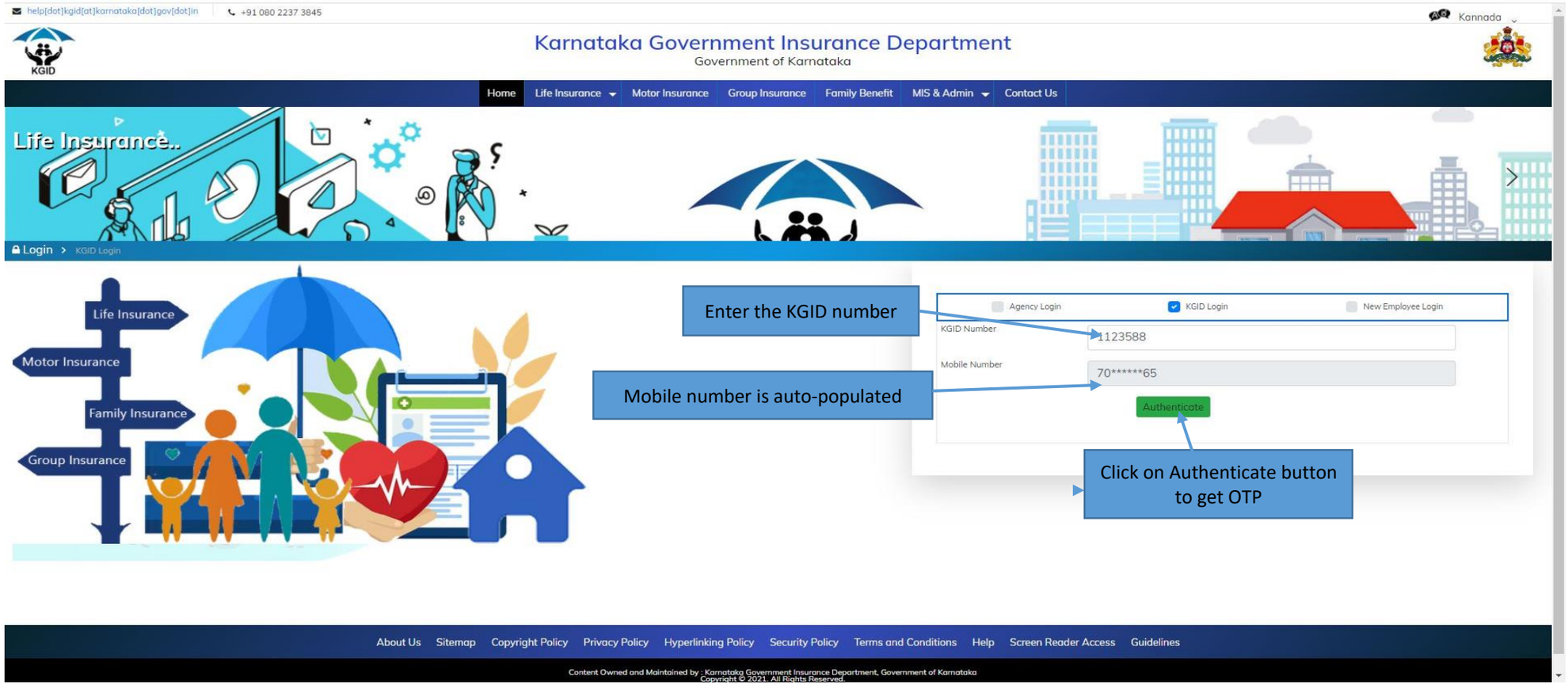


Verification and Scrutiny of New Employee Details

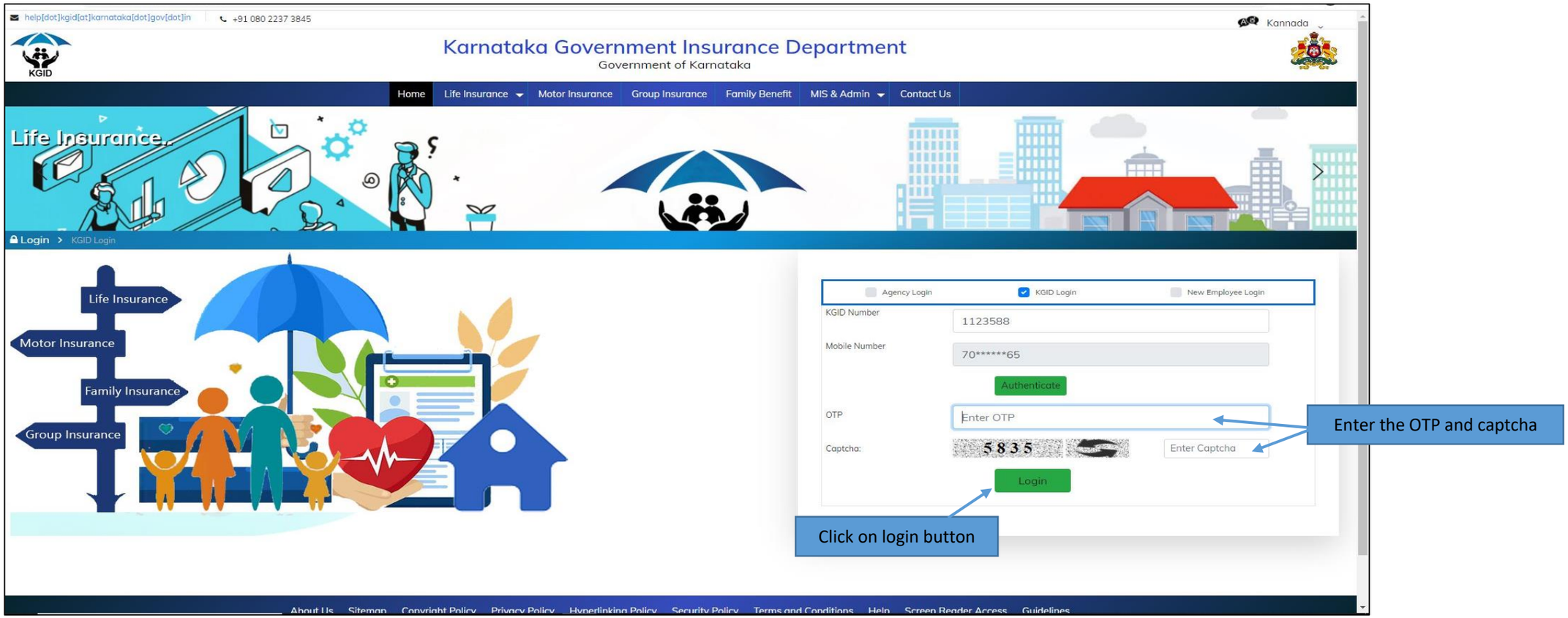
LOGIN PAGE- Director:

1. Select the **"KGID Login"** Tab.

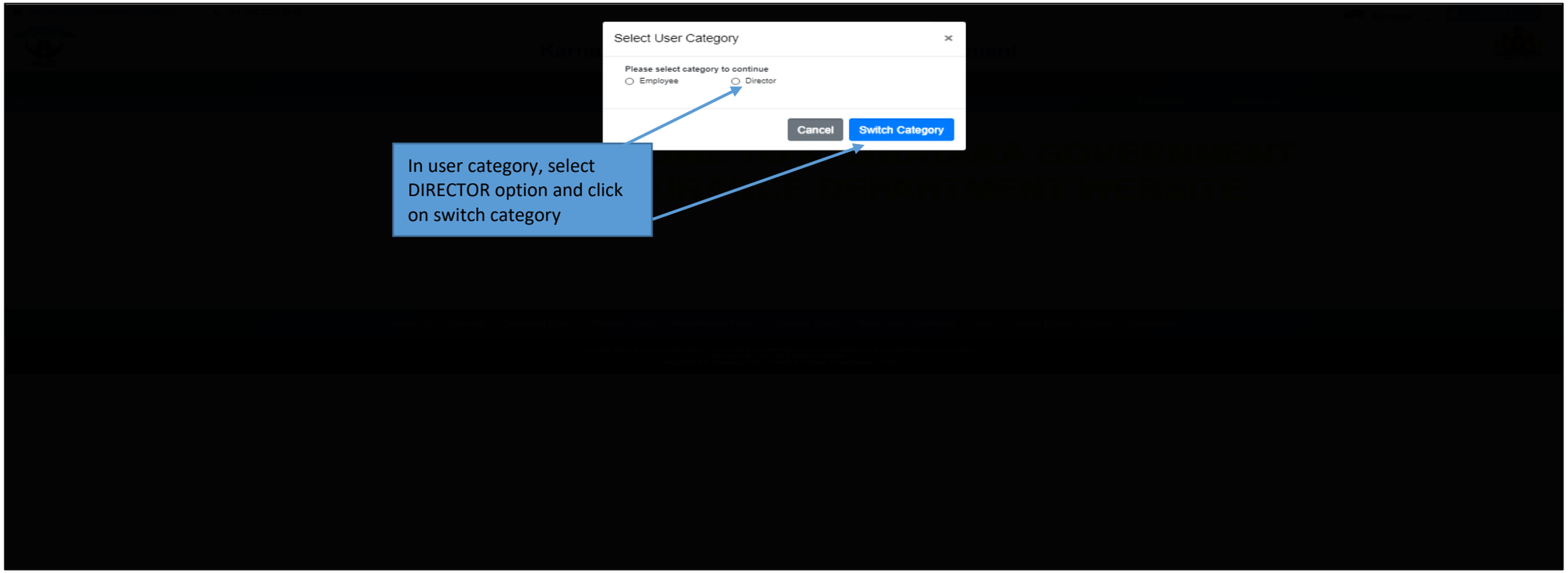
2. Director has to enter his **“KGID number”** and the mobile number is auto-populated.
3. Click on **“Authenticate”** Button to get the **“OTP”.**



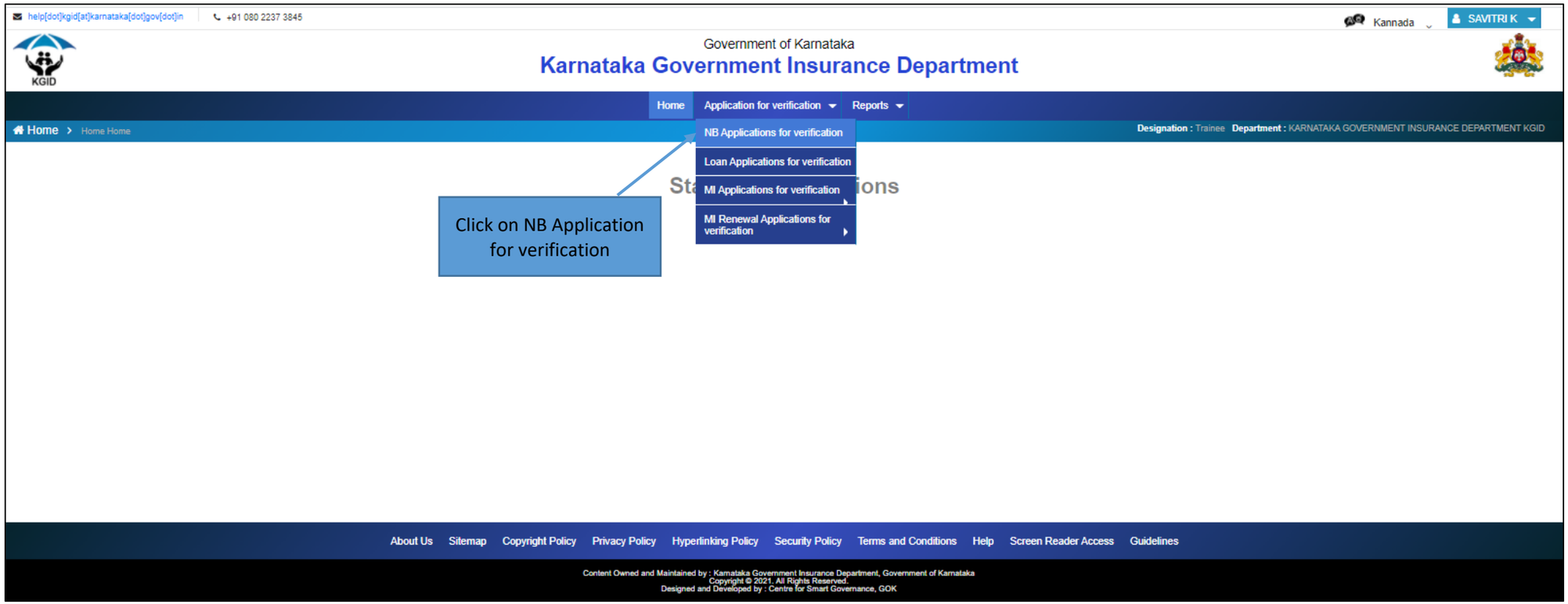
4. Enter the **“OTP”** and **“Captcha”** and click on **“Login”** button.



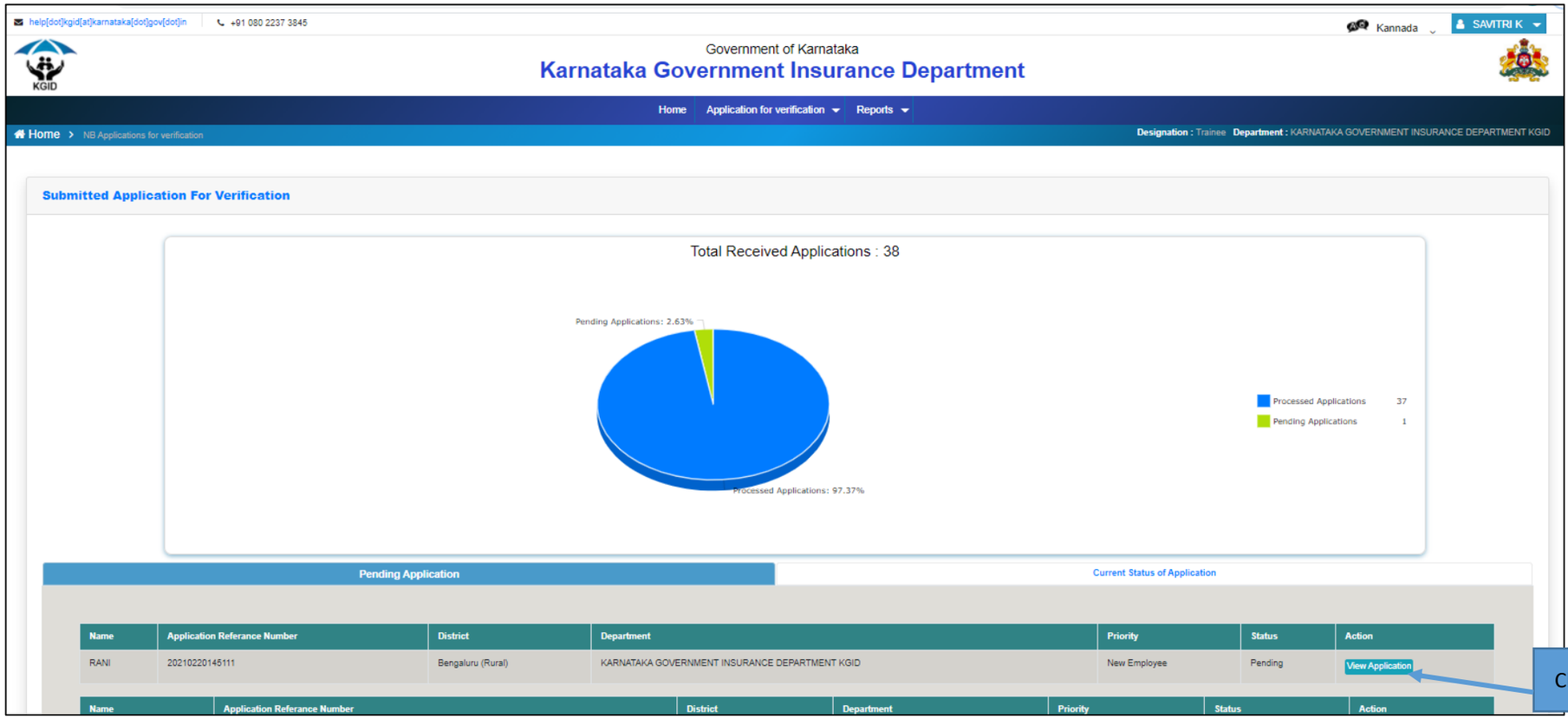
5. After clicking on Login button, the User Category webpage is displayed. Select the **Director** option.
6. Click on "**Switch Category**".



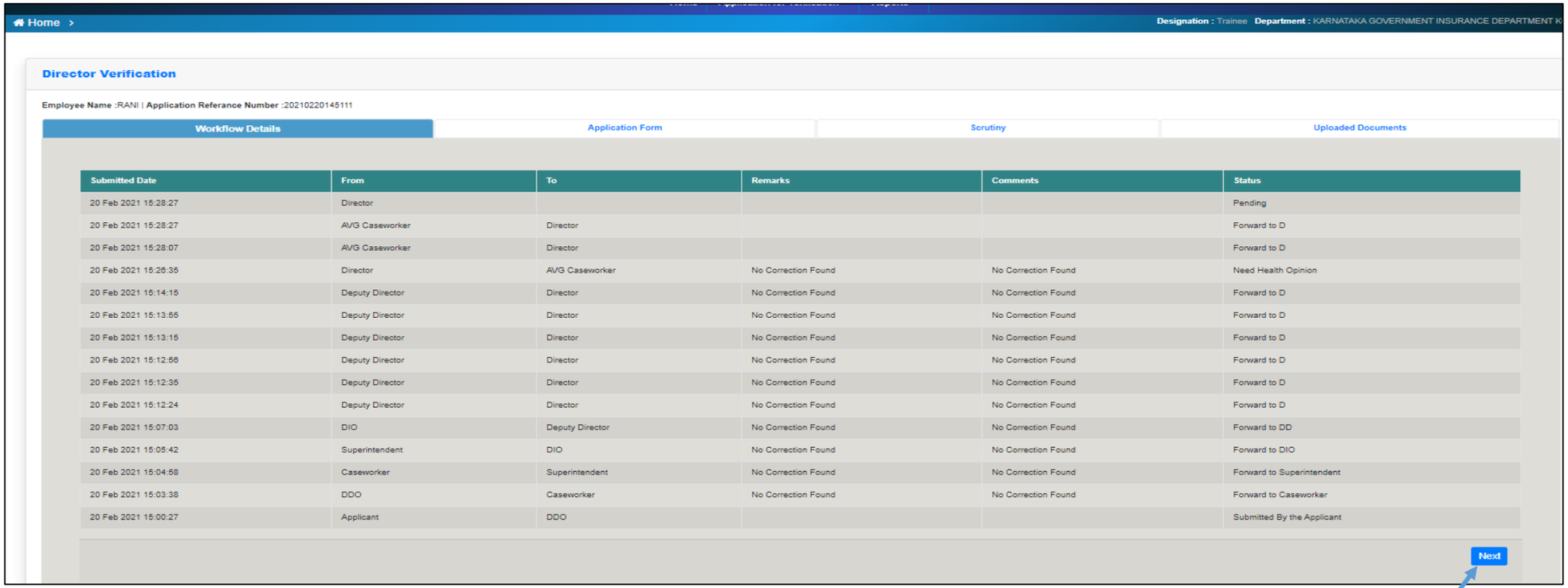
7. Select the **“Application for verification”** tab and then click on “**NB Applications for verification”**.



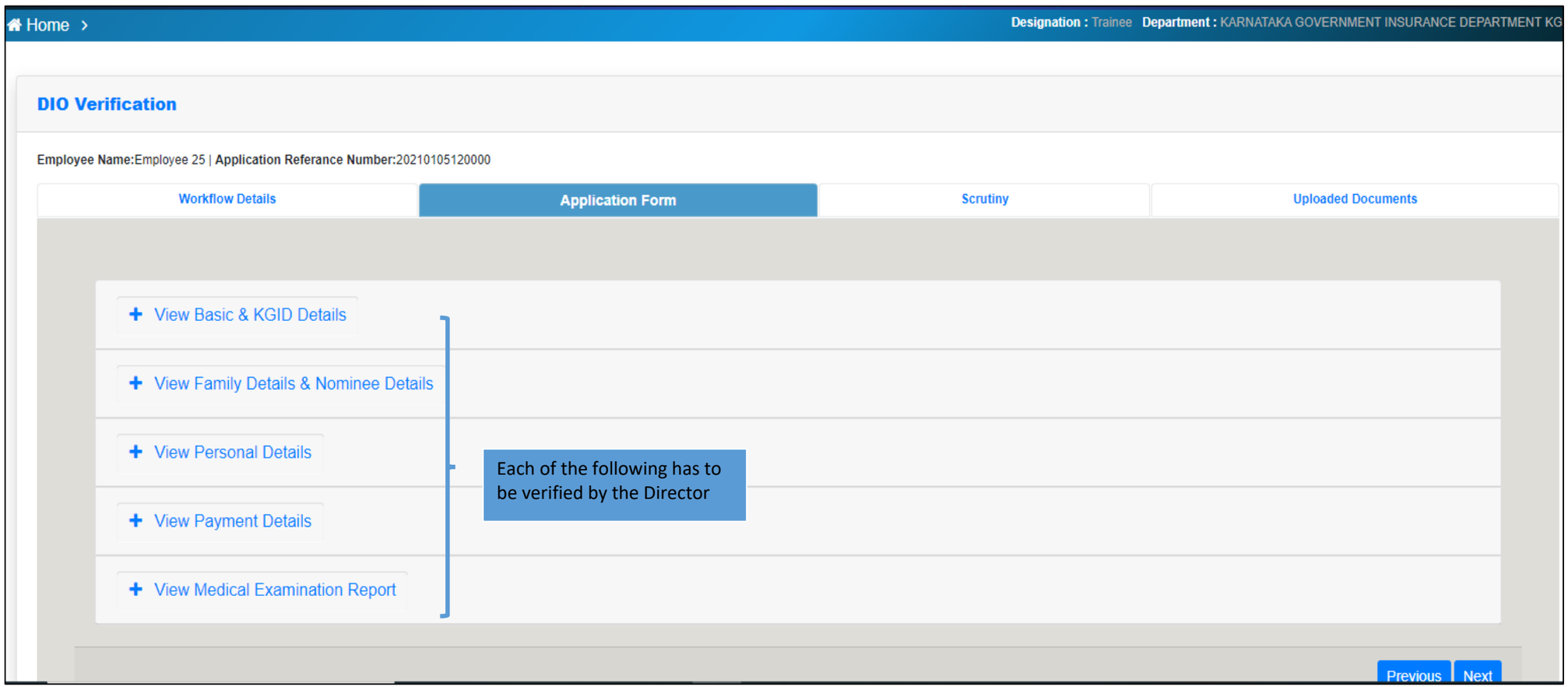
8. The dashboard displays a report of Processed Applications and the Pending Applications.
9. Applications submitted by employees for verification are displayed.
10. Click on **"View Application"** to open the application submitted by an employee.



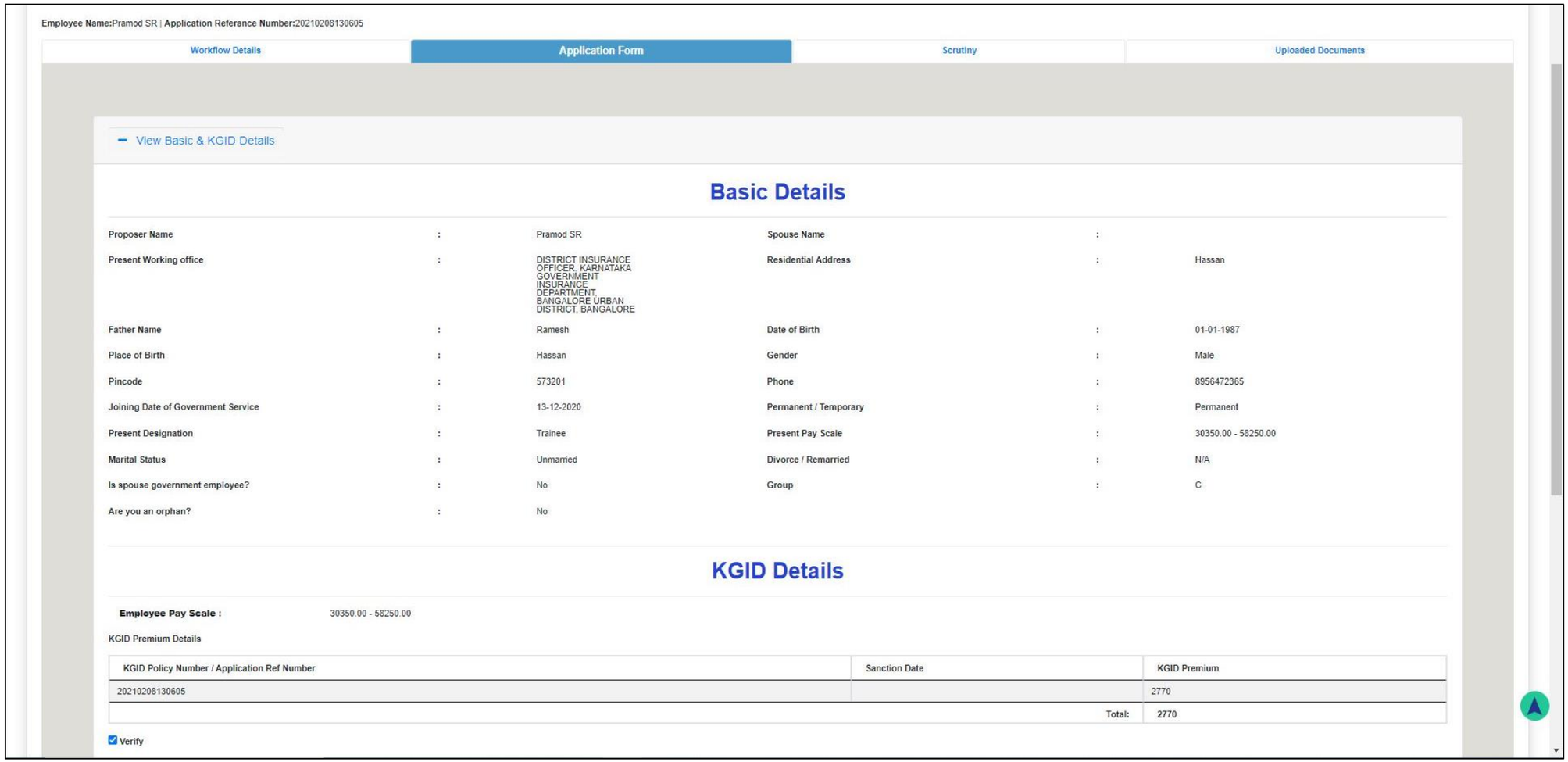
11. Workflow Details of the Applications are displayed.
12. Click on **Next** option to proceed further.



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

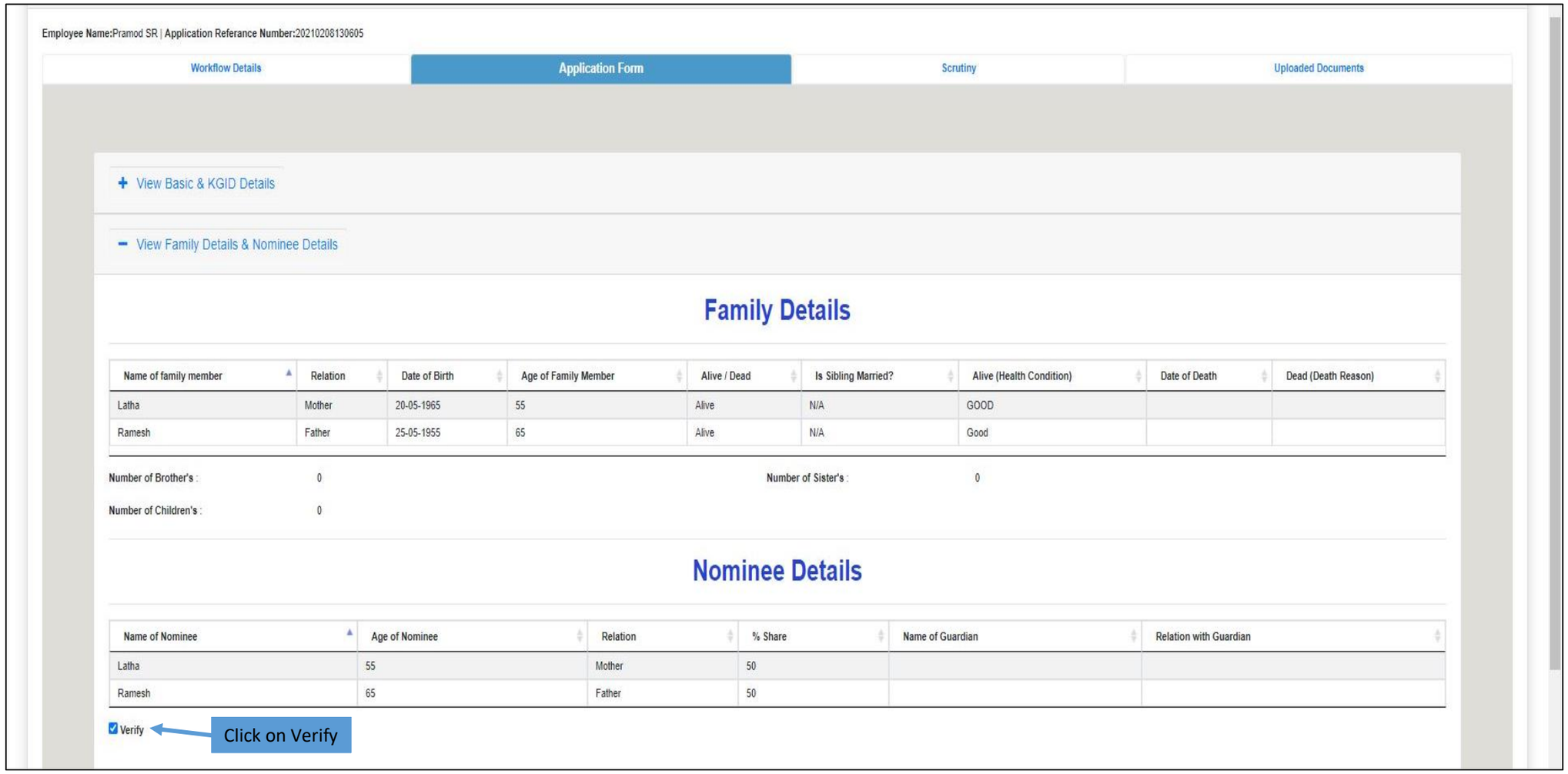


14. To verify the **“Basic Details”** & **“KGID Details”** tick the check box **verify.**

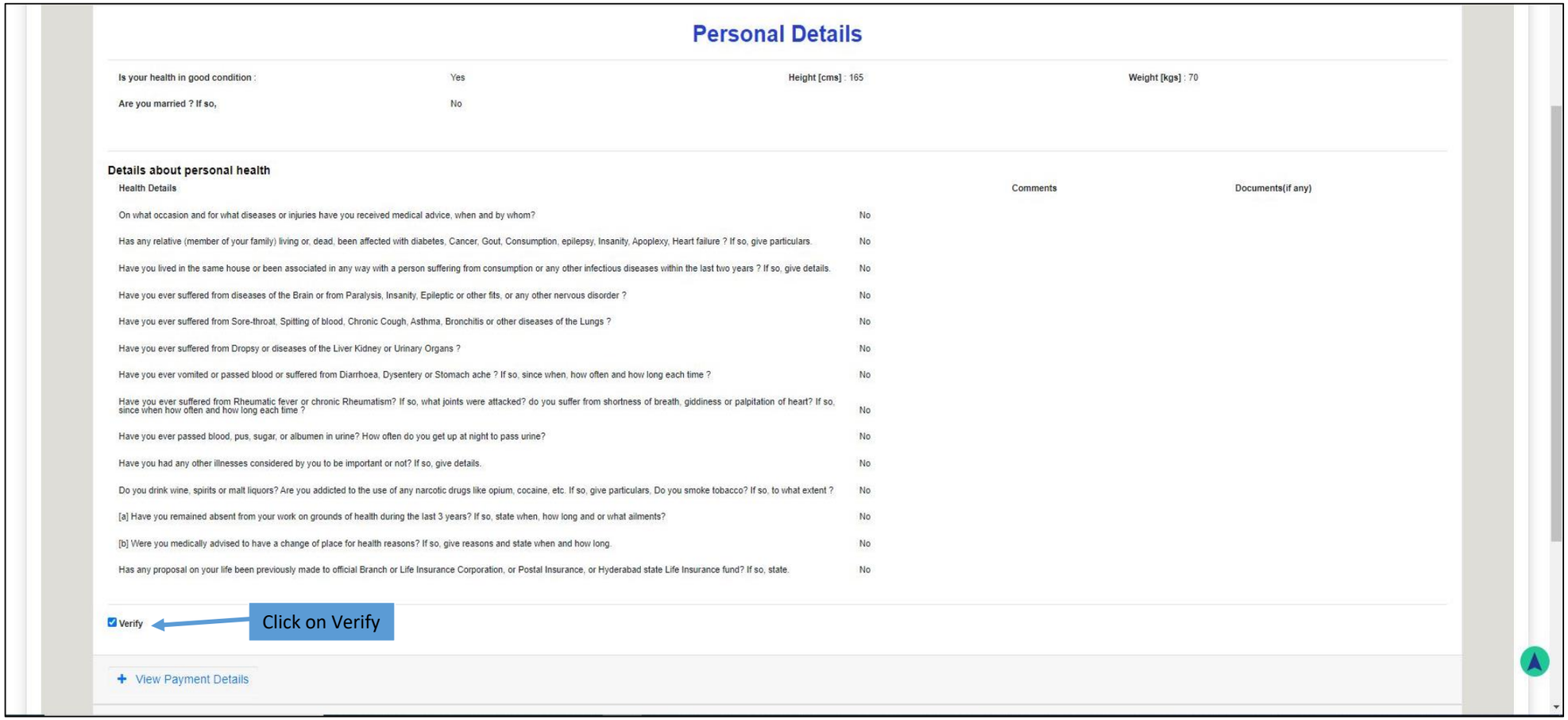


Click on Verify

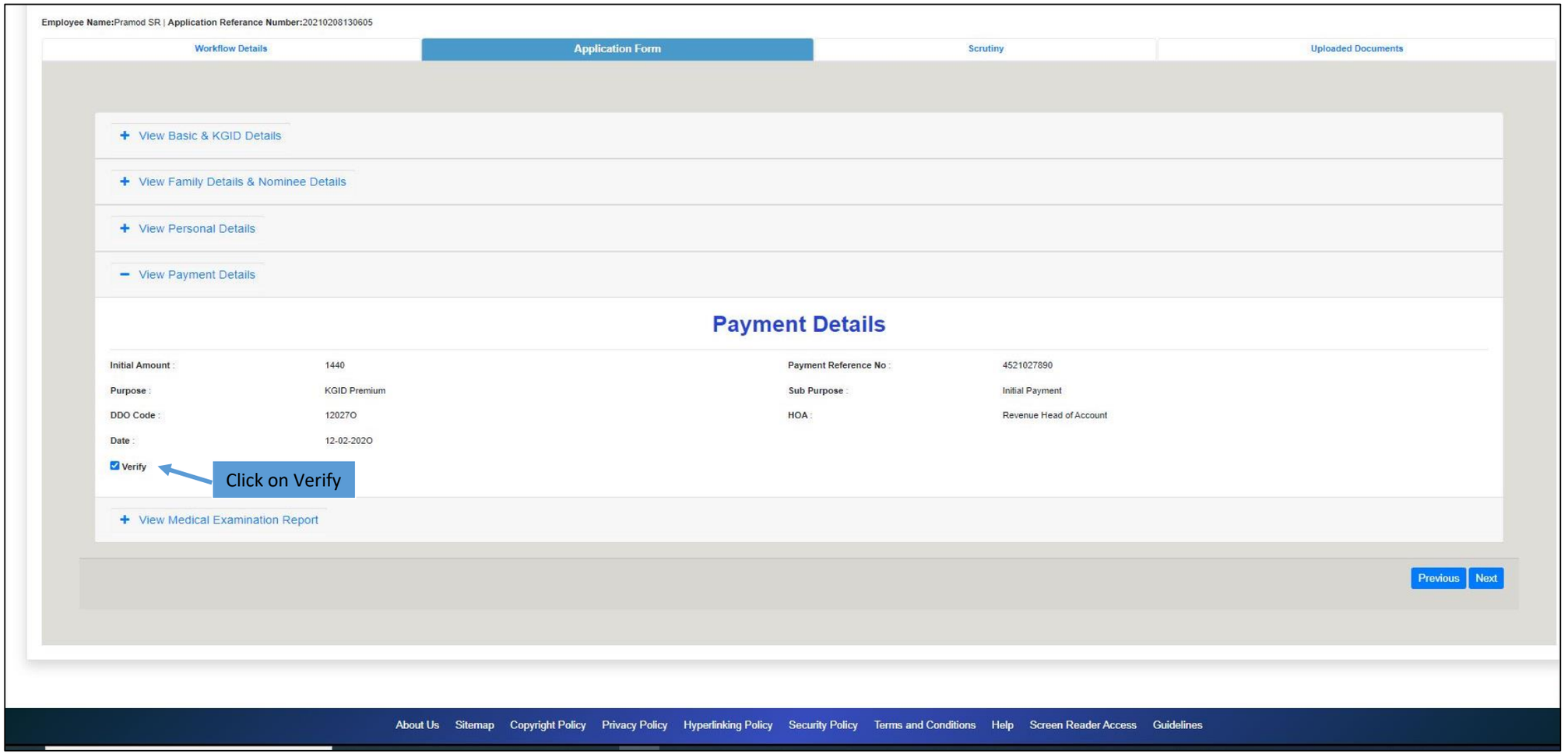
15. To verify the **“Family Details” & “Nominee Details”** tick the check box **verify.**



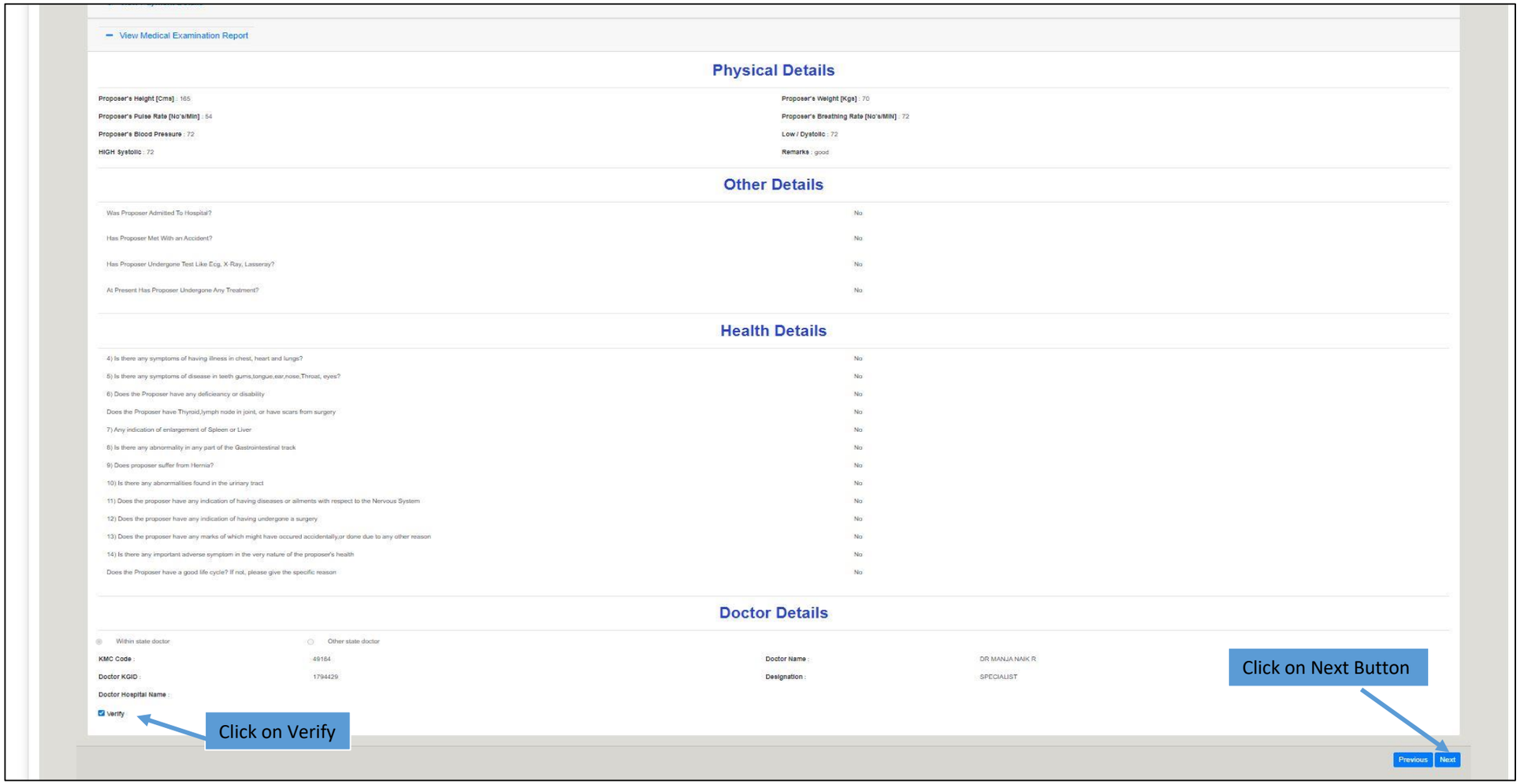
16. To verify the **“Personal Details”** tick the check box **verify.**



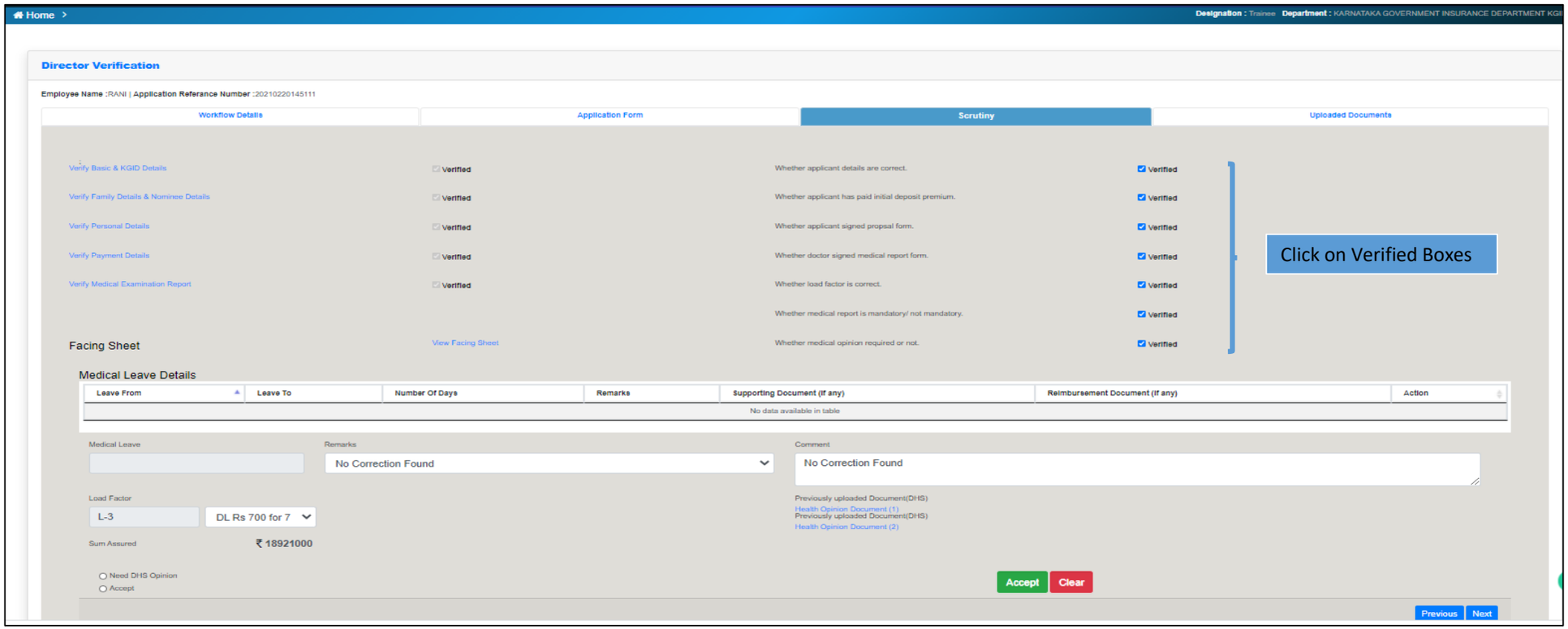
17. To verify the **“Payment Details”** tick the check box **Verify**.



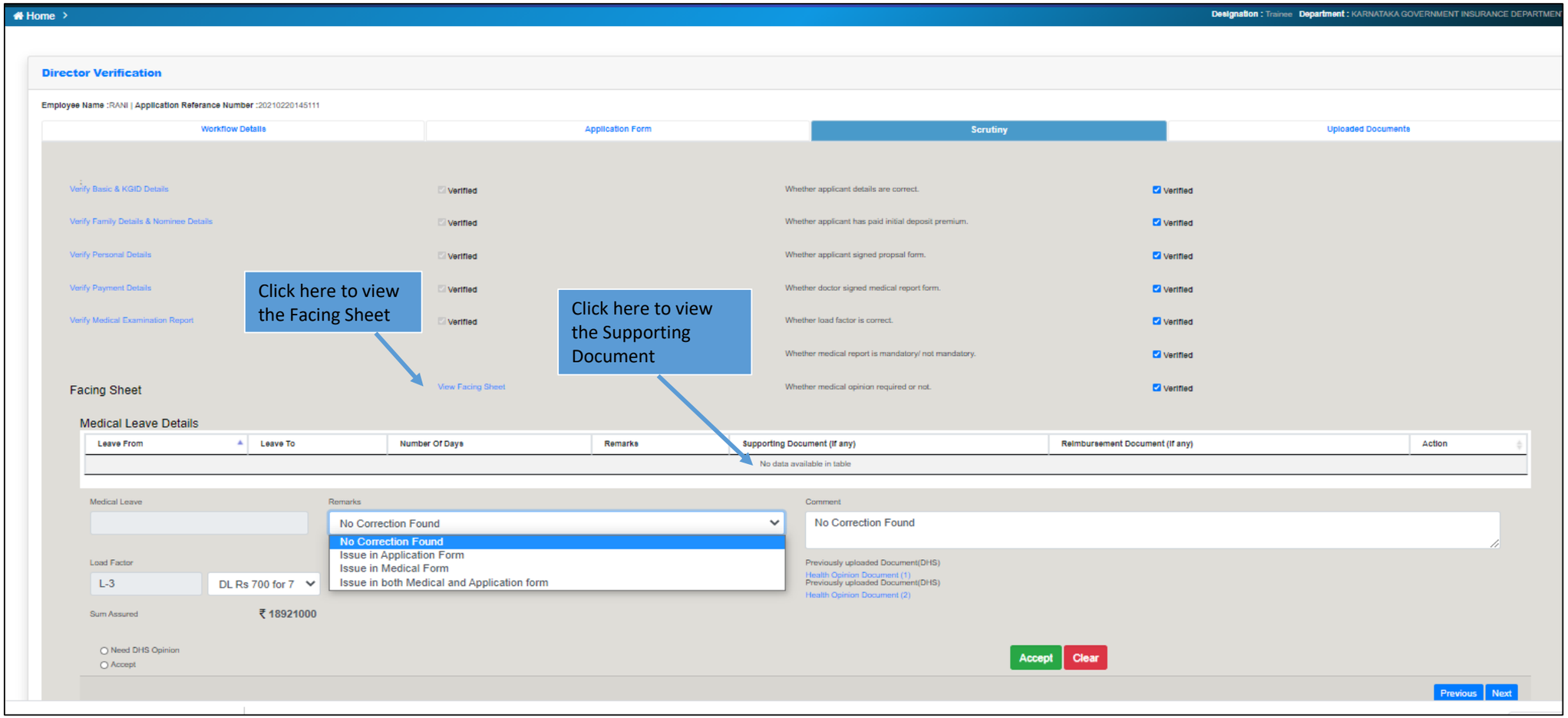
18. To verify the **“Medical Examination Report”** tick the check box **Verify.** Click on **Next** to proceed further.



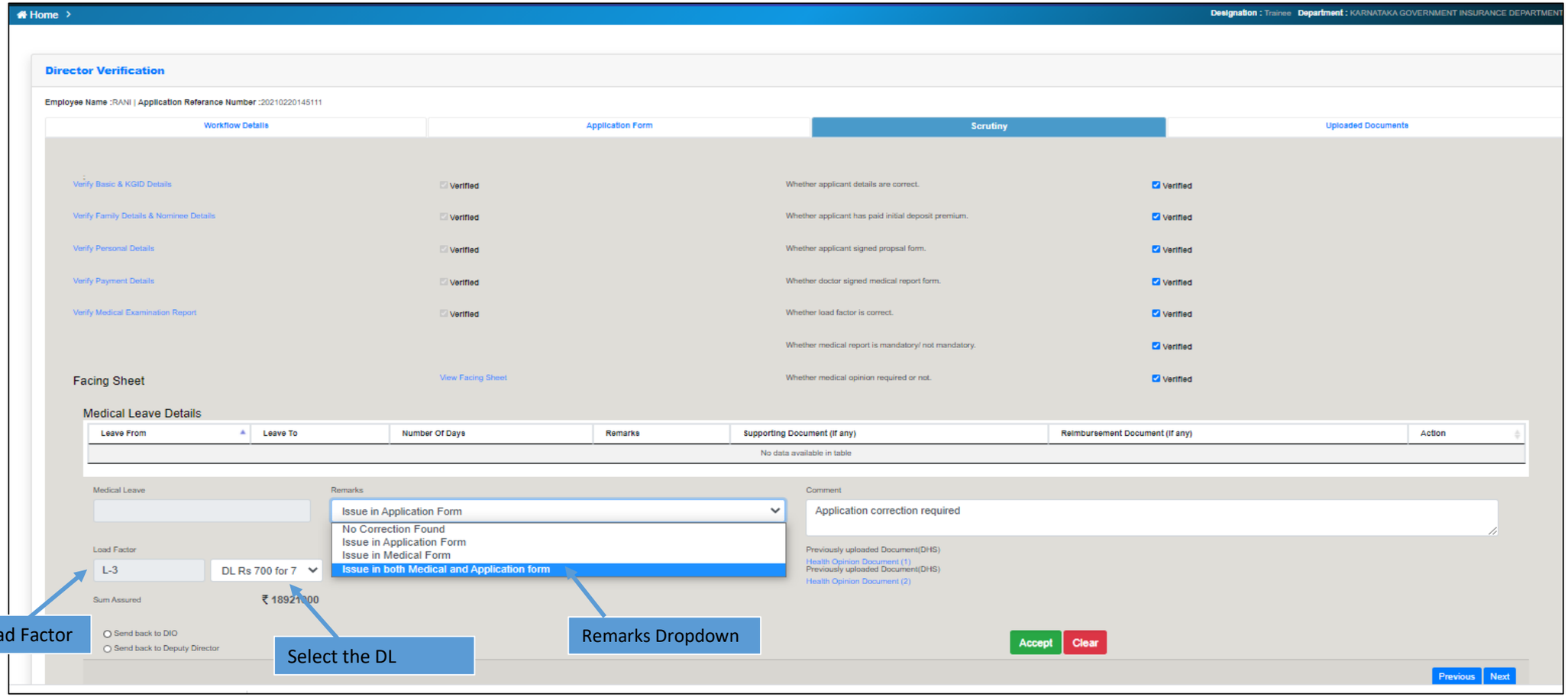
19. In Scrutiny Director has to verify:
    * Whether applicant details are correct.
    * Whether applicant has paid initial deposit premium.
    * Whether applicant signed proposal form.
    * Whether doctor signed medical report form.
    * Whether load factor is correct.
    * Whether medical report is mandatory/ not mandatory.
    * Whether medical opinion required or not.
20. Tick the check box **"Verified",** if the above mentioned details are correct.



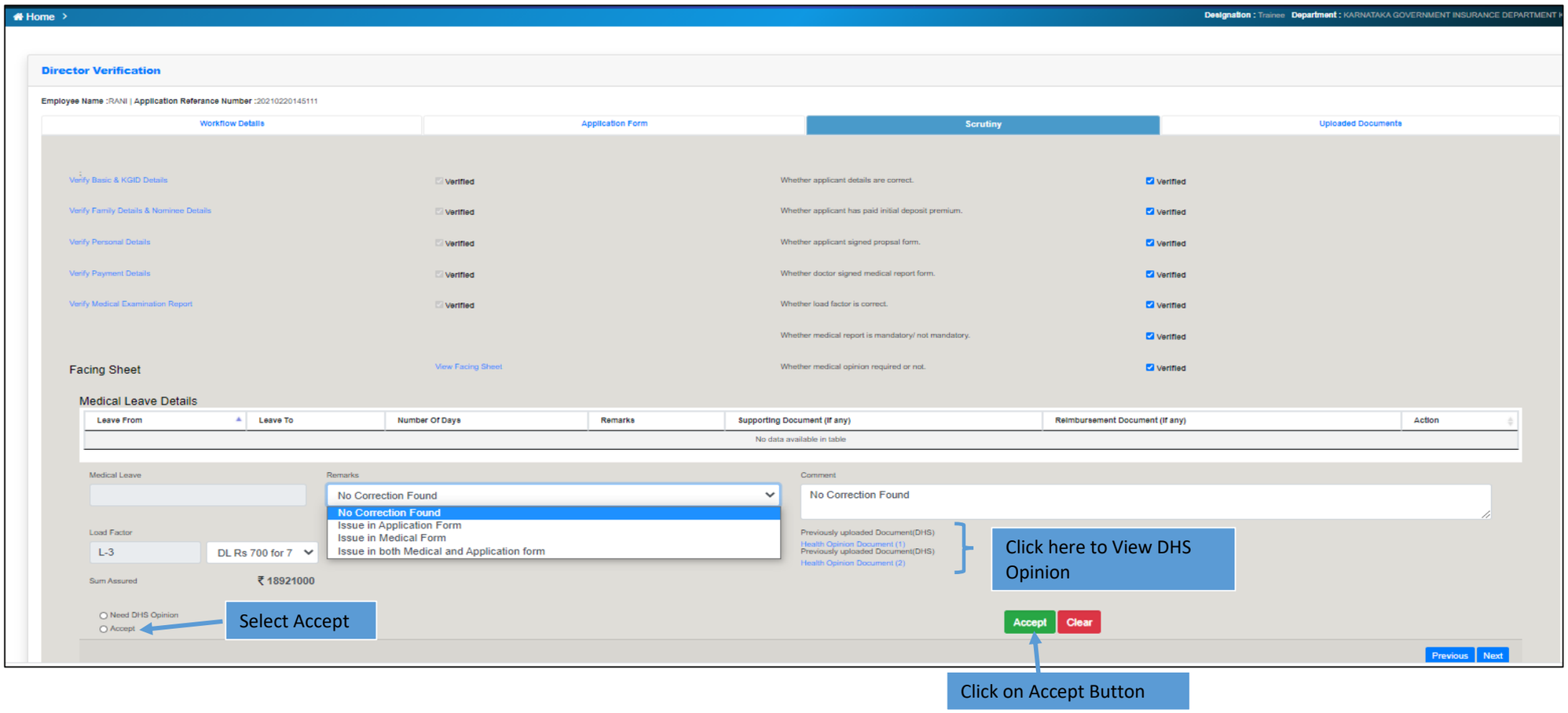
21. In Scrutiny Deputy Director can verify the **“Medical Leave Details”.**



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.

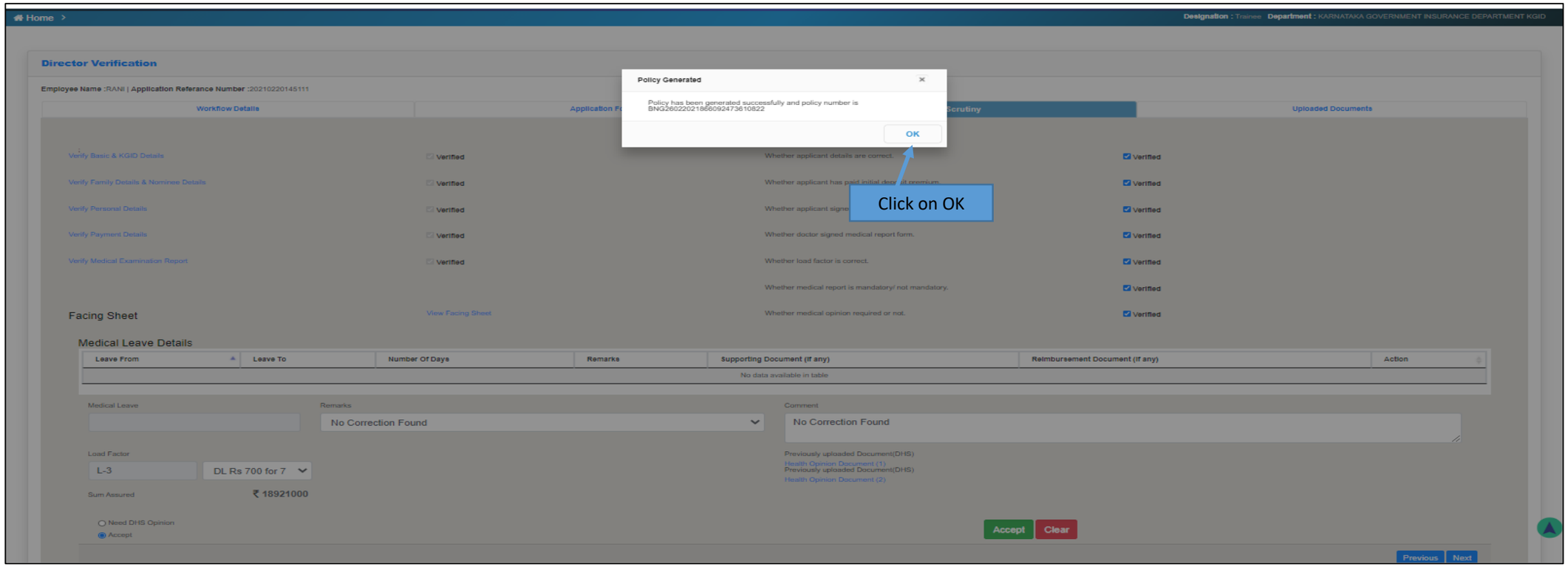


24. Director can view the documents uploaded by **DHS** by clicking on **Previously uploaded document (DHS)**
25. If Sum Assured Value is more than 20Lakhs, Director can approve the application.
26. If Director wants DHO Opinion then they can select **"Need DHO Opinion"** and it will move to Caseworker Login.
27. After verification, if no corrections are required, Director can accept the application by clicking on **Accept** button.

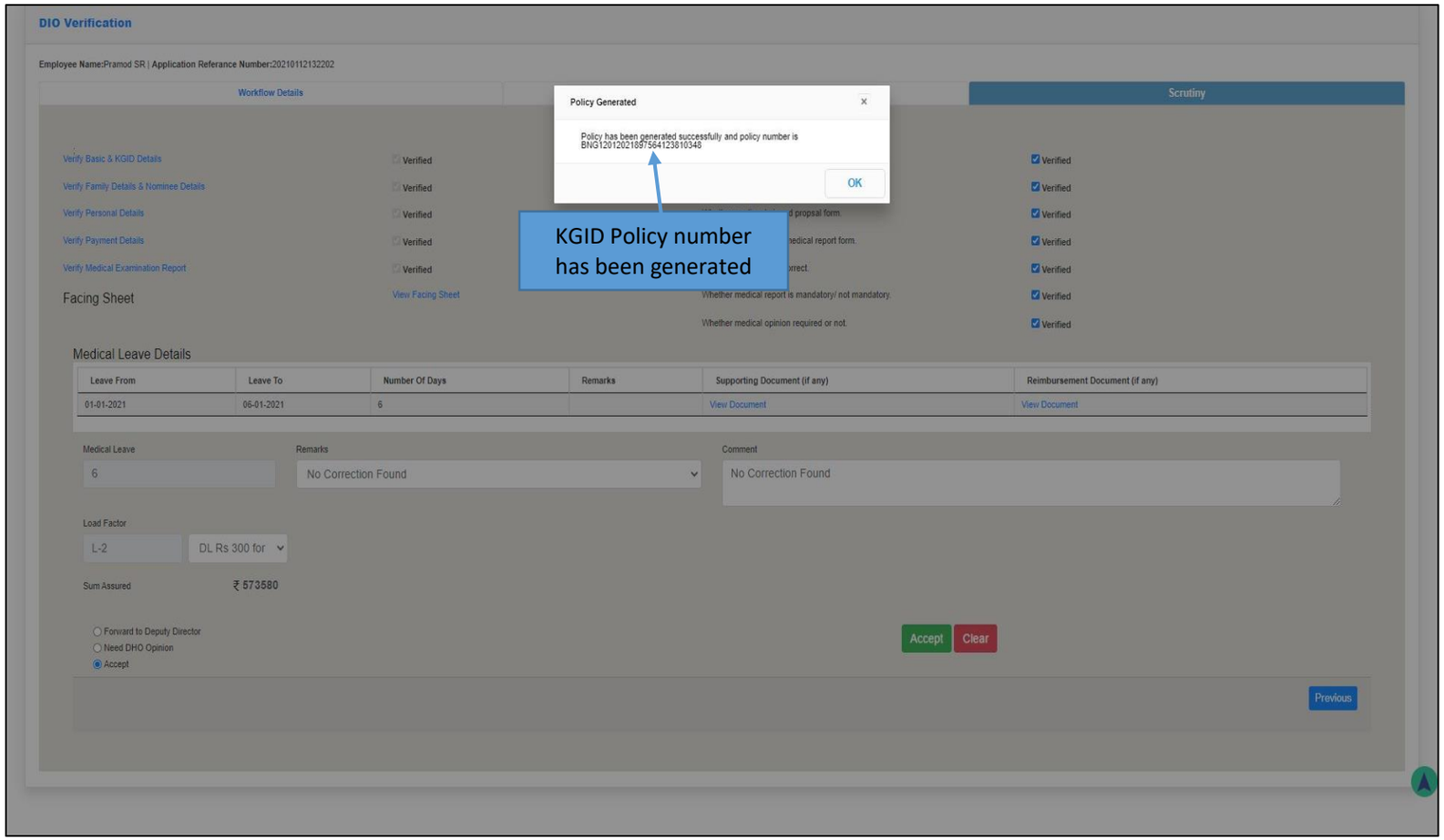


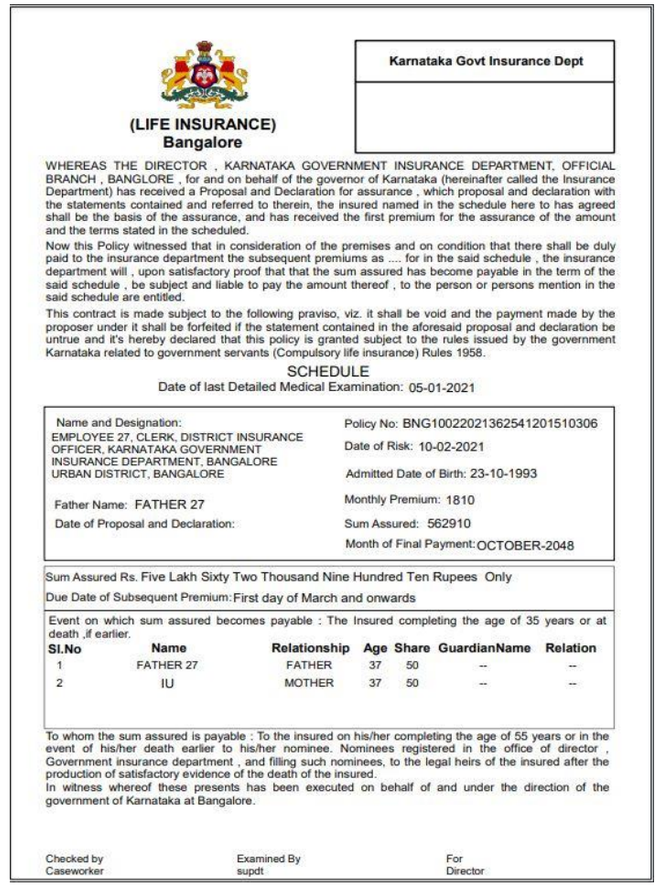
27. DIO can click on **“Uploaded Documents”** to View and Download the **“Application Form”** and **“Medical Form”.**

28. Director has to confirm changes before submitting the application, click on **“OK”** Button.



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.





Karnataka Govt Insurance Dept

(LIFE INSURANCE)
Bangalore

WHEREAS THE DIRECTOR , KARNATAKA GOVERNMENT INSURANCE DEPARTMENT, OFFICIAL BRANCH , BANGLORE , for and on behalf of the governor of Karnataka (hereinafter called the Insurance Department) has received a Proposal and Declaration for assurance , which proposal and declaration with the statements contained and referred to therein, the insured named in the schedule here to has agreed shall be the basis of the assurance, and has received the first premium for the assurance of the amount and the terms stated in the scheduled.

Now this Policy witnessed that in consideration of the premises and on condition that there shall be duly paid to the insurance department the subsequent premiums as .... for in the said schedule , the insurance department will , upon satisfactory proof that that the sum assured has become payable in the term of the said schedule , be subject and liable to pay the amount thereof , to the person or persons mention in the said schedule are entitled.

This contract is made subject to the following praviso, viz. it shall be void and the payment made by the proposer under it shall be forfeited if the statement contained in the aforesaid proposal and declaration be untrue and it's hereby declared that this policy is granted subject to the rules issued by the government Karnataka related to government servants (Compulsory life insurance) Rules 1958.

SCHEDULE

Date of last Detailed Medical Examination: 05-01-2021

Name and Designation:
EMPLOYEE 27, CLERK, DISTRICT INSURANCE OFFICER, KARNATAKA GOVERNMENT INSURANCE DEPARTMENT, BANGALORE URBAN DISTRICT, BANGALORE

Father Name: FATHER 27

Date of Proposal and Declaration:

Policy No: BNG100220213625412015103 06

Date of Risk: 10-02-2021

Admitted Date of Birth: 23-10-1993

Monthly Premium: 1810

Sum Assured: 562910

Month of Final Payment: OCTOBER-2048

Sum Assured Rs. Five Lakh Sixty Two Thousand Nine Hundred Ten Rupees Only

Due Date of Subsequent Premium: First day of March and onwards

Event on which sum assured becomes payable : The Insured completing the age of 35 years or at death ,if earlier.

Sl.No	Name	Relationship	Age	Share	GuardianName	Relation
1	FATHER 27	FATHER	37	50	--	--
2	IU	MOTHER	37	50	--	--

To whom the sum assured is payable : To the insured on his/her completing the age of 55 years or in the event of his/her death earlier to his/her nominee. Nominees registered in the office of director , Government insurance department , and filling such nominees, to the legal heirs of the insured after the production of satisfactory evidence of the death of the insured.

In witness whereof these presents has been executed on behalf of and under the direction of the government of Karnataka at Bangalore.

Checked by Caseworker | Examined By supdt | For Director