

**INCREASE IN ONE TIME WITHDRAWAL UPTO 90%
FROM MATURITY AFTER 15 YRS OF SERVICE**

8. Withdrawal of 50% from maturity amt for edn of wards/ marriage of children has been incr to 90% on completion of 15 yrs of service. There is no other changes in existing docu procedure and eligibility criteria. 90% withdrawal for HBA repair or renovation in the last two yrs of service will be as hither-to-fore.

REQMT OF DOCU REQD FOR LOANS

9. **HBA.**

(a) **HBA (Self Constr).**

- (i) Regd Sale/Title/ Gift /Relinquishing /Partition Deed.
- (ii) Mutation Cert issued by competent auth.
- (iii) HBA/AGIF/12 - Form of Agreement.
- (iv) Declaration (HBA/AGIF/03/HBA/AGIF/04).
- (v) Estimate duly signed by Regd Architect/ Engr.
- (vi) **Photos on Prog of Constr (Thrice for Release of Instalment 40/40/20).** 1st instalment of 40% of loan will be released on receipt of 1st photo at plinth level, 2nd instalment of 40% on receipt of 2nd photo on completion till roof level, 3rd and final instalment of 20% on receipt of 3rd photo on completion of house/post plastering on outer side of house. Each photo should be signed by Regd Architect/Engr on back side of photos. (Recommended – 02 Photos each for each instalment).

(b) **Private Builder/Society.**

- (i) Agreement betn borrower and builder (BBA / Conveyance Deed).
- (ii) Allotment letter of house/dwelling unit of the builder/colonizer in original alongwith payment sch.
- (iii) Original receipt for min 15% payment of total cost of house/flat.
- (iv) Form of Tripartite Agreement betn the borrower, agency and AGIF as per HBA/AGIF/13.
- (v) Permission to mortgage (HBA/AGIF/15).
- (vi) Declaration (HBA/AGIF/03/HBA/AGIF/04).

(c) **Re-sale.**

- (i) Photocopy of Original Sale Deed of Seller.
- (ii) Agreement of Sale betn seller and borrower on NJST Paper of ₹ 100 duly verified by 1st Class Magistrate/Notary Public as per HBA/AGIF/16.

- (iii) No dues cert wrt electricity and water charges from competent auth as per HBA/AGIF/17. No dues from seller.
- (iv) Payment receipt of difference betn cost of house and loan amt applied for (min 15%).
- (v) 02 x Photos one from outer side of house and another from inner side of house.
- (vi) Form of agreement (HBA/AGIF/12).
- (vii) Declaration (HBA/AGIF/03/HBA/AGIF/04).
- (viii) Verification cert of Sale Deed/Conveyance Deed of Seller duly verified by Loanee as per HBA/AGIF/18.
- (ix) Mutation cert issued from competent auth.

(d) **Repair/ Renovation and Addn/ Alteration.**

- (i) Mutation cert issued from competent auth.
- (ii) Estimate duly signed by Regd Architect/Engr.
- (iii) 02 X Photos (one from inner side and another from outer side of house/flat duly signed by Reg Architect on back side of photos.
- (iv) Declaration (HBA/AGIF/03 / HBA/AGIF/04).
- (v) Photocopy of Regn Sale/Title/Gift/Relinquishing/Partition Deed.

10. **Conveyance Adv (CA).**

Ser	Two Wheeler & New Car	Second Hand Car
(a)	Appl	Appl
(b)	Pay Slip	Pay Slip
(c)	Quotation	RC & Insurance
(d)	Driving License (Learners also acceptable)	Driving License (Learners also acceptable)

11. **Personal Computer Adv (PCA).**

(a)	Appl.
(b)	Pay Slip.
(c)	Quotation.
(d)	Cancelled Cheque.

12. The docu listed below are no more reqd to be submitted to AGIF, however it is strongly urged that members must obtain these and keep with them in their own interest:-

(a) **HBA (Self Constr)**

- (i) Bldg plan made by Architect and approved by the competent auth (Municipal/ Revenue auth).
- (ii) Change of land use cert from Tehsildar/Village Panchyat as per HBA/AGIF/19.
- (iii) Search Report for last 13 Yrs for property duly signed by an advocate on his letter head alongwith fee receipt and insp slip.
- (iv) Pers Bond alongwith Surety alongwith non-judicial stamp of ₹ 100/- in favour of surety.

(b) **HBA (Private Builder/Society)**

- (i) 02 x Photos showing prog of constr for each instalment.
- (ii) Regn / incorporation cert of builders.
- (iii) Bye Laws of the society.
- (iv) Regn cert of the society.
- (v) Photocopy of Land Title Docu.
- (vi) Photocopy of bldg plan prep by a regd architect and approved by the competent auth along with permission for constr.
- (vi) Search Report for past 30 yrs of property duly signed by an advocate alongwith insp receipt.
- (vii) Info brochure of builders.

(c) **HBA (Re-sale)**

- (i) Pers Bond alongwith Surety alongwith non-judicial stamp of ₹ 100/- in favour of surety. All pages alongwith non judicial stamp reqd to be signed by Surety.
- (ii) Search Report for last 10 yrs of property duly signed by an advocate on his letter head.
- (iii) Copy of bldg plan prep by Architect/Engr and sanctioned by competent auth.

(d) **CA (New Car/ Second Hand Car/ Two Wheeler Adv)**

<u>Ser</u>	<u>New Car and Two Wheeler</u>	<u>Second Hand Car</u>
(i)	Cancelled Cheque	Cancelled Cheque
(ii)	PAN Card	PAN Card
(iii)	Aadhaar Card	Aadhaar Card