



**(<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:

- Open the web browser.
- Enter the URL (<http://49.206.243.82:92/>).

The screenshot displays the Karnataka Government Insurance Department (KGID) website. The header includes the KGID logo, the text "Karnataka Government Insurance Department" and "Government of Karnataka", and a language selection dropdown set to "Kannada". A navigation menu contains links for Home, Life Insurance, Motor Insurance, Group Insurance, Family Benefit, MIS & Admin, and Contact Us. The main content area features a "Motor Insurance.." banner with an image of a car and a motorcycle. Below the banner is a "Login" section with a "Login" link and "Agency Login" text. A large illustration shows a family under an umbrella, a house, and a heart, with a signpost listing "Life Insurance", "Motor Insurance", "Family Insurance", and "Group Insurance". A login form is overlaid on the right, featuring radio buttons for "Agency Login" (selected), "KGID Login", and "New Employee Login". The form includes fields for "Username" (placeholder: "Enter Username"), "Password" (placeholder: "Enter Password"), and "Captcha" (displaying "8183" and a refresh icon). A green "Login" button and a "Forgot Password?" link are also present. The footer contains links for "About Us", "Sitemap", "Copyright Policy", "Privacy Policy", "Hyperlinking Policy", "Security Policy", "Terms and Conditions", "Help", "Screen Reader Access", and "Guidelines". A copyright notice at the bottom states: "Content Owned and Maintained by : Karnataka Government Insurance Department, Government of Karnataka. Copyright © 2021. All Rights Reserved."

# Verification and Scrutiny of New Employee Details

## LOGIN PAGE- Deputy Director:

1. Select the “KGID Login” Tab.

The screenshot displays the Karnataka Government Insurance Department website. The header includes the department name and navigation links: Home, Life Insurance, Motor Insurance, Group Insurance, Family Benefit, MIS & Admin, and Contact Us. A banner for 'Family Insurance' is visible, along with a 'HOW TO CLAIM LIFE' button. The login section shows three options: Agency Login, KGID Login (selected), and New Employee Login. Below these are input fields for 'KGID Number' and 'Mobile Number'. A blue callout box with an arrow points to the 'KGID Login' tab, containing the text 'Select the KGID login Tab'. The footer contains various policy links such as About Us, Sitemap, Copyright Policy, Privacy Policy, Hyperlinking Policy, Security Policy, Terms and Conditions, Help, Screen Reader Access, and Guidelines.

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

The screenshot displays the Karnataka Government Insurance Department website. The header includes the KGID logo, contact information, and a navigation menu with options like Home, Life Insurance, Motor Insurance, Group Insurance, Family Benefit, MIS & Admin, and Contact Us. A banner for Life Insurance is visible. The main content area features a login form with the following elements:

- Agency Login (unchecked), KGID Login (checked), and New Employee Login (unchecked) radio buttons.
- KGID Number field containing the value 1123588.
- Mobile Number field containing the value 70\*\*\*\*\*65.
- An Authenticate button.

Annotations on the form indicate the following steps:

- Enter the KGID number
- Mobile number will retrieve automatically
- Click on Authenticate button to get OTP

The footer contains links for About Us, Sitemap, Copyright Policy, Privacy Policy, Hyperlinking Policy, Security Policy, Terms and Conditions, Help, Screen Reader Access, and Guidelines. A copyright notice at the bottom states: "Content Owned and Maintained by : Karnataka Government Insurance Department, Government of Karnataka. Copyright © 2021. All Rights Reserved."

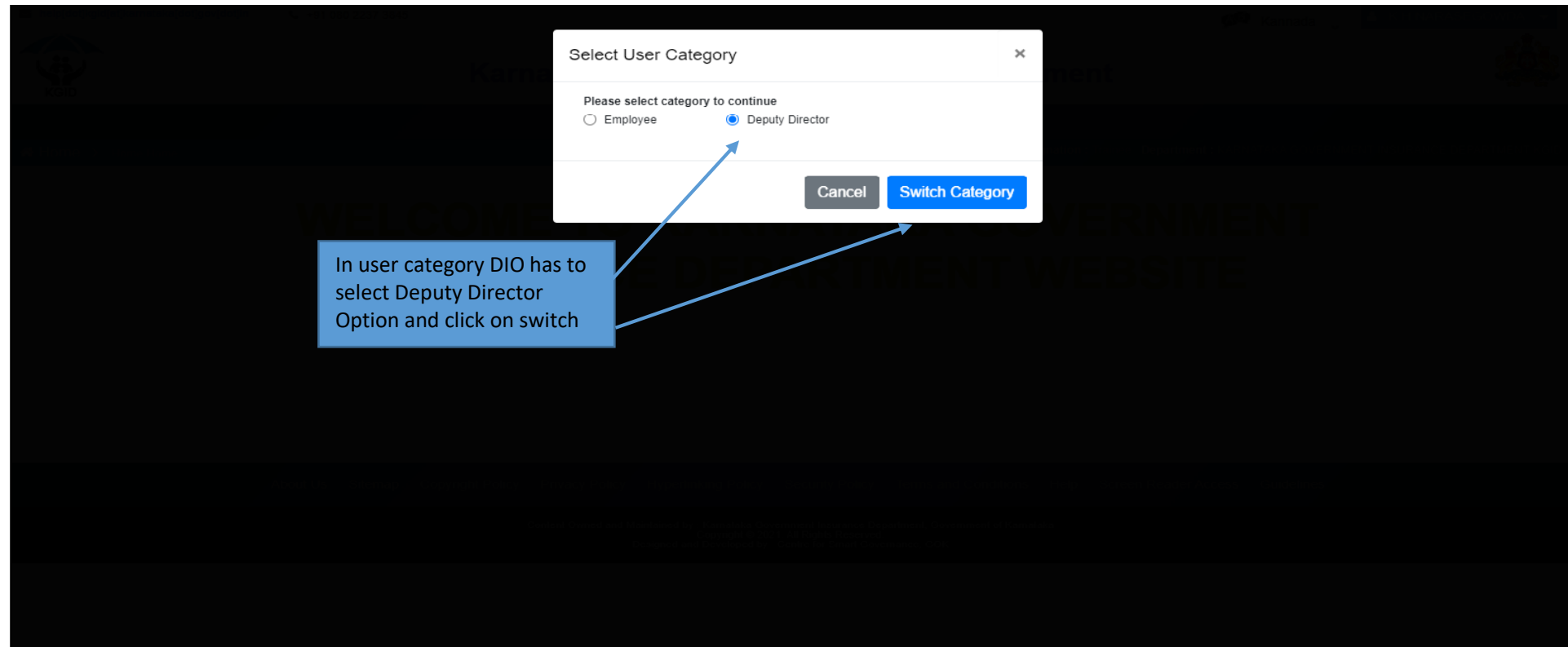
4. Enter the “OTP” and “Captcha” and click on “Login” button.

The screenshot displays the Karnataka Government Insurance Department (KGID) website. The header includes the KGID logo, contact information, and a navigation menu with options like Home, Life Insurance, Motor Insurance, Group Insurance, Family Benefit, MIS & Admin, and Contact Us. A banner for Life Insurance is visible. The main content area features a login form with the following fields and elements:

- Agency Login (unchecked), **KGID Login** (checked), New Employee Login (unchecked)
- KGID Number: 1123588
- Mobile Number: 70\*\*\*\*\*65
- Authenticate button
- OTP: Enter OTP
- Captcha: 5835
- Enter Captcha button
- Login button

Callouts with arrows point to the OTP and Captcha input fields, labeled "Enter OTP and captcha", and the Login button, labeled "Click on login button".

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

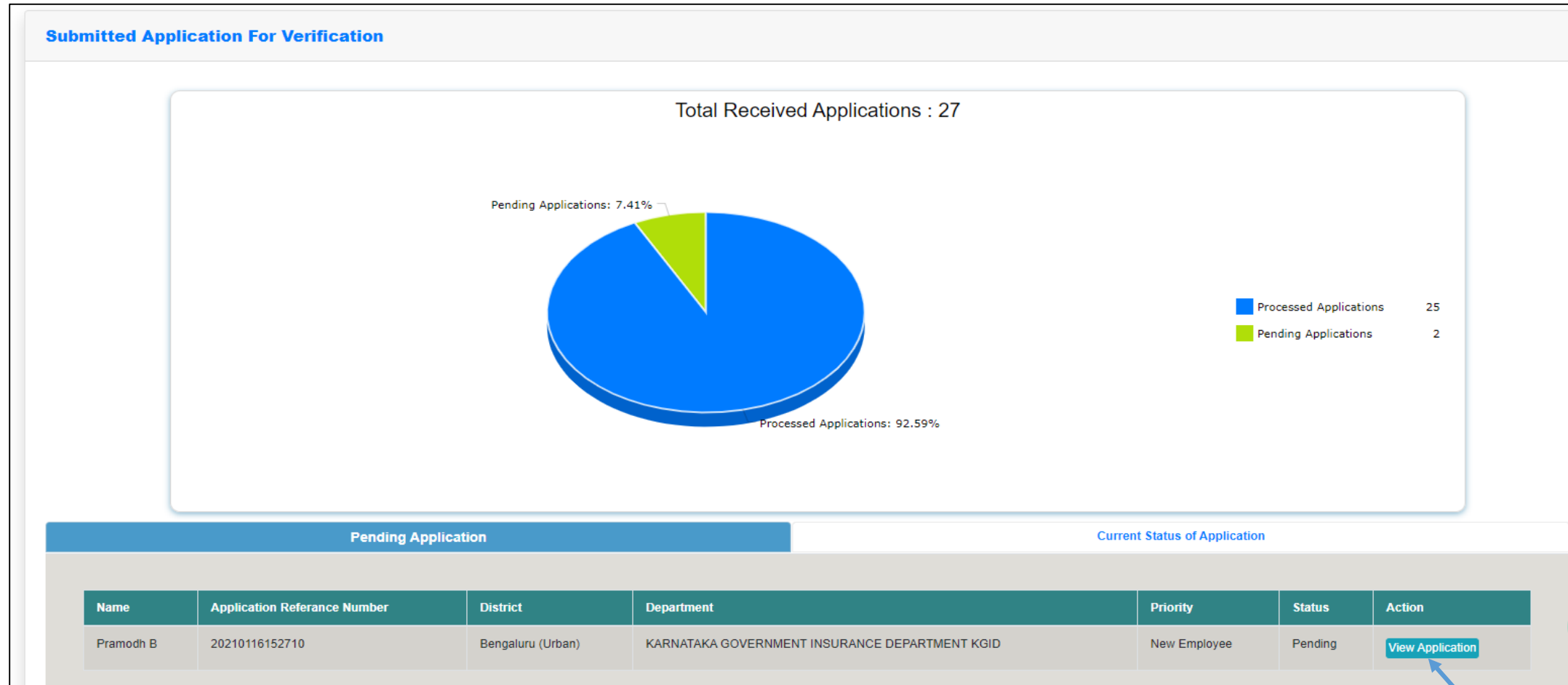


7. Select the “Application for verification” tab and then click on “NB Applications for verification”.

The screenshot displays the website interface for the Karnataka Government Insurance Department. At the top, there is a header with the department's name and logo. Below this is a navigation bar with tabs for 'Home', 'Application for verification', and 'Reports'. The 'Application for verification' tab is selected, and a dropdown menu is visible with options: 'NB Applications for verification', 'Loan Applications for verification', 'MI Applications for verification', and 'MI Renewal Applications for verification'. Two blue callout boxes with arrows point to the 'Application for verification' tab and the 'NB Applications for verification' option. The first callout box contains the text '1. Select the Application for Verification Tab.' and the second callout box contains '2. Select the NB Application for Verification Details Tab.' The footer of the page contains various links such as 'About Us', 'Sitemap', 'Copyright Policy', etc.



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.



Click on view application

11. Workflow Details of the Applications are displayed.

12. Click on **Next** option to proceed further.

help[dot]kgid[at]karnataka[dot]gov[dot]in +91 080 2237 3845 Kannada K H NARASEGOWDA

Government of Karnataka  
**Karnataka Government Insurance Department**

Home Application for verification Reports  
Designation : Trainee Department : KARNATAKA GOVERNMENT INSURANCE DEPARTMENT KGID

### Deputy Director Verification

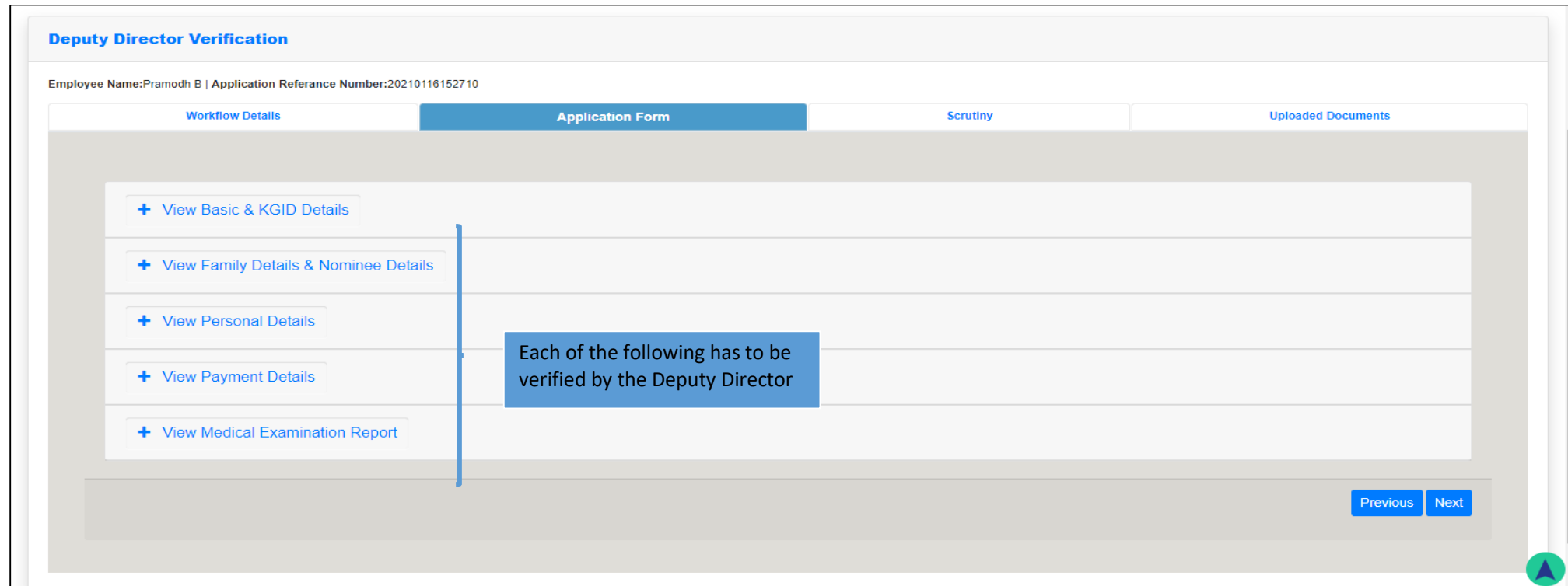
Employee Name: Pramodh B | Application Reference: **Workflow of Application.**

Workflow Details		Application Form		Scrutiny		Uploaded Documents	
Submitted Date	From	To	Remarks	Comments	Status	Status of Application.	
21 Feb 2021 12:34:20	Deputy Director				Pending		
21 Feb 2021 12:34:20	DIO	Deputy Director	No Correction Found	No Correction Found	Forward to DD		
21 Feb 2021 12:05:20	Superintendent	DIO	No Correction Found	No Correction Found	Forward to DIO		
16 Jan 2021 15:45:49	DDO	Caseworker	No Correction Found	No Correction Found	Forward to Caseworker		
16 Jan 2021 15:34:05	Applicant	DDO			Submitted By the Applicant		
16 Jan 2021 15:33:09					Policy Cancelled		
16 Jan 2021 15:32:27					Policy cancellation request forwarded		
16 Jan 2021 15:32:18				sdasad	Policy Cancellation Request		

**Click on Next Button.** [Next](#)

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



The screenshot displays a web application interface for "Deputy Director Verification". At the top, it shows the employee name "Pramodh B" and the application reference number "20210116152710". Below this, there are four tabs: "Workflow Details", "Application Form" (which is active), "Scrutiny", and "Uploaded Documents". The "Application Form" tab contains a list of five items, each with a plus icon and a label: "View Basic & KGID Details", "View Family Details & Nominee Details", "View Personal Details", "View Payment Details", and "View Medical Examination Report". A blue callout box with a vertical line pointing to the list contains the text: "Each of the following has to be verified by the Deputy Director". At the bottom right of the form area, there are "Previous" and "Next" buttons. A green triangle icon is visible in the bottom right corner of the application window.

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

Employee Name:Pramod SR | Application Reference Number:20210208130605

Workflow Details | **Application Form** | Scrutiny | Uploaded Documents

[View Basic & KGID Details](#)

### Basic Details

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

### KGID Details

Employee Pay Scale : 30350.00 - 58250.00

KGID Premium Details

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

Verify Click on Verify

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

Employee Name: Pramod SR | Application Reference Number: 20210208130605

Workflow Details
Application Form
Scrutiny
Uploaded Documents

+ View Basic & KGID Details

- View Family Details & Nominee Details

### Family Details

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

Number of Brother's : 0

Number of Children's : 0

Number of Sister's : 0

### Nominee Details

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

Verify ← Click on Verify

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

### Personal Details

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

**Details about personal health**

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

Verify
 

Click on Verify

+ [View Payment Details](#)

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

Employee Name:Pramod SR | Application Reference Number:20210208130605

Workflow Details | **Application Form** | Scrutiny | Uploaded Documents

+ View Basic & KGID Details

+ View Family Details & Nominee Details

+ View Personal Details

- View Payment Details

### Payment Details

Initial Amount :	1440	Payment Reference No :	4521027890
Purpose :	KGID Premium	Sub Purpose :	Initial Payment
DDO Code :	120270	HOA :	Revenue Head of Account
Date :	12-02-2020		

**Verify** Click on Verify

+ View Medical Examination Report

Previous Next

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

[View Medical Examination Report](#)

### Physical Details

Proposer's Height [Cms] : 165	Proposer's Weight [Kgs] : 70
Proposer's Pulse Rate [No's/Min] : 54	Proposer's Breathing Rate [No's/MIN] : 72
Proposer's Blood Pressure : 72	Low / Diastolic : 72
HIGH Syatolic : 72	Remarks : good

### Other Details

Was Proposer Admitted To Hospital?	No
Has Proposer Met With an Accident?	No
Has Proposer Undergone Test Like Ecg, X-Ray, Lasseray?	No
At Present Has Proposer Undergone Any Treatment?	No

### Health Details

4) Is there any symptoms of having illness in chest, heart and lungs?	No
5) Is there any symptoms of disease in teeth,gums,tongue,ear,nose,Throat, eyes?	No
6) Does the Proposer have any deficeiancy or disability	No
Does the Proposer have Thyroid,Lymph node in joint, or have scars from surgery	No
7) Any indication of enlargement of Spleen or Liver	No
8) Is there any abnormality in any part of the Gastrointestinal track	No
9) Does proposer suffer from Hernia?	No
10) Is there any abnormalities found in the urinary tract	No
11) Does the proposer have any indication of having diseases or ailments with respect to the Nervous System	No
12) Does the proposer have any indication of having undergone a surgery	No
13) Does the proposer have any marks of which might have occurred accidentally or some due to any other reason	No
14) Is there any important adverse symptom in the very nature of the proposer's health	No
Does the Proposer have a good life cycle? If not, please give the specific reason	No

### Doctor Details

<input checked="" type="radio"/> Within state doctor <input type="radio"/> Other state doctor			
KMC Code :	48164	Doctor Name :	DR MANJIA NAIK R
Doctor KGID :	1794429	Designation :	SPECIALIST
Doctor Hospital Name :			
<input checked="" type="checkbox"/> <b>Verify</b>			

Previous
Next



19. In Scrutiny Deputy 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.

Employee Name: Pramodh B | Application Reference Number: 20210116152710

Workflow Details
Application Form
Scrutiny
Uploaded Documents

[Verify Basic & KGID Details](#)  Verified

[Verify Family Details & Nominee Details](#)  Verified

[Verify Personal Details](#)  Verified

[Verify Payment Details](#)  Verified

[Verify Medical Examination Report](#)  Verified

Whether applicant details are correct.  Verified

Whether applicant has paid initial deposit premium.  Verified

Whether applicant signed proposal form.  Verified

Whether doctor signed medical report form.  Verified

Whether load factor is correct.  Verified

Whether medical report is mandatory/ not mandatory.  Verified

Whether medical opinion required or not.  Verified

Click on Verified Boxes

**Facing Sheet** [View Facing Sheet](#)

**Medical Leave Details**

Leave From	Leave To	Number Of Days	Remarks	Supporting Document (if any)	Reimbursement Document (if any)
01-01-2021	14-01-2021	14	gddfv	<a href="#">View Document</a>	<a href="#">View Document</a>

Medical Leave:  Remarks:  Comment:

Load Factor:

Sum Assured: ₹ 495940

Forward to Director  
 Need DHS Opinion  
 Accept

Accept
Clear

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

Employee Name: Pramodh B | Application Reference Number: 20210116152710

Workflow Details      Application Form      **Scrutiny**      Uploaded Documents

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

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

Verify Personal Details  Verified      Whether applicant signed proposal form.  Verified

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

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

Whether medical report is mandatory/ not mandatory.  Verified

Whether medical opinion required or not.  Verified

Facing Sheet [View Facing Sheet](#)

Medical Leave Details

Leave From	Leave To	Number Of Days	Remarks	Supporting Document (if any)	Reimbursement Document (if any)
01-01-2021	14-01-2021	14	gddfv	<a href="#">View Document</a>	<a href="#">View Document</a>

Medical Leave: 14      Remarks: No Correction Found      Comment: No Correction Found

Load Factor: L-2      None

Sum Assured: ₹ 495940

Forward to Director  
 Need DHS Opinion  
 Accept

[Accept](#) [Clear](#)

Click here to view the Facing Sheet

Click here to view the Supporting Document

Click here to View the Reimbursed Document

22. If the Employee is applicable for the “Load Factor”, it is auto-populated.
23. If the Employee is applicable for the “Decrease Lean (DL)”, it can be selected from the drop-down available.

Verify Payment Details  Verified

Verify Medical Examination Report  Verified

Facing Sheet [View Facing Sheet](#)

**Medical Leave Details**

Leave From	Leave To	Number Of Days	Remarks	Supporting Document (if any)	Reimbursement Document (if any)
01-01-2021	14-01-2021	14	gddfv	<a href="#">View Document</a>	<a href="#">View Document</a>

Medical Leave:  Remarks:

Load Factor:  None

Sum Assured:  Forward to Director  Need DHS Opinion  Accept

Whether doctor signed medical report form.  Verified

Whether load factor is correct.  Verified

Whether medical report is mandatory/ not mandatory.  Verified

Whether medical opinion required or not.  Verified

**Load Factor** →

None

DL Rs 250 for 2 years

DL Rs 300 for 3 years

DL Rs 450 for 3 years

DL Rs 450 for 5 years

DL Rs 500 for 5 years

DL Rs 750 for 5 years

DL Rs 350 for 7 years

DL Rs 700 for 7 years

Select the DL

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 Designed and Developed by : Centre for Smart Governance, GOK

24. After verification, if no corrections are required, Deputy Director can accept the application by clicking on **Accept** button.
25. If Deputy Director wants DHO Opinion then they can select **“Need DHO Opinion”** and it will move to Caseworker Login.
26. If Sum Assured Value is more than 20Lakhs, Deputy Director has to select **“Forward to Director”** option.

Employee Name: Pramodh B | Application Reference Number: 20210116152710

Workflow Details
Application Form
Scrutiny
Uploaded Documents

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[Verify Basic & KGID Details](#) ✔ Verified

[Verify Family Details & Nominee Details](#) ✔ Verified

[Verify Personal Details](#) ✔ Verified

[Verify Payment Details](#) ✔ Verified

[Verify Medical Examination Report](#) ✔ Verified

Whether applicant details are correct. ✔ Verified

Whether applicant has paid initial deposit premium. ✔ Verified

Whether applicant signed proposal form. ✔ Verified

Whether doctor signed medical report form. ✔ Verified

Whether load factor is correct. ✔ Verified

Whether medical report is mandatory/ not mandatory. ✔ Verified

Whether medical opinion required or not. ✔ Verified

**Facing Sheet** [View Facing Sheet](#)

**Medical Leave Details**

Leave From	Leave To	Number Of Days	Remarks	Supporting Document (if any)	Reimbursement Document (if any)
01-01-2021	14-01-2021	14	gddfv	<a href="#">View Document</a>	<a href="#">View Document</a>

Medical Leave

Remarks

No Correction Found

Comment

No Correction Found

Load Factor

None

Sum Assured ₹ 495940

Forward to Director  
 Need DHS Opinion  
 **Accept**

Remarks Dropdown

Click on Accept Button

Accept

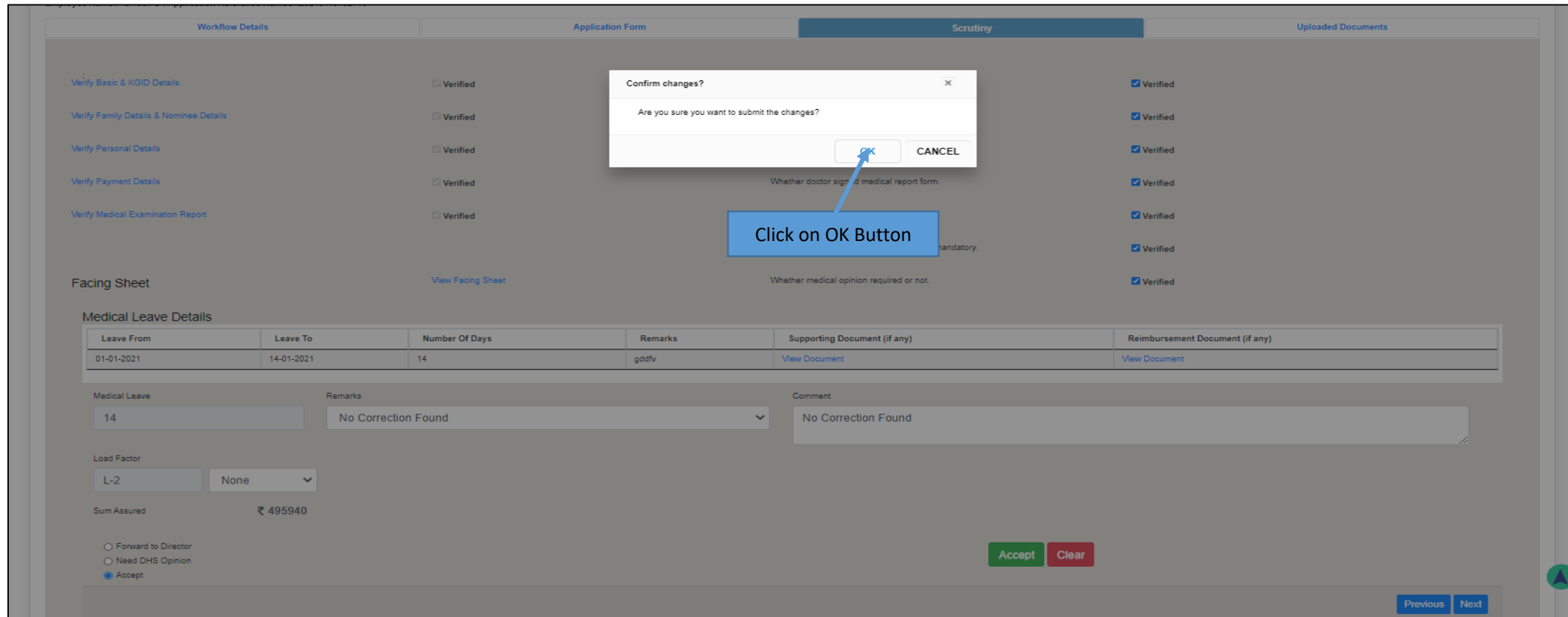
Clear

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

Employee Name:Pramod SR | Application Reference Number:20210208130605

Workflow Details	Application Form	Scrutiny	Uploaded Documents
Application Form	<a href="#">Click Here</a>	Medical Form	<a href="#">Click Here</a>
Click to Download the Application Form		Click to Download the Application Form	
			<a href="#">Previous</a>

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



The screenshot displays a web application interface with a 'Scrutiny' tab selected. A modal dialog box titled 'Confirm changes?' is centered on the screen, asking 'Are you sure you want to submit the changes?' with 'OK' and 'CANCEL' buttons. A blue callout box points to the 'OK' button with the text 'Click on OK Button'. The background interface includes a sidebar with 'Verify' options, a 'Facing Sheet' section, and a 'Medical Leave Details' table.

Leave From	Leave To	Number Of Days	Remarks	Supporting Document (if any)	Reimbursement Document (if any)
01-01-2021	14-01-2021	14	gddfv	<a href="#">View Document</a>	<a href="#">View Document</a>

Medical Leave: 14  
Remarks: No Correction Found  
Comment: No Correction Found

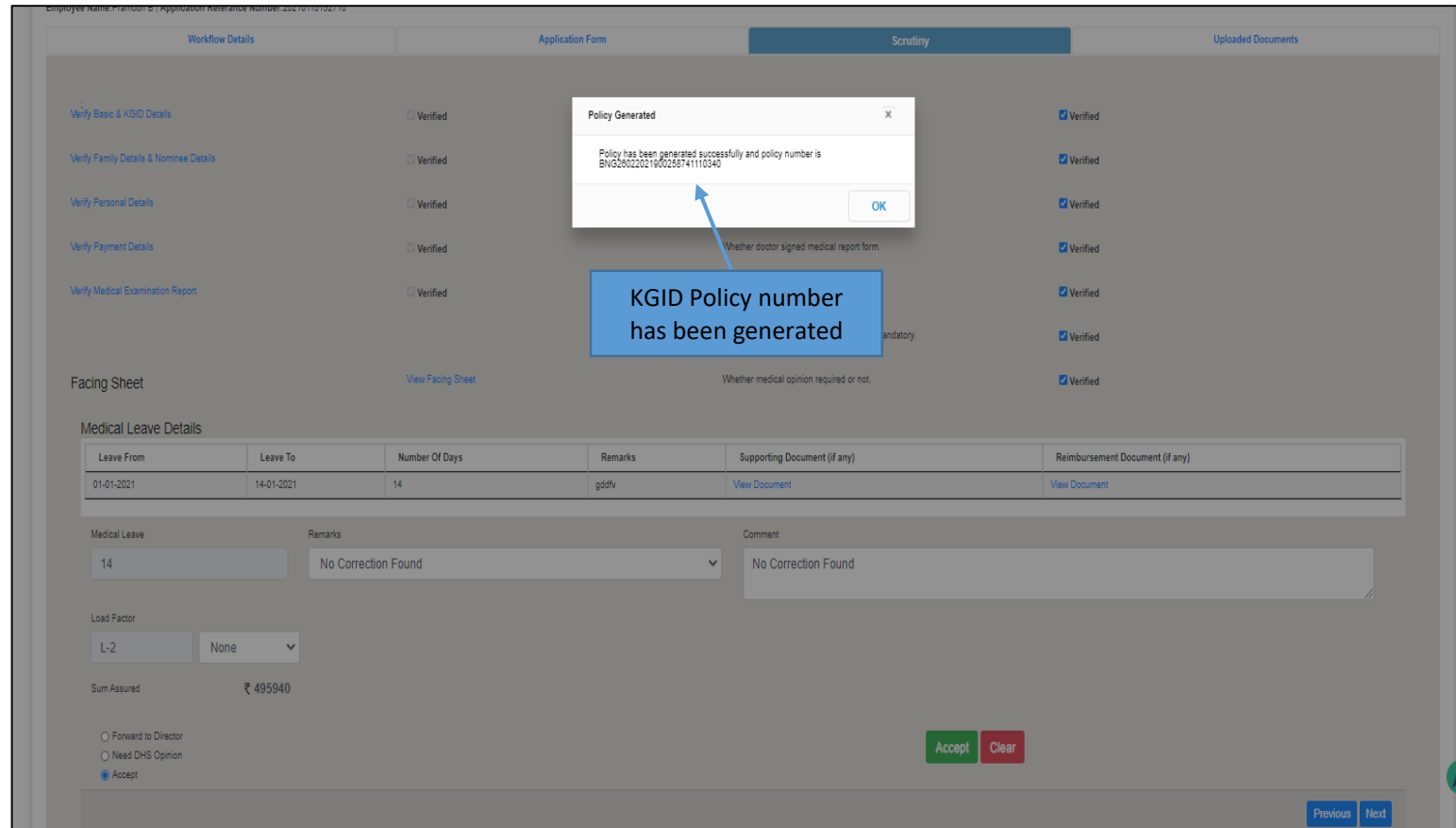
Load Factor: L-2, None  
Sum Assured: ₹ 495940

Forward to Director   
Need DHS Opinion   
Accept

Accept Clear Previous Next

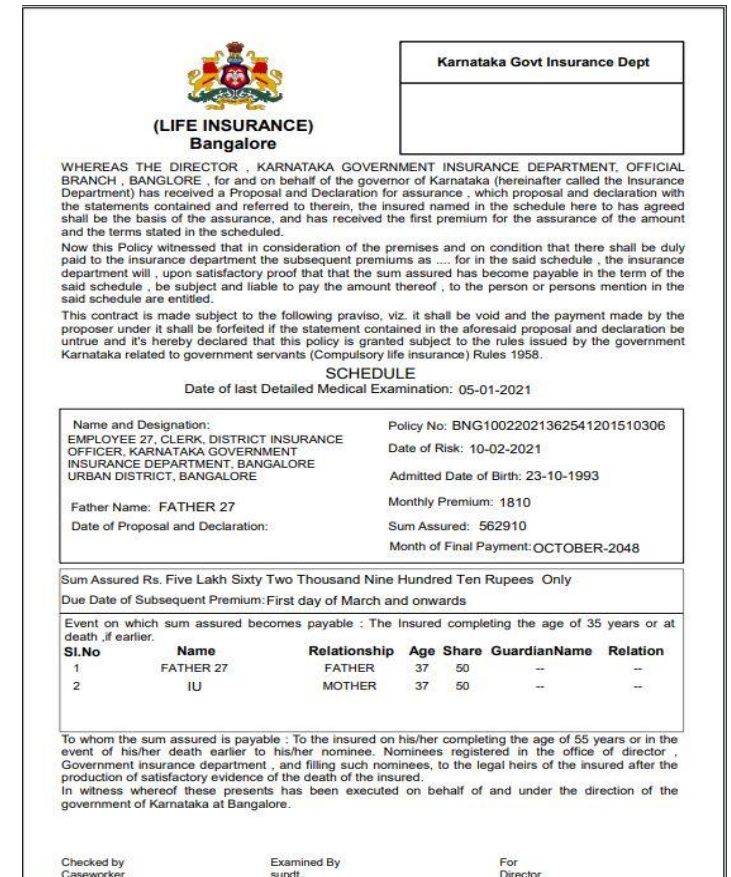
29. "KGID Policy Number" is generated and the employee will get the notification to his registered mobile number & email id.

30. Employee can download "NB Bond" and "facing sheet" in his login.



The screenshot shows the 'Scrutiny' stage of an insurance application. A modal window titled 'Policy Generated' displays the message: 'Policy has been generated successfully and policy number is BNG26022021900269741110340'. A blue callout box points to this message with the text 'KGID Policy number has been generated'. The background interface includes a sidebar with verification steps (all marked 'Verified'), a 'Facing Sheet' section, and a 'Medical Leave Details' table.

Leave From	Leave To	Number Of Days	Remarks	Supporting Document (if any)	Reimbursement Document (if any)
01-01-2021	14-01-2021	14	gdsfv	<a href="#">View Document</a>	<a href="#">View Document</a>



The document is an insurance policy issued by the Karnataka Government Insurance Department, Bangalore. It includes the following details:

**(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 proviso, 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	Policy No: BNG10022021362541201510306 Date of Risk: 10-02-2021 Admitted Date of Birth: 23-10-1993
Father Name: FATHER 27 Date of Proposal and Declaration:	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