

GENERAL INFORMATION

1. DNPF / Secy NGIF may be contacted via email after 30 days of dispatch of the documents for any query. All queries will be entertained by **E-Mail:dnpf-navy@nic.in**. Direct contact with staff members regarding Housing Loan queries is not permitted.

2. Sanctions are made twice a month on fortnightly basis. Processing time till sanction stage is 4 weeks if all documents are in order. Therefore, members are to ensure that all relevant documents are forwarded well in time to NGIF for processing. Deficiency in documentation if any, would be intimated to the members within 10 days of receipt of their application.

3. Payments are made twice a month on fortnightly basis. The demand letters(AFNHB/State Govt/Private Builders/Society)/Original bills of expenditure(Self Construction Cases) alongwith pre-receipt should reach one month in advance from the date an individual requires the payment. However, members buying flats from private builders should liaison with their builders for timely issue of demand notices and these may be forwarded alongwith pre receipt(with revenue stamp) to NGIF by Speed Post for timely payment.

4. All original property documents are required to create mortgage. Never purchase any property without visiting it personally.

5. All important documents are to be send through Speed Post/Registered Mail (**Private couriers are not allowed in Sena Bhawan, New Delhi-11**)

6. Members are requested to intimate in case of change of address by Post.

7. Contact Telephone Numbers:

(a) DNPF – 011-23010683

(b) Secy/NGIF – 011-23013656

(c) Fax – 011-23010683

(d) Email – dnpf-navy@nic.in

(e) Address : Directorate of Non-Public Funds
Room No.124. 'A' wing,Sena Bhawan
New Delhi -110 011

GENERAL GUIDELINES FOR COMPLETION OF DOCUMENTS

Before filling up the application for loan please check your eligibility for the same (Rules 2 to 10).

2. To be eligible for a loan from NGIF, a member must have completed 3 years of service and paid 10% of cost of the house/flat. Proof regarding payment of 10% cost (in original) should be submitted with the application. In case of construction of house, a member has to spend 10% of cost of construction from own resources, before applying for loan.

3. Details of other documents which are required to be submitted are indicated separately.

4. All columns of the application as applicable are to be filled in. Date of retirement in the present rank should be mentioned.

5. While filling up agreement/bond/mortgage deed and other documents, scoring, overtyping should be avoided. If such things occur, the same should be duly endorsed by a signature by the applicant/surety in the margin. These documents should be submitted on non-judicial stamp paper as indicated in the booklet. The matter is to be typed only on the front side of the stamp paper.

6. The applicant should append his/her signature on each page of all documents executed by him/her.

7. Once the loan is sanctioned, the original copies of all the legal documents are required to be in custody of the NGIF. It is, therefore, suggested that applicant should always keep true copy/photocopy of all such documents for personal reference/record. Under no circumstances, the original documents, held in custody by NGIF would be made available till the entire loan together with the interest is repaid by the applicant.

8. Completed application with the requisite documents is to be sent by speed post / registered post to the Secretary, Naval Group Insurance Fund, Integrated Headquarters, Ministry of Defence(Navy), Room No.124 'A' Wing, Sena Bhawan New Delhi. Avoid sending any documents through private couriers.

9. The Documents mentioned are not exhaustive. Additional documents may be called for, depending on nature of specific cases.

10. While corresponding, a member must quote NGIF file reference number mentioned in loan sanction letter and the housing scheme viz AFNHB, DDA, Govt. Housing, co-op Society, Private Builder, Self Construction.