



(https://kgidonline.karnataka.gov.in) Life Insurance New Business USER MANUAL FOR NEW EMPLOYEE

Karnataka Government Insurance Department Government of Karnataka

Prepared by

Centre for Smart Governance (CSG)

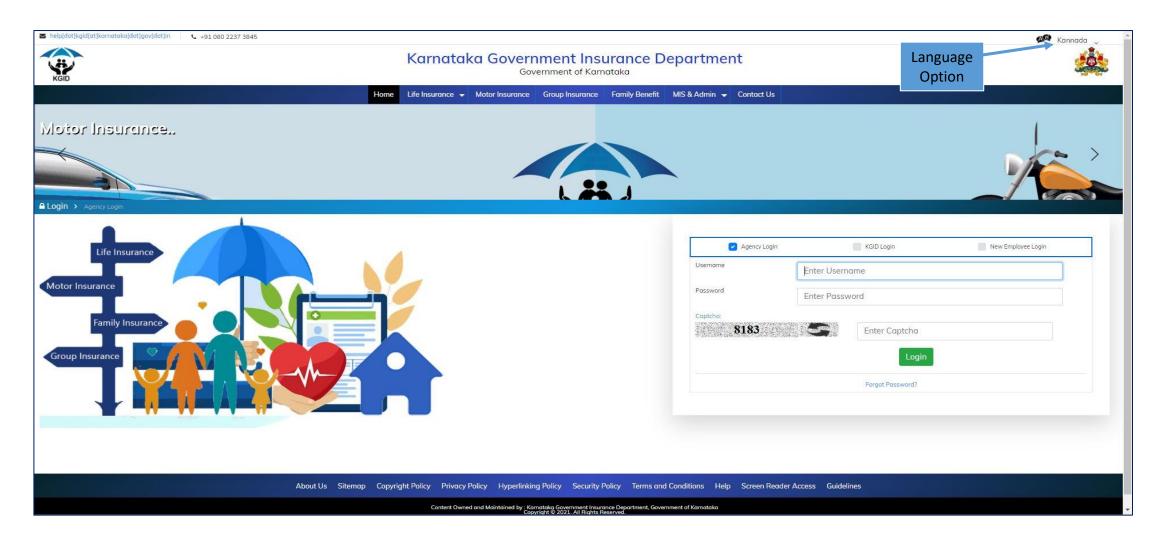
No. 2A, Hayes Road

Bengaluru - 560025



Karnataka Government Insurance Department Web Page:

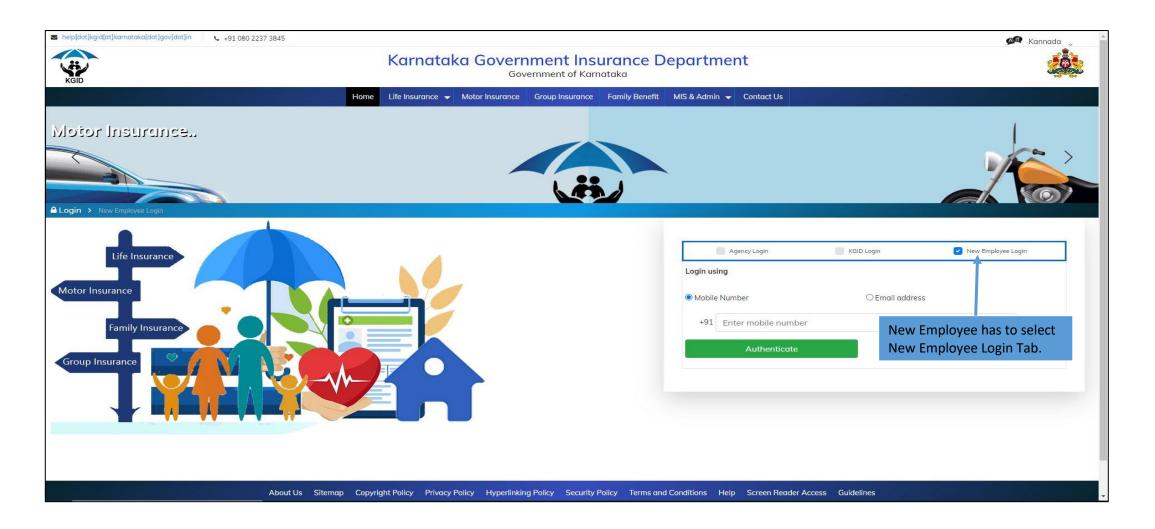
- a) Open the web browser.
- b) Enter the URL (http://49.206.243.82:92/).





New Employee Login:

1. New Employee has to select "New Employee Login" Tab.



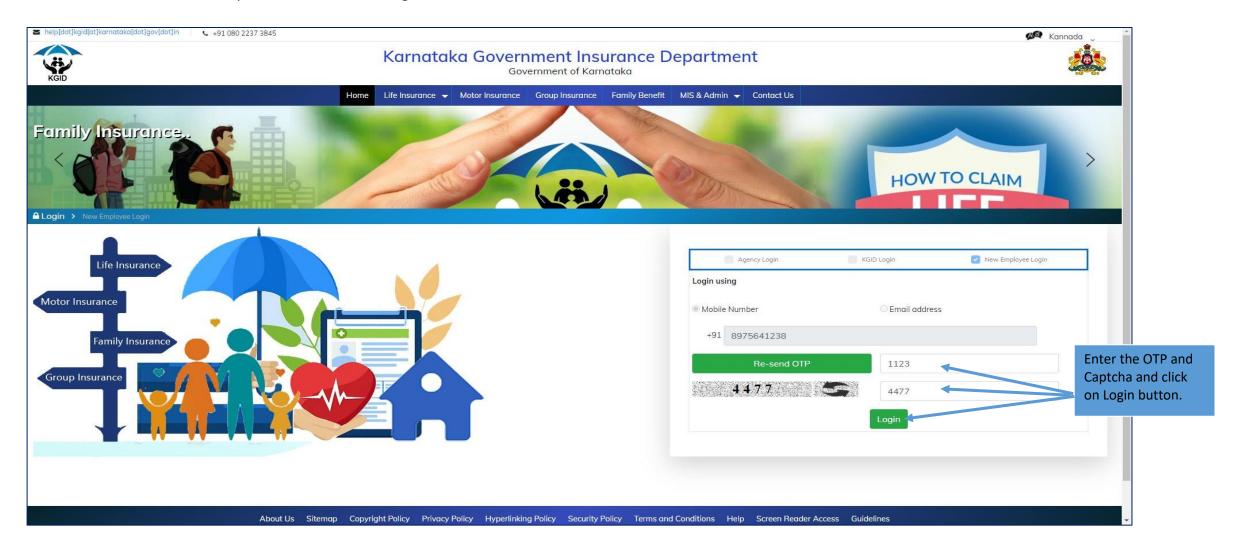


2. Enter the registered Mobile Number and click on "Authenticate" (After clicking on Authenticate button applicant will get an OTP).





3. Enter the "OTP" and "Captcha" and click on Login button.



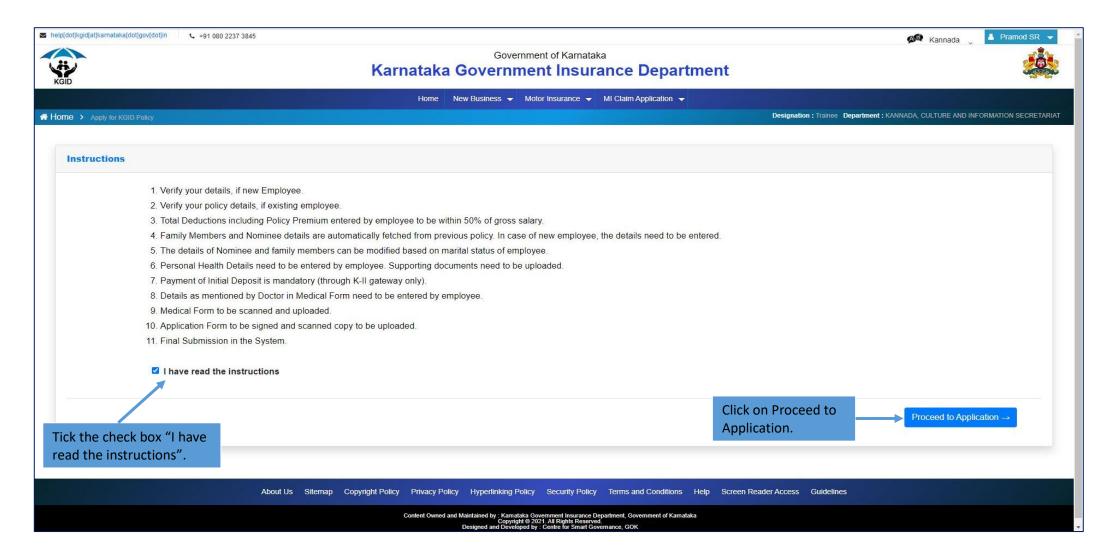


- 4. After login click on "New Business menu".
- 5. Select Apply for "KGID Policy".



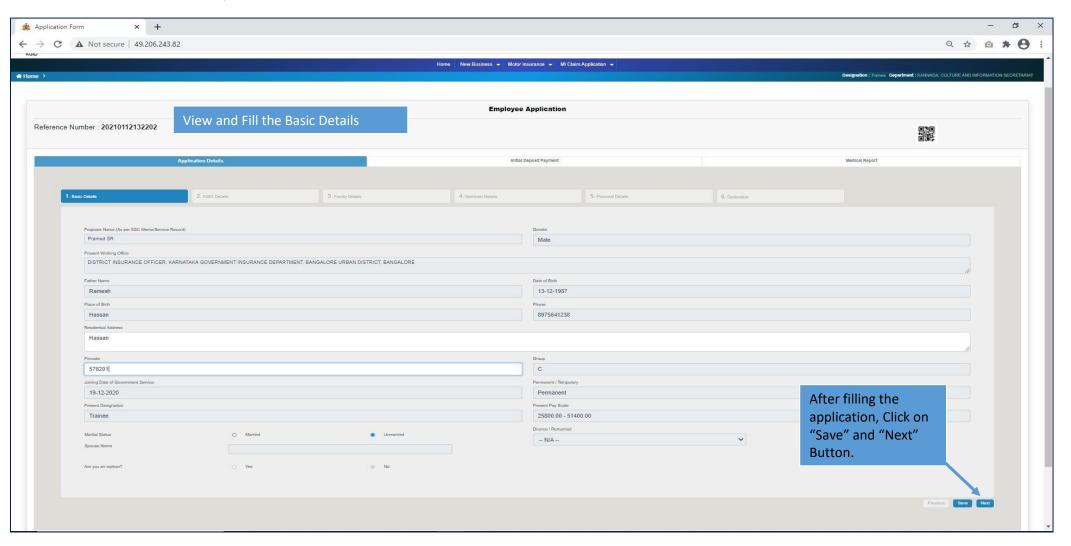


6. Click on "I have read the instructions" and click on Proceed to Application.



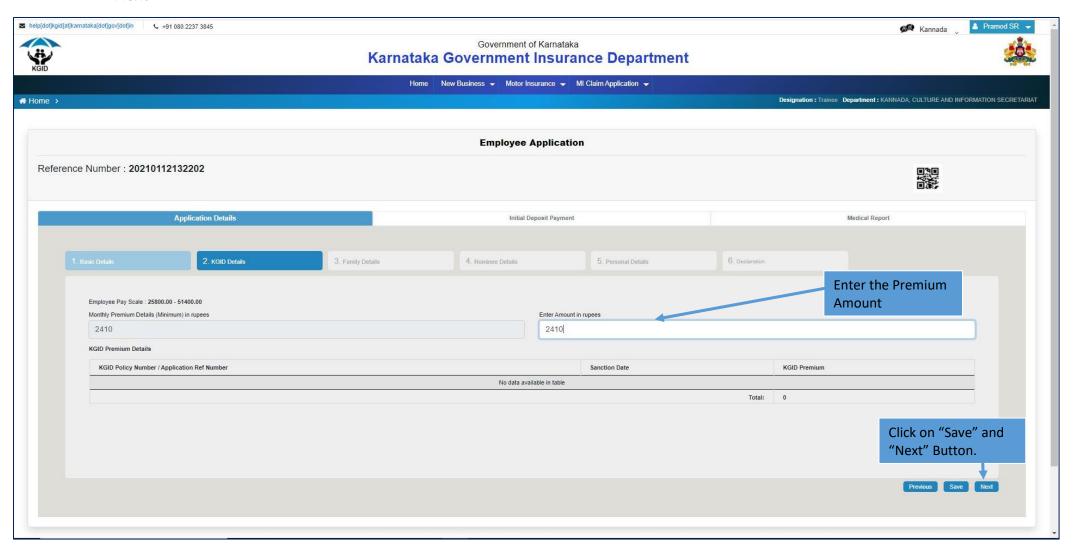


- 7. The Basic details of the Employee is displayed.
- 8. An option is provided to fill the Residential (Permanent) Address and Pin Code.
- 9. An option is provided to change the Marital status of the Employee.
- 10. Click on **Next** Button to proceed further.



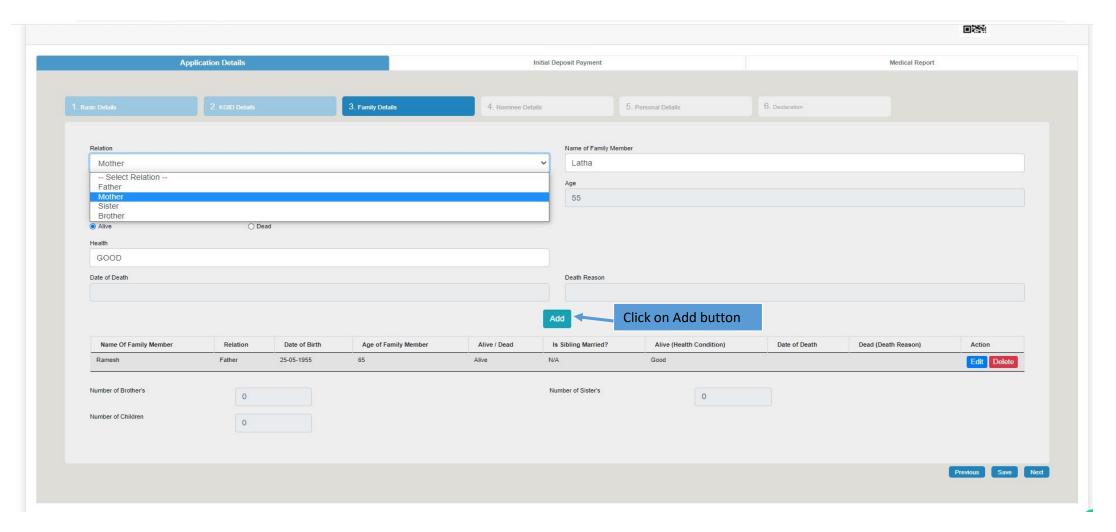


- 11. In "KGID Details" tab system will show the premium amount to be deducted i.e. 6.25% from the salary (the applicant can increase the premium amount but it has to be below 50% of average pay of their salary).
- 12. Click on **Next** button.



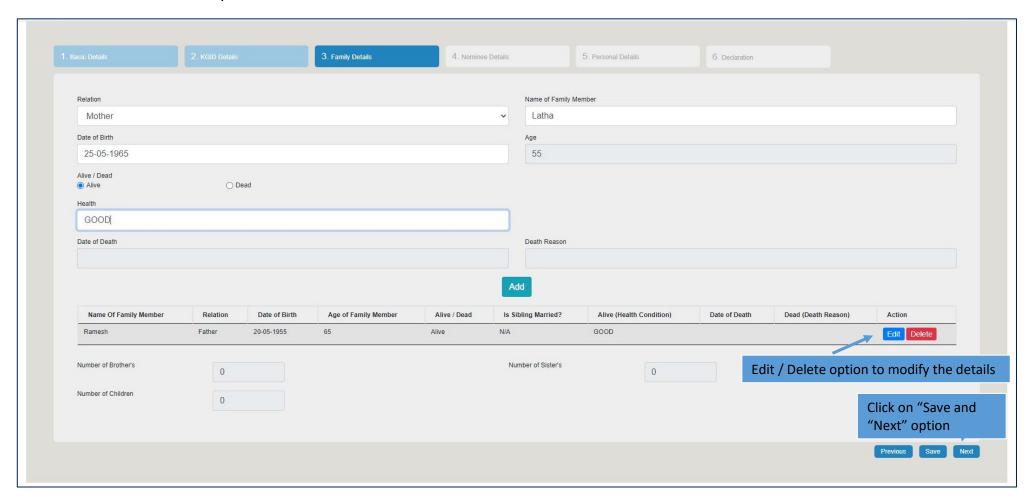


- 13. In "Family Details tab" employee should enter the details of his/her family members.
- 14. After entering the family details, click on **Add** button to save the details.



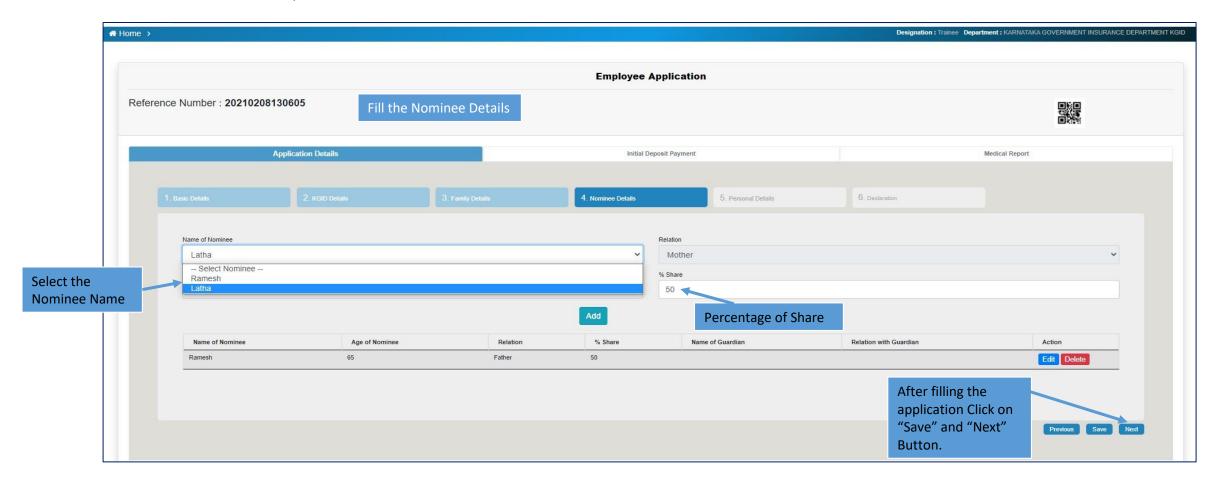


- 15. The details entered are displayed below, an option has been provided to **edit / delete** the details.
- 16. Click on **Next** button to proceed further.



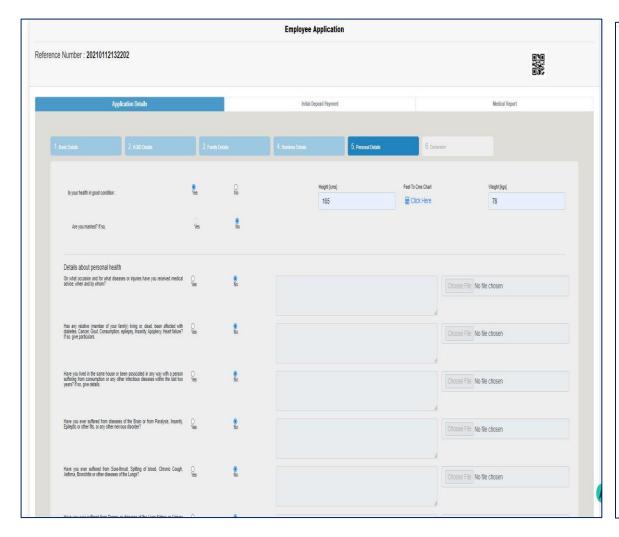


- 17. In "Nominee Details" select the Name of the Nominee and mention the Percentage Share.
- 18. Click on Add button (More than one Nominee can be added but total % share should be equal to 100%).
- 19. Click on **Next** button to proceed further.





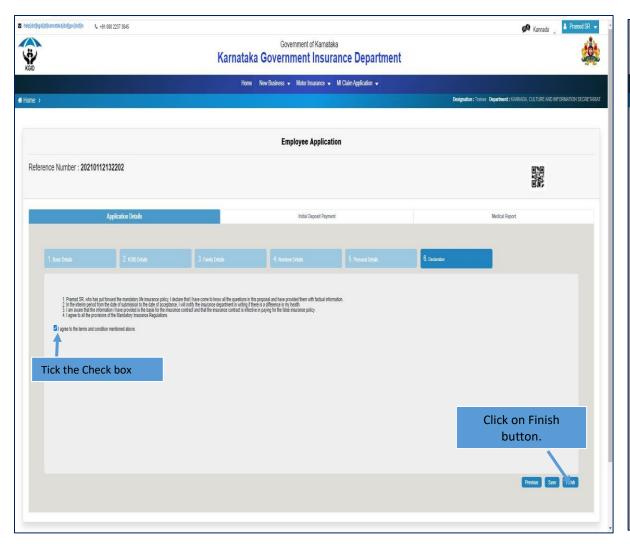
- 20. In "Personal Details" employee must fill in details about his / her health condition.
- 21. On clicking of Yes / No, the displayed questionnaires need to be answered with the remarks and supporting documents (incase Yes).

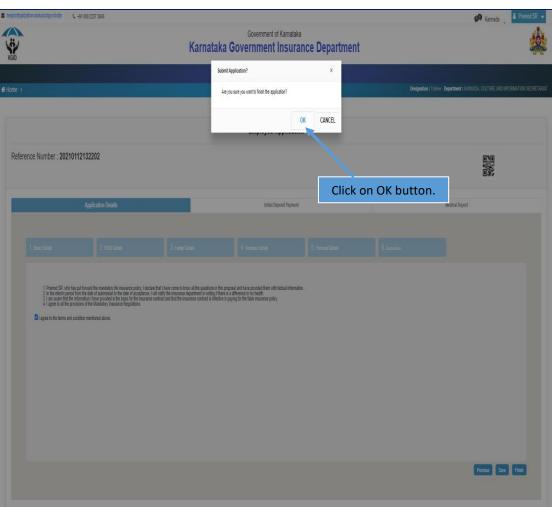






- 22. In **Declaration tab** tick the check box "I agree to the terms and condition mentioned above" and click on Finish button.
- 23. On clicking of Finish button, a message is displayed "Are you sure you want to finish the Application"?
- 24. Click on **OK** button.

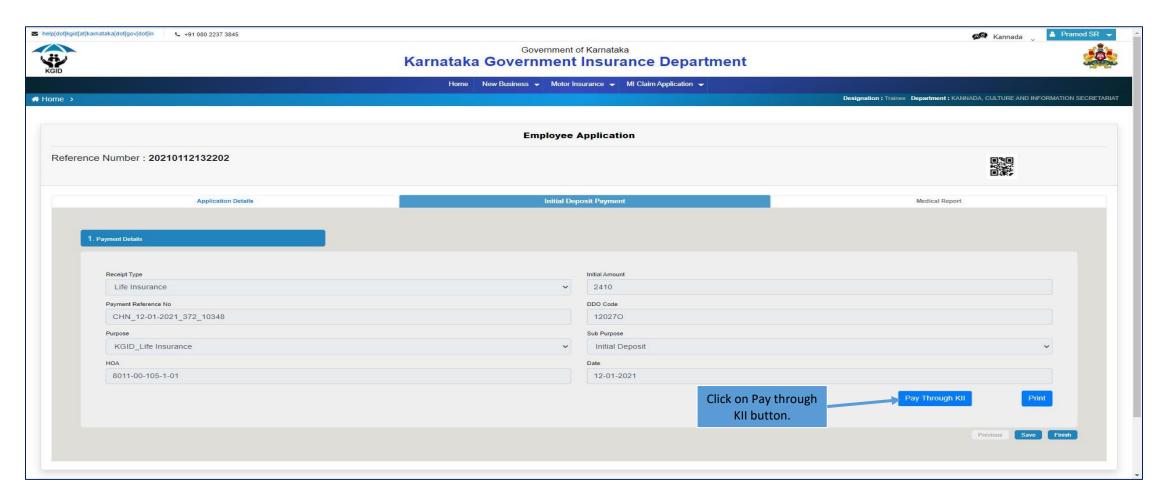




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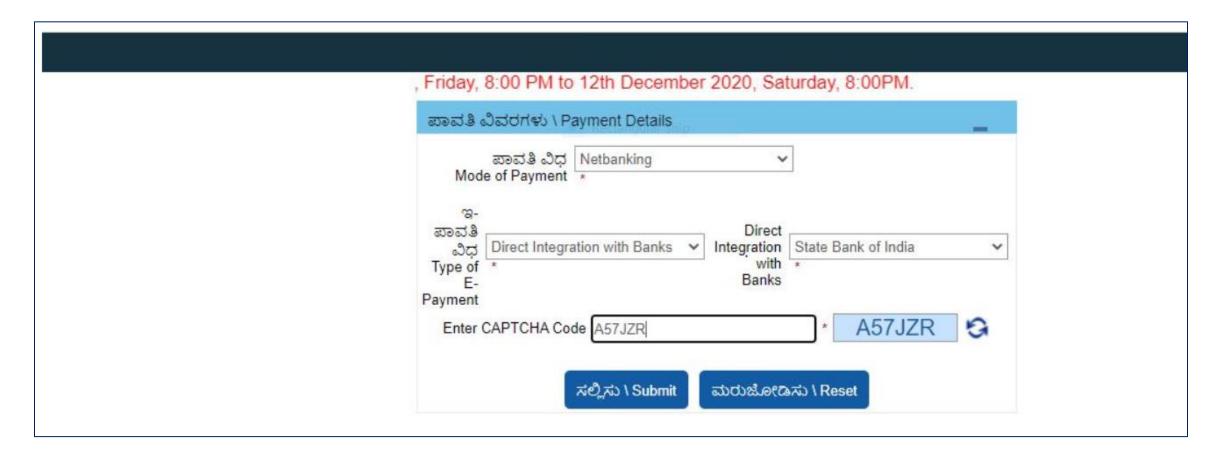


- 25. After completion of the Application, the details of **Initial Deposit Payment** details are displayed.
- 26. Click on **Pay through K-II** to make the payment.



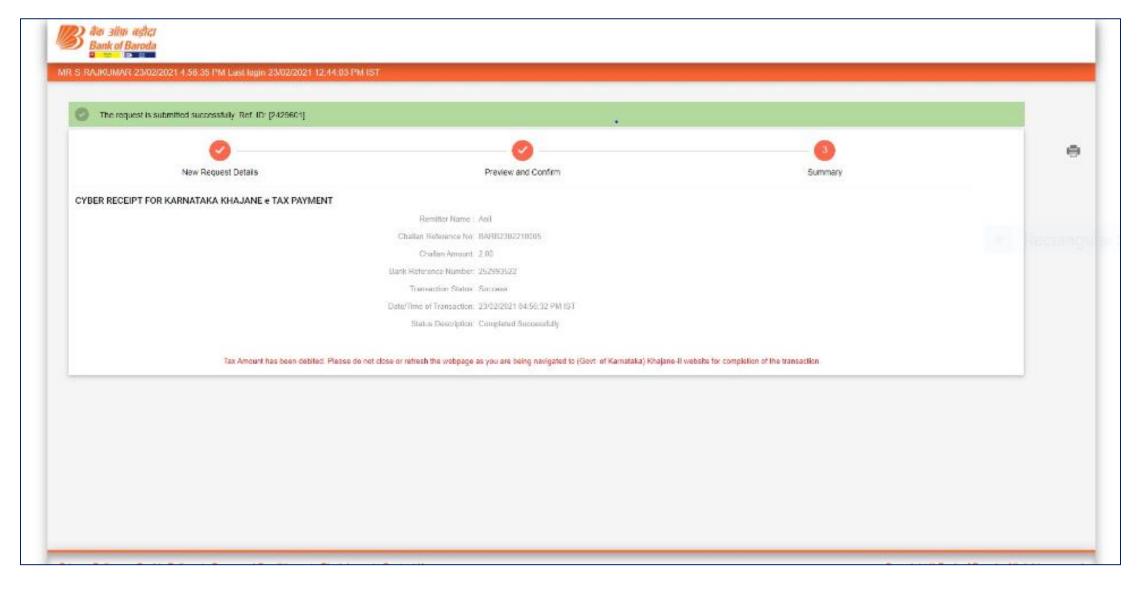


- On clicking of Pay through K-II, it is rediected to K-II Payment Page.
- Employee should select the Mode of payment, Type of e-payment, Bank name and enter the captcha.
- Click on **Submit** option to make the payment or on **Reset** option to enter the details again.





K-II bank page (sample page of Bank of Baroda)- Acknowledgement / Receipt is generated by the selected bank.



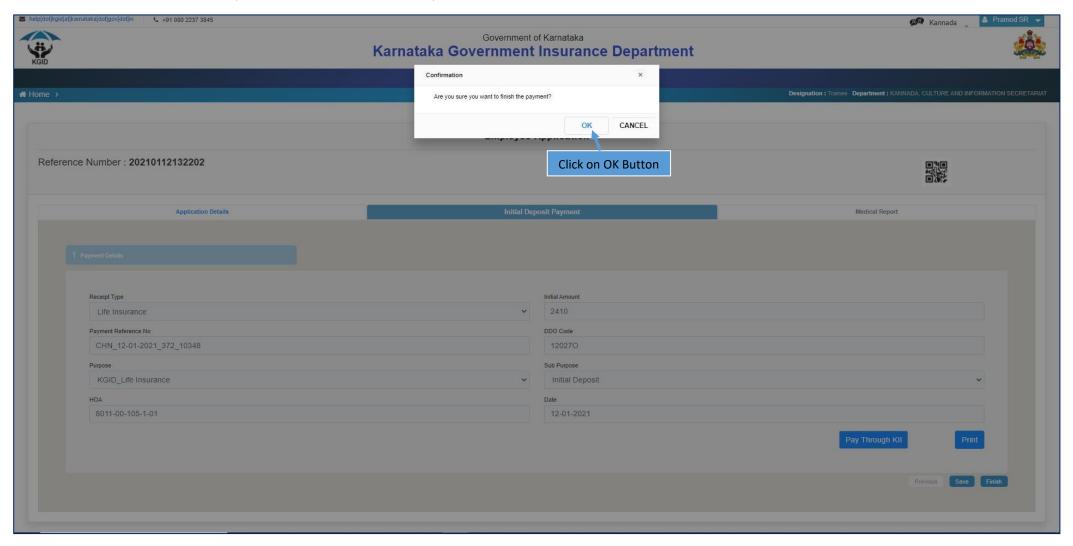


This screen will allow for **Verification of payments**.



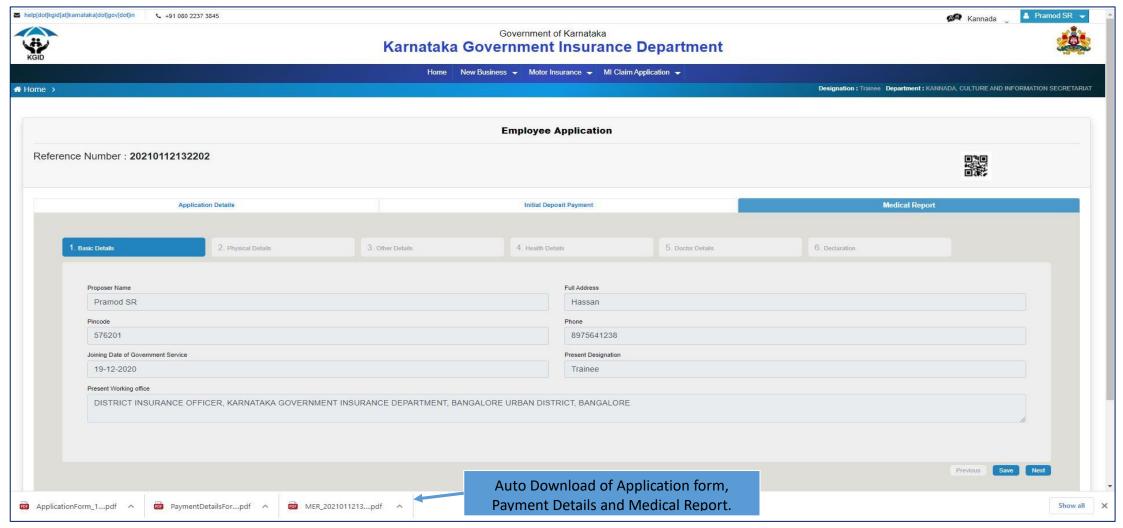


- 27. Once the payment is done, a confirmation message for finishing the payment is displayed.
- 28. Click on **OK** button. **Print** option is available to take a print out of the challan.



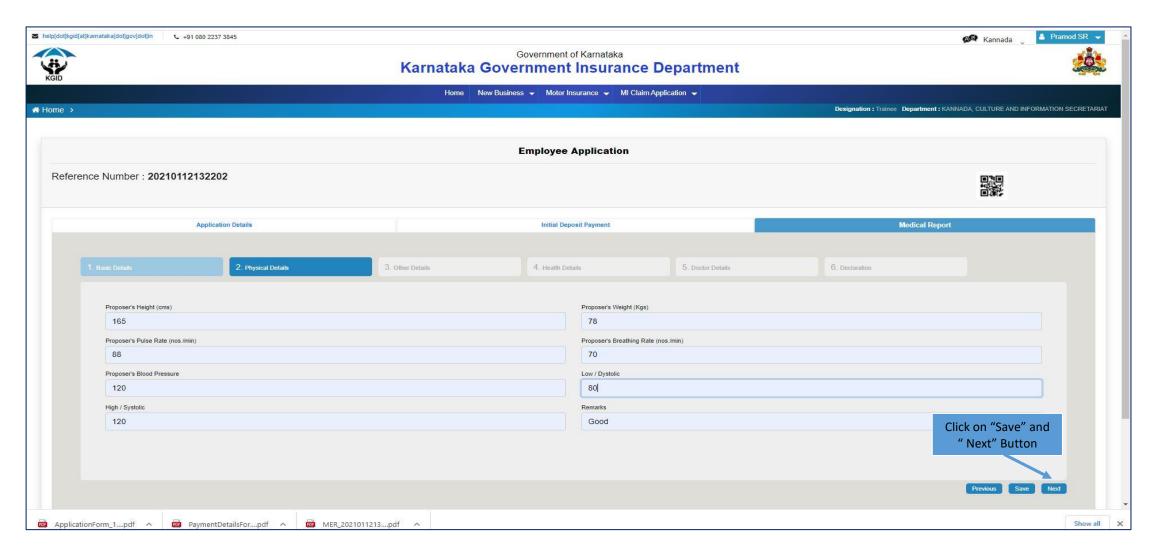


- 29. After payment the following page- Medical Report (Basic details of the Employee) is displayed. "Application form, Payment Details and Medical Report" are automatically downloaded in pdf format (Please save the files for future reference / further usage).
- 30. Employee can cross-check the basic details and Click on Next to proceed further.



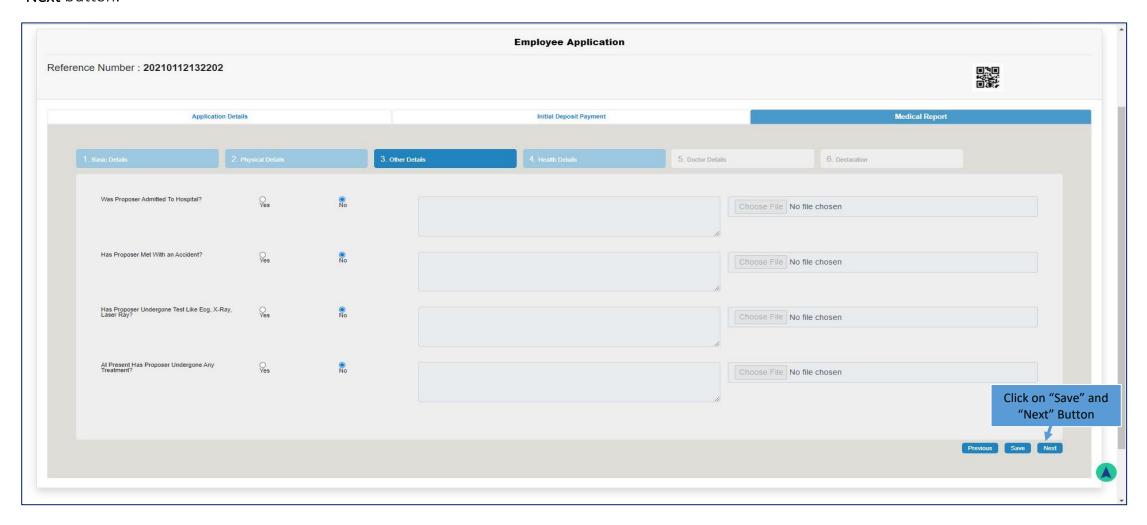


31. Employee needs to fill in the **Physical details (as certified by Doctor)** and then click on **Next** Button.



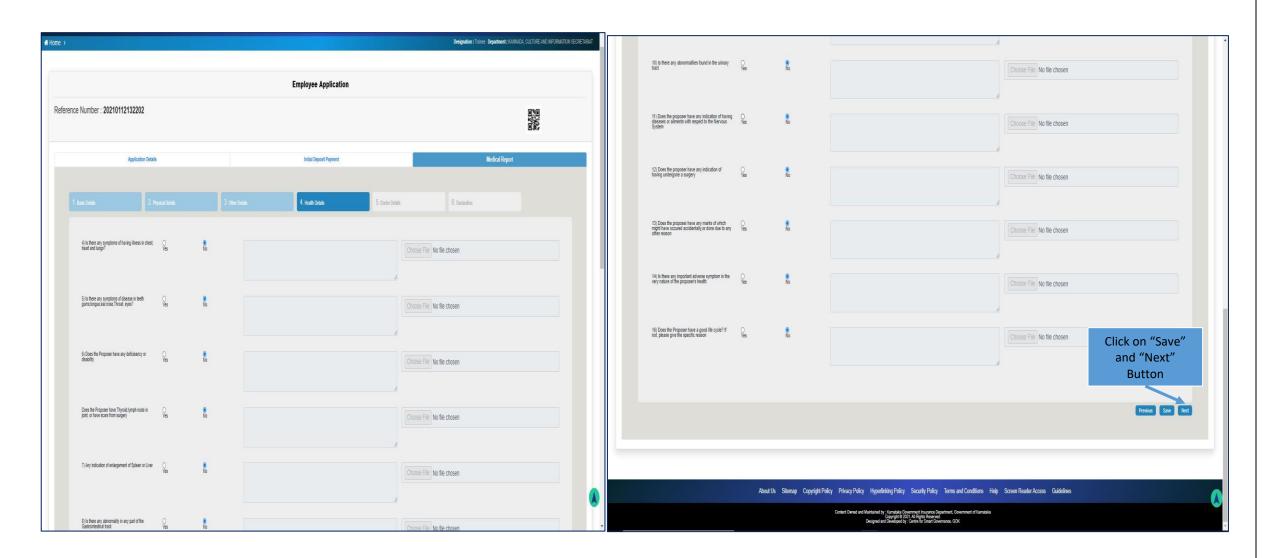


- 32. In "Other Details" employee must fill in details about his / her health condition.
- 33. The displayed questionnaires need to be answered with **Yes / No** along with the **remarks** and **supporting documents** (incase Yes) and then click on **Next** button.



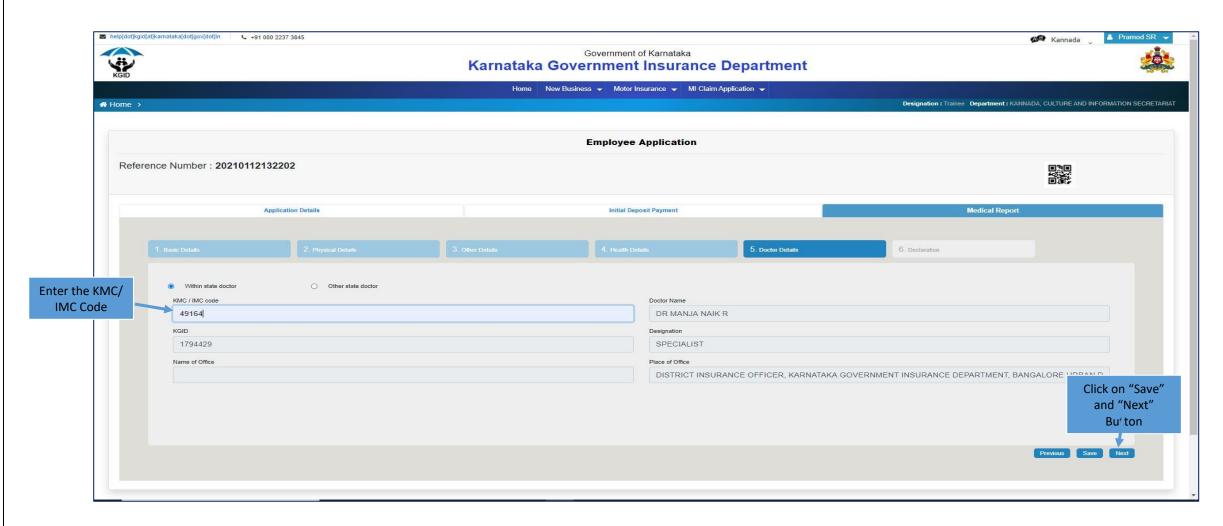


- 34. In "Health Details" employee must fill in details about his / her health condition (as Certified by Doctor).
- 35. The displayed questionnaires needs to be answered with **Yes / No** along with the **remarks** and **supporting documents** (incase Yes) and then click on **Next** button.



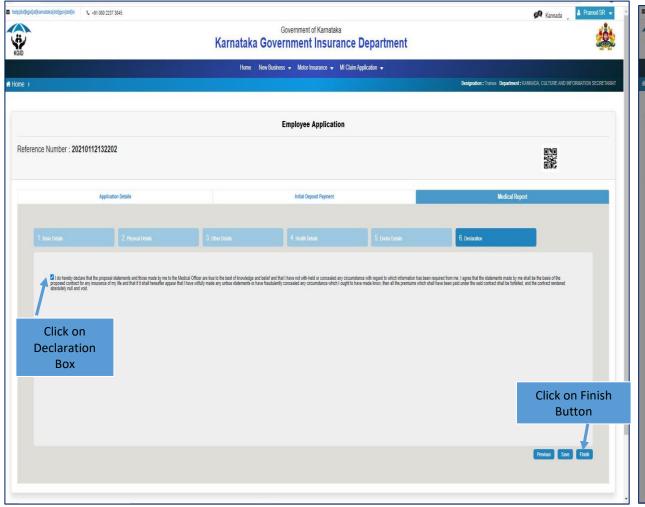


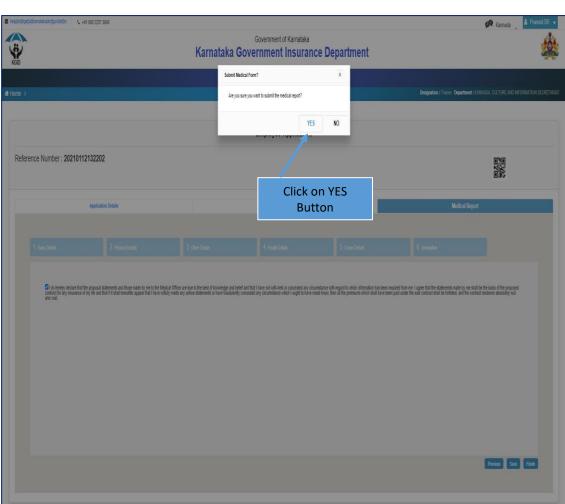
- 36. In "Doctor Details" two options are available-
- a) Within state doctor: Employee should enter KMC / IMC code. The details are fetched based on the code.
- b) Other state doctor: All the fields need to be entered manually- KMC/IMC Code, Doctor Name, KGID, Designation, Name of Office, Place of Office.





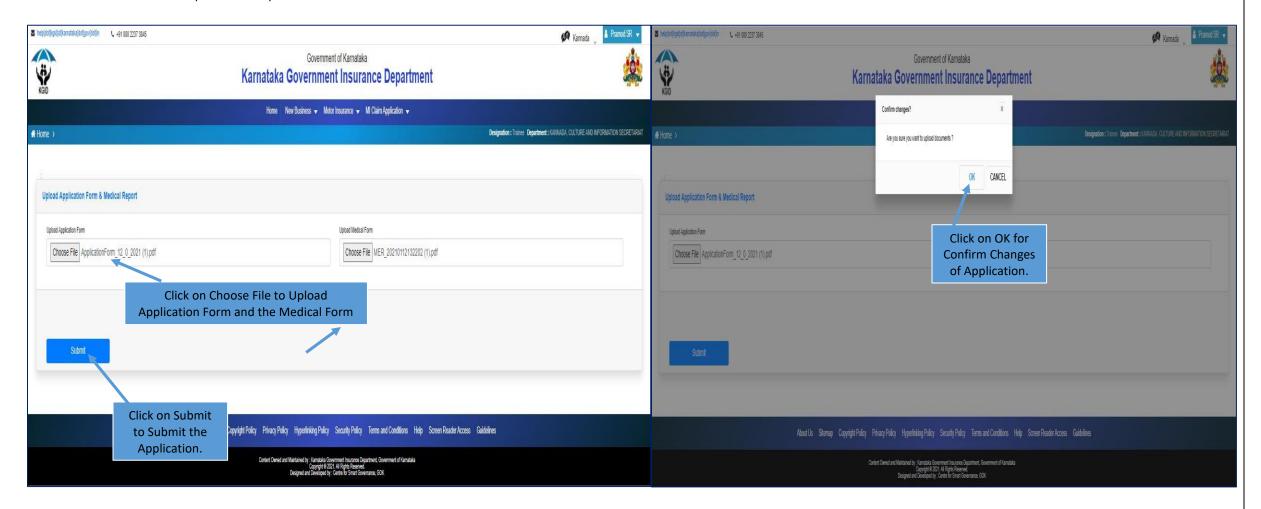
37. In **Declaration tab,** tick the check box and click on finish button. A message is displayed to **submit the Medical reports**, Click on **YES** option.







- 38. After submission of medical reports, Employee needs to upload the Scanned copy of Application form (signed by the employee) and the scanned copy of Medical form (signed by the Doctor).
- 39. Click on **Submit** option to upload the documents.





40. After submission of Application a "Reference Number" will be generated. This Reference Number is further used to see the Status of the Application.

