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To,  
All Zonal Managers,  
All Regional Managers (CRM),  
All Sr./ Divisional Managers,  
M.D.C., ZTCs, Audit & Inspection Department.

**Re: Online Revival with DGH.**

The facility of Online Revival with Declaration of Good Health (DGH) has been launched w.e.f. 17.05.2023. This facility is available for **Premier Services** Registered users on Customer Portal, using Aadhaar based e-Sign for the policies on their own life.

The process for Online Revival with DGH (eSigned) is as follows:

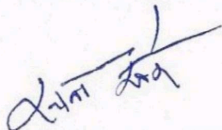
1. The Premier Services Registered user will login to LIC's Customer Portal and he/she will select the option of 'Online Revival with DGH'.
2. The list of policies on his/her own life, with lapsed status, will be displayed along with the quotation with details such as Premium due, late fee and amount payable.
3. The user will select policy/ies, to be taken up for Revival with DGH from the list displayed. Option to select or de-select will be available to the user.
4. After final confirmation by the policyholder, the total Sum to be revived will be calculated by the system.
5. If the policy selected by the user is not eligible for revival with DGH, message will be displayed on screen against the policy as: 'Policy cannot be revived with DGH, please contact your Servicing Branch'.
6. If the total Sum to be revived is eligible for revival on the basis of DGH, the list of policies selected will be displayed with amount payable against each policy and total amount payable. The revival request will be registered with a request number and the customer will be prompted to proceed with the Annexure - A, as below:

**Annexure-A**

- I. Customer visits the UIDAI website and generates the xml file and share code. (The link can be shared on the webpage as is done for Online Change of Address through Aadhaar).
- II. The customer shares the xml file along with the share code in a secure way with LIC through our online application
- III. Extract the basic details from the xml uploaded(using the APIs shared by UIDAI)

- IV. Compare the basic details from Aadhaar with our policy records through program. On there being a 100% match, e-KYC will be completed.
  - V. The Revival application generated Online will be signed using the Aadhaar based e-Sign.
7. Thereafter, the online DGH format (enclosed) will be displayed on screen and the policyholder is required to key-in the responses. Personal details like height, weight will be filled in by the policyholder in DGH and will not be pre-populated as per our master.
  8. The COVID-19 Questionnaire will also be displayed and the policyholder will provide the details.
  9. If any field is kept blank, appropriate message will be displayed on the screen asking the policyholder to provide the required details.
  10. A declaration statement will be displayed for which the policyholder has to give his/her consent. This declaration will form the basis of revival and it will be brought to the notice of the policyholder that any wrong information/mis-statement in answering the questions will render the revival null and void.
  11. If the revival conditions are not satisfied, message will be displayed regretting Online Revival and requesting the policyholder to contact any LIC Branch for revival. However, at this stage the revival request will be flagged with status indicating not eligible for online revival and documents will be archived to EDMS. Later on, if and when revival request is received Offline under the said policy/ies, a message will be displayed in efeap to check EDMS images under Online Revival.
  12. If revival conditions are checked and found valid for a Straight through process, the request will proceed further for online payment.
  13. The policyholder will have to make the online payment immediately or else the request will be auto-cancelled at the end of the day.
  14. On receipt of payment against the Revival request, policy will be revived and FUP will be updated with generation of e-receipt.
  15. The request status will be updated as 'Revival completed'.
  16. SMS and e-mail will be sent to the policyholder at the stage of registration of request for revival, receipt of premiums, completion of revival request and rejection of request, if any.
  17. The e-Signed request form, DGH and COVID-19 Questionnaire will be auto-archived to EDMS.
  18. The policyholder can track his request through the option 'Track Request Status'.
  19. ZO/DO/BO wise MIS will be provided through COMIS in due course.

Kindly bring this to the notice of all operating offices under your jurisdiction.



**Executive Director (CRM/PS)**