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

Loan Application – Manuals for Employees

USER MANUAL

Karnataka Government Insurance

Department Government of Karnataka

Prepare by

Centre for Smart Governance

Yeswanthpur, Bengaluru, Karnataka 560022

Karnataka Government Insurance Department Web Page:

a) **Open the web browser**

b) **Enter the URL (https://kgidonline.karnataka.gov.in/)**

1. Employee has to enter his/her first KGID number
2. Mobile number will fetch automatically

3. Enter OTP, and enter captcha
4. Click on Login button

5. Welcome page will display
6. Click on Loan

7. Click on Apply Loan

8. After Clicking on Apply Loan – Basic Details will fetch automatically
9. Employee can view the basic details

10. In salary & KGID deduction , Need to update details

11. If spouse is government employee, click on Yes, If no Error message will show as **"Spouse is not Givernment Employee"**

12. In Month – Year, select recent salary credited month

13. Employee has to enter the details – Gross salary, Insured total deduction
14. Automatically Eligible Loan Installament Amount will calculate
    (Note : System automatically calculate Loan Installment amount and Eligible Loan Amount)

15. Employee has to mention Loan Repayment details

16. Employee has to select in dropdown their – Number of Principal as their requirements

17. Employee has to select in dropdown their – Number of Interest Instalments as their requirements

18. In Eligible Loan Details, Employee will be able to view the policy which is eligible to take loan
19. If Previous Loan is taken by the employee, It should complete at least 2 years
20. Click on Policy to apply for loan – Eligible Amount will be able to view by the employee
21. Required amount will be shown in the details , Employee has to Enter Required Loan amount(should not exceed Eligible Loan Amount)
22. Click on Generate to view Assignment form

23. Enter the Required Loan amount – Which should not exceed the Eligible Loan amount
24. Click on Assignment form link, to view Form - B

25. Employee can take PDF print of Form – B(Assignment Form)

Note: Employee does not have to surrender KGID bond to department, instead of that Assignment Form is Mandatory to submit

FORM –B
(See Rule 42)
(To be executed on a stamp paper of appropriate value it not executed on the back of the Policy)

I **VIJAY SHEGUNASHI** Son/Daughter of SHIVAPPA aged 36 years in consideration of the loan I have taken in the Karnataka Government Insurance Department Under Order No ………. Date 06-Aug-2022 Do hereby assign and transfer as beneficial owner, all my right, title and interest in the Policy No 2588542 Bearing date 19-Jul-2017 Granted by the Director, Karnataka Government Insurance Department on my life for a sum of Rs 367650.00 and all moneys assured by or to become payable by or under the same to the Governor of Karnataka(hereinafter called the Karanataka Government Insurance Department) and declare that the receipt or receipts or book adjustments by the Karnataka Government Insurance Department for any sum or sums of money to be received or adjusted by it under or on account of the said policy shall discharge the Insurance Department from all responsibilities in respect of the application of such money as effectively and to all intents and purposes as if such receipt or receipts or adjustments were assigned or effected by myself, my heirs, executors administrators and assigns.

I do hereby convenants that I shall not do or knowingly suffer anything to be done whereby the said policy may be rendered void or voidable or the said Government Insurance Department may be prevented from receiving or adjusting the policy money or any part thereof:

Provided always that, I the said Sri/Smt …. …. …. My heirs, executors, administrator, and assigns reserve the right of repaying in full at any time the loans outstanding against mu account in the book of the Karnataka Government Insurance Department together with accrued interest either in cash or adjustment from the Policy moneys payable and thereafter get the policy reassigned in favour of my heirs, executors administrators and assigns.

Date: 06-Aug-2022 05:25 PM

Place: Signature

26. In Deduction and Loan Disbursement Amount details, Employee can view the details in detail – Branch adjustment and Net Amount
27. Click on Details to view the employee Loan details

28. Employee can view all the details.

Details will be shown in details

Welcome,
VIJAY SHEGUNASHI

2696365

Home

TOTAL

0

Showing 1 to 2 of 2

Previous 1 Next

BRANCH ADJUSTMENTS / ಶಾಖಾ ಹೊಂದಾಣಿಕೆಗಳು   ✕

Show 10 ✔ entries

POLICY_NO	PREMIUM_NEED_TO_BE_PAID	PREMIUM_PAID	PREMIUM_INTEREST_NEED_TO_BE_PAID	PREMIUM_INTEREST_PAID	
2696365	100980	63206	22014	0	3
2588542	79980	77880	33	0	2
TOTAL	180960.00	141086	22047	0	

Previous Next

◄ ►

Close

Life Insurance ⌄

Claims and Settelments ⌄

List of policies ●

5) DEDUCTION AND
ವಿತರಿಸಲಾಗುವ ಸಾಲ

PRESENT LOAN INST

0

GROSS AMOUNT / ಒ

0

Group Insurance Claims ⌄

Loan ⌄

Apply Loan

View Loan Application

Track Proposal Number(Details)

ಲ ವಸೂಲಿ ಮಾಡುತ್ತಿರುವ ಸಾಲದ ಕಂತಿನ ಮೊಬಲಗು

ಳ ಮೊತ್ತ

6) BANK DETAILS /

K-2 RECIPIENT ID / ಕೆ-2 ರಿಸಿಪಿಯಂಟ್ ಐಡಿ

BANK IFSC CODE / ಬ್ಯಾಂಕ್ ಐಎಫ್ಎಸ್ಸಿ ಕೋಡ್

BANK A/C NO / ಬ್ಯಾಂಕ್ ಖಾತೆ ಸಂಖ್ಯೆ

BANK NAME / ಬ್ಯಾಂಕಿನ ಹೆಸರು

**Bank details should be as per the Recepient master available in K-II./ ಬ್ಯಾಂಕಿನ ವಿವರಗಳು ಖಜಾನೆ-2 ನ ರಿಸಿಪಿಯೆಂಟ್ ಮಾಸ್ಟರ್‌ನಲ್ಲಿ, ಲಭ್ಯವಿರುವಂತೆ ಇರಬೇಕು.

7) PURPOSE OF LOAN / ಸಾಲದ ಉದ್ದೇಶ

PURPOSE / ಉದ್ದೇಶ

Select Loan Purpose ⌄

ARE YOU TAKING LOAN FOR SELF? / ನೀವು ನಿಮ್ಮ ಸ್ವಂತಕ್ಕೆ ಸಾಲ ಪಡೆಯುತ್ತಿರುವಿರಾ?

● Yes / ಹೌದು ○ No / ಇಲ್ಲ

29. Employee can view all the details

Welcome,
VIJAY SHEGUNASHI

Home

Life Insurance ⌄

Claims and Settelments ⌄

List of policies ●

Group Insurance Claims ⌄

Loan ⌄

  Apply Loan

  View Loan Application

Track Proposal Number(Details)

2696365

TOTAL   0

Showing 1 to 2 of 2   Previous 1 Next

BRANCH ADJUSTMENTS / ಶಾಖಾ ಹೊಂದಾಣಿಕೆಗಳು   ×

LOAN_SACTIONED	TOTAL_LOAN_PAID	LOAN_INTEREST_NEED_TO_BE_PAID	LOAN_INTEREST_PAID	LOAN_PRINCIPLE_DUE	LOAN
90000	18000	8379	0	72000	8379
0	0	0	0	0	0
90000	18000	8379	0	72000	8379

◄   ►

Close

5) DEDUCTION AND
ವಿತರಿಸಲಾಗುವ ಸಾಲ

PRESENT LOAN INST

ಲೆ ವಸೂಲಿ ಮಾಡುತ್ತಿರುವ ಸಾಲದ ಕಂತಿನ ಮೊಬಲಗು

0

GROSS AMOUNT / ಒ

ಳ ಮೊತ್ತ

0

6) BANK DETAILS /

K-2 RECIPIENT ID / ಕೇ-2 ರೆಸಿಪಿಯೆಂಟ್ ಐಡಿ

BANK IPSC CODE / ಬ್ಯಾಂಕಿನ ಐಪಿಎಸ್ ಸಿ ಕೋಡ್

BANK A/C NO / ಬ್ಯಾಂಕ್ ಖಾತೆ ಸಂಖ್ಯೆ

BANK NAME / ಬ್ಯಾಂಕಿನ ಹೆಸರು

**Bank details should be as per the Recepient master available in K-II./ ಬ್ಯಾಂಕಿನ ವಿವರಗಳು ಖಜಾನೆ-2 ನ ರಿಸಿಪಿಯೆಂಟ್ ಮಾಸ್ಟರ್‌ನಲ್ಲಿ ಲಭ್ಯವಿರುವಂತೆ ಇರಬೇಕು.

7) PURPOSE OF LOAN / ಸಾಲದ ಉದ್ದೇಶ

PURPOSE / ಉದ್ದೇಶ

ARE YOU TAKING LOAN FOR SELF? / ನೀವು ನಿಮ್ಮ ಸ್ವಂತಕ್ಕೆ ಸಾಲ ಪಡೆಯುತ್ತಿರುವಿರಾ?

Select Loan Purpose ⌄   ● Yes / ಹೌದು ○ No / ಇಲ್ಲ

30. Clearly Employee can view all the Branch Details
31. After viewing details, Click on close button

BRANCH ADJUSTMENTS / ಶಾಖಾ ಹೊಂದಾಣಿಕೆಗಳು

	TOTAL_LOAN_PAID	LOAN_INTEREST_NEED_TO_BE_PAID	LOAN_INTEREST_PAID	LOAN_PRINCIPLE_DUE	LOAN_INTEREST_DUE
	18000	8379	0	72000	8379
	0	0	0	0	0
	18000	8379	0	72000	8379

Close

After Viewing Branch Adjustment details, click on Close button

32. Employee has to enter Bank details correctly, Where Loan amount will credit to Employee Bank Account
33. In K2 – Recipient ID, **Employee has to enter ID which is given in KHAJANE**

34. Employee can select Loan Purpose (Self or For Relations)

35. Purpose of Loan is taking for relation click on "No"
36. In dropdown can select family members

37. Employee should read the declarations and click the check – box
38. After that Employee clicks on E-Sign and Submit

39. Employee should Enter Aadhaar Number and Enter OTP

Enter Aadhaar number and Enter OTP

40. After Entering OTP
41. Click on Declaration, And click on Submit button

Click on Declaration Check Box

Click on Submit Button

42. After Submitting Aadhaar details
43. Next click on View Loan Application tab

44. Employee can view the status