

Ser No _____

PRICE : ₹ 100/-

ARMY GROUP INSURANCE FUND



CONVEYANCE ADVANCE : TWO WHEELER **(OFFRs/JCOs/OR)**



Applying for: 1st /2nd /3rd Time Conveyance Advance _____

Personal No _____ Old Army (if any) _____

Rank _____ Name _____

Present Unit _____ Regt/Corps _____
(With Pin and APO)

Tele/Mob No _____ E-mail address _____

Aadhar Card No _____ PAN Card No _____

Permanent Home Address _____

DETAILS OF EMI AT THE RATE OF INTEREST 8.75% : CONVEYANCE

Amount	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years
35000	3057	1595	1109	867	723	627	559	509
40000	3494	1823	1268	991	826	717	639	581
45000	3931	2051	1426	1115	929	806	719	654
50000	4367	2279	1585	1239	1032	896	799	727
60000	5241	2735	1902	1486	1239	1075	958	872
100000	8734	4558	3169	2477	2064	1791	1597	1453
150000	13101	6836	4753	3715	3096	2686	2395	2179
200000	17468	9115	6337	4954	4128	3581	3193	2905
250000	21834	11393	7921	6192	5160	4476	3991	3631
300000	26201	13672	9506	7430	6192	5371	4789	4357
350000	30568	15950	11090	8669	7224	6266	5587	5083
400000	34935	18229	12674	9907	8255	7161	6385	5809
450000	39302	20507	14258	11145	9287	8056	7184	6535
500000	43668	22786	15842	12384	10319	8951	7982	7261
550000	48035	25064	17426	13622	11351	9846	8780	7987
600000	52402	27343	19011	14860	12383	10742	9578	8713
650000	56769	29621	20595	16099	13415	11637	10376	9439
700000	61135	31900	22179	17337	14447	12532	11174	10165
750000	65502	34178	23763	18575	15478	13427	11972	10891
800000	69869	36457	25347	19814	16510	14322	12770	11617
850000	74236	38735	26931	21052	17542	15217	13569	12343
900000	78603	41014	28516	22290	18574	16112	14367	13069
950000	82969	43292	30100	23529	19606	17007	15165	13795
1000000	87336	45571	31684	24767	20638	17902	15963	14521

GENERAL INFORMATION

1. Types of advance

<u>Ser No</u>	<u>Details</u>	<u>Two Wheeler</u>		
		Offr	JCO	OR
(a)	Max Loan	1 Lakh		
(b)	Max Period			
	1 st Time	48		
	2 nd Time	48		
(c)	Service Eligibility	Nil	Nil	5 Yrs (Including DSC Pers)
(d)	Documents	(I) Quotation. (ii) Monthly Pay Slip. (iii) Cancelled Cheque. (iv) Driving License (Learner's/Military License will not be accepted). (iv) Copy of Aadhar Card (vi) Copy of PAN Card.		
@ Loan amount as mentioned above or 90% of Ex-Showroom price, whichever is less will be sanctioned.				

2. IRLA of all members should be in credit.
3. In case of pers from APS and DSC, their application is to be routed through respective Dte.
4. All AGI members can avail **Conv adv only thrice** in their entire service. For Offr/JCO it can be a max of 02 x Four wheeler loans out of three loans admissible.
5. Offr/JCO can take Two Conv adv concurrently (1 x Four Wheeler and 1 x Two Wheeler).
6. To take a similar adv, a min gap of 6 yrs from the date of sanction of first adv is required and previous adv should have been liquidated.
7. All **Short Service Officers** of Regular Army units and Medical Officers will be granted loan for 10 and 05 years respectively according to initial terms of service. In case of extension of service, enclose copy of relevant auth/letter issued by respective MS branch.
8. **COMMISSIONING AS OFFR FROM JCOs/OR.** On commissioning as Offr from JCO/OR, this Dte will be intimated and remaining conveyance advance shall be either liquidated by the indl or be transferred to CDA(O)/PAO(OR) by sending the Authorization letter in the name of CDA(O)/PAO(OR) to this HQ by the indl for further servicing of loan.
9. Car/TW adv taken from **AG's Branch/Comd HQ** needs to be liquidated before applying for Conveyance Adv from AGIF.
10. The application form and its supporting forms/documents such as Agreement, Mortgage Bond (for car only), Contingent Bill and Authorisation letter to CDA(O)/PAO(OR) etc is to be filled carefully and signed at each place/page where indicated/required, failing which may render application to be rejected.

11. **Date and amount is not to be filled by the applicant on Agreement, and Contingent Bill. The same will be filled by AGIF.**
12. In case of offrs, both the witnesses should also be offrs of Indian Army and in case of JCOs/OR, witnesses should be JCOs/OR.
13. **COUNTERSIGNED** : Application including photographs is to be countersigned by a member of AGIF :-
 - (a) IO in case of all Offrs.
 - (b) CO/OC Unit (OC of minor Units and NOT Coy/Bty Cdr etc) in case of JCOs/OR.
14. All loanees will be compulsorily insured for the loan sanctioned and one time non-refundable insurance premium will be deducted from the loan sanctioned prior to disbursing the loan.
15. **DEDUCTION AT SOURCE.** The actual amount to be disbursed to the loanee will exclude deduction of Cost of Application **(in case of Down loaded forms Only)**, **NEFT** charges, one time **Insurance premium** towards CA linked Insurance scheme and **Pre EMI** deductions from the total sanctioned loan amount.
16. Once the conv adv is sanctioned, the EMI/amount will not be altered.
17. **Conv Adv for the Veh already purchased will not be sanctioned/granted.**
18. All types of Conveyance Advance can be liquidated by paying the dues in one instance only.
19. Offr/JCO/OR proceeding on **Deputation** to various Organizations, where EMI is not deducted by CDA(O)/PAO(OR) from their IRLA must remit EMI through DD/Post Dated Cheques by 15th of each month in favour of '**CA A/C AGIF**'.
20. **DIFFERENCE IN COST OF VEHICLE.** If the loanee purchase the veh below the rate of quotation, the difference in cost of vehicle will be deposited along with penal interest as per difference cost letter issued by AGIF after receipt of vehicle documents. The loan amount will be reduced after adjustment of difference amount and total number of EMIs shall be reduced and amount as part of EMI will not change. Delay in submission of cost difference will attract 2% penal interest over and above the rate of sanctioned interest.
21. **FOLIO NUMBER.** Folio Number should be mentioned compulsorily by loanee while corresponding with Conveyance Advance (CA) Section of AGIF.
22. **DIRECT RECOVERY.** If the CDA(O)/PAO(OR) of the loanee does not deduct the EMI of the effected month from the loanee's IRLA, individual should send EMI of the affected month to AGIF through Demand Draft/Multicity Cheque in favour of '**CA A/C AGIF**' immediately.
23. **CHANGE OF ADDRESS.** It is the responsibility of loanee to update his unit address to AGIF whenever he moves out on posting. Delay in receipt of correspondence from AGIF due to non updation of address will not be entertained by AGIF.
24. **CHANGE OF BANK DETAILS.** Every loanee must update his Bank status whenever he changes bank account from one bank to another or changes branch as he moves to new station. It can be updated by sending one leaf of cancelled cheque of latest Bank account to AGIF
25. All rights to review/change in the scheme will be reserved with AGIF Board of Governors (BOG).
26. In the event of any dispute arising with regards to rules it will be subject to the jurisdiction of Delhi courts only.
27. **RATE OF INTEREST.** On or after 01 Dec 2017 all Conveyance advance will be sanctioned at 8.75% rate of interest (ROI).
28. **INTEREST FOR PERIOD OF DEFAULT.** **Interest for Period of Default** on lapsed EMIs will be **2%** over and above the sanctioned rate of interest.

DOCUMENTS REQUIRED AFTER PURCHASE OF VEH

30. Submit photocopy of the following documents within 60 days of the sanction of loan failing which **02% Interest for Period of Default** Interest for Period of Default over and above the rate of sanctioned interest will be levied :-

- (a) Delivery Note and Invoice
- (b) Cover Note/Policy for Insurance of veh.
- (c) Registration Certificate with endorsement of Hypothecation in favour of AGIF.
- (d) Cash receipt from Dealer/CSD.

CHECK SHEET

Please ensure the following **BEFORE** submitting the application to this Dte :-

1. The Photograph of the applicant in present rank in uniform has been affixed and attested by CO/OC Unit/IO at page 5.
2. Date of retirement/release has been correctly filled in column 9 at page 5. **In case of extension in granted, Photocopy of Part II order to be enclosed.**
3. The Unit and Appointment stamp has been affixed at page 7,8,11,12,13 and name of signing officer mentioned at page 8.
4. Cancelled Cheque with NEFT Mandatory Form has been enclosed.
5. Account No, IFSC Code and Name of Bank has been filled correctly at page 11.
6. Complete latest Monthly Pay Slip duly self attested has been enclosed.
7. Quotation has been enclosed.
8. Driving License has been enclosed. **Learner Driving License is not acceptable.**
9. Name of applicant and his/her father/husband has been mentioned at page 9.
10. Applicant has signed as Borrower 9 and 10.
11. The particulars of witnesses have been completed at page 10, 12 and 13.
12. Amount column at page 9 and 11 has not been filled by the applicant.
13. For Down Loaded application page 12 and 13 have been printed at separate sheet and one side is blank.
14. The application has been Countersigned by the Commanding Officer (CO)/Officiating Commanding Officer (Col/Lt Col) or Officer Commanding Officer (Lt Col/Maj) in case of Independent self accounting minor units. Application countersigned at any place by subunit/Sqn/Coy Cdrs is not acceptable.

(Signature of the Applicant)

Ser No : _____

ARMY GROUP INSURANCE FUND
APPLICATION FORM FOR TWO WHEELER ADVANCE
OFFRs/JCOs/OR

1. Personal No

 Old JC/Army No.

(In case of Offr/JCO)
2. Rank _____ CDA A/c No. _____
(In case of Offrs)
3. Name _____ Unit _____
(in block capital letters)
4. Fmn _____ Command _____
(With Pin and APO)
5. Arm/Service _____ Regt/Corps _____
6. Date of Birth
7. Date of Commission/Enrolment
8. Date of Promotion (Sub Maj)
9. Type of Commission _____
10. Date of Retirement/Release

(in the present rank)
11. Permanent Tele No

Aadhaar Card No

PAN Card No

 E-Mail _____
Permanent Home Address _____
12. Basic Pay ₹

 NPA ₹

 MSP ₹

DA ₹

 Total ₹
13. Details of advance already taken from any other organisation :-
(a) Purpose for which advance drawn _____
(b) Amount and date of advance drawn ₹. _____
(c) Advance repaid or being repaid (if so, state EMI) ₹. _____
(d) Last repayment instalment due on _____
14. Vehicle required :-
(a) Vehicle _____ (b) Make & Model _____
15. Anticipated price of the vehicle ₹.
16. Amount of advance required ₹.

Affix Passport
size
photograph
here, in
Uniform
(Size 5x4cm)

(Attested by CO)

17. (a) Proposed No of instalments

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- (b) Maximum EMI amount the applicant can pay ₹

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18. I have read the rules regulating the grant of advance to AGIF members for purchase of New Two wheeler and agree to abide by the terms and conditions stipulated therein from time to time. I authorise CDA(O/PAO(OR)) to recover the loan instalment and interest through IRLA.

19. I undertake to repay EMI by 1st of every month to which it pertains directly to AGIF by means of demand draft in favour of '**CA A/C AGIF**' in the event of my being on deputation to other department subsequent to the drawal of such advance.

20. I state and certify that :

- (a) I am not a re-employed Officer.
- (b) I have not drawn the advance for the purchase of any vehicle either from AGIF during last 6 years or from the Govt during last 2 years prior to date of application and same loan along with interest has been liquidated before applying for the fresh loan.
- (c) I have/have not drawn any loan/advance from the Govt in which DCRG and AGI Benefits are attached/not attached.
- (d) The outstanding amount of loan along with interest and my other dues may be recovered from my DCRG, Commuted value of pension, DSOP/AFPP Fund, Encashment of leave, Insurance Disability and Maturity/Survival Benefit of AGIF.
- (e) I shall refund in one lumpsum the full advance together with interest outstanding thereon in case I wish to sell the vehicle purchased out of AGIF advance prior to its sale.
- (f) The motor vehicle will be kept comprehensively insured from the date of its purchase till the advance together with interest is fully repaid to AGIF. The Insurance will be forwarded regularly every year to the AGIF.
- (g) The sale proceeds of the vehicle purchased out of the advance taken from AGIF will not be utilised to buy another vehicle.
- (h) I will submit attested photocopy of the following documents within 60 days of sanction of loan failing which two percent penal interest over and above the rate of sanctioned interest will be levied :-
 - (i) Delivery Note and Invoice
 - (ii) Cover Note for Insurance of veh
 - (iii) Registration Certificate.
 - (iv) Cash receipt duly stamped.
- (j) I agree to pay the one time non-refundable insurance premium and abide by its terms and conditions.
- (k) I shall refund the advance in one lumpsum together with interest by demand draft drawn in favour of '**CA A/C AGIF**' in the event of my failure to produce the relevant documents of the purchase of vehicle within the stipulated time ; failing which I authorise MD, AGIF to effect recovery of the entire outstanding amount together with interest through my IRLA.
- (l) I am in possession of Crash Helmet and will always wear it while riding the two wheeler.

21. I will intimate AGIF on applying for premature retirement/release from the Army and clear all the outstanding dues of the AGIF before proceeding on premature retirement.

22. If I am dismissed/removed or I resign from service before repayment of loan, together with interest, the CO/OC/Stn Cdr is empowered to impound the vehicle while relieving me from duty/service.

23. In the event of my becoming non-effective before liquidation of the advance with interest, I hereby authorise CDA(O)/PAO(OR) to recover the outstanding advance and interest from my DSOP/AFPP Fund/DCRG/Leave Encashment and remit the same to AGIF.

24. I certify that my total monthly payment liability will not exceed 75 percent of the gross emoluments. I will ensure that adequate balance is maintained in my IRLA for payment of EMI every month.

25. If at any time, it is found that I have obtained Two Wheeler Advance from AGIF by misrepresentation, misstatement or fraud or have committed a breach of the terms, conditions/instructions issued from time to time by AGIF, I shall without prejudice, be liable to legal, disciplinary or any other action and will become liable to repay in one lumpsum the entire amount of the advance or the balance of the outstanding loan together with penal interest of two percent higher than the rate of interest at which the loan was sanctioned, to AGIF without any demur.

26. I will ensure that I will maintain adequate credit in my IRLA during the duration of repayment of complete loan instalments. In case of any debit balance resulting in non remittance of EMI (instalment) by the CDA(O)/PAO(OR) to AGIF, I undertake to pay it directly alongwith penal interest of two percent over and above the rate of interest at which the loan was sanctioned, as levied by the AGIF for the delayed period of instalments.

27. I will intimate change of address to AGIF immediately, failing which AGIF will not be liable/responsible for any loss caused to me. I also understand that AGIF shall send all correspondence, notice, cheques etc at the last intimated address by me.

28. I, solemnly declare that the details/information furnished by me and averments/certifications made herein are true to the best of my knowledge and belief and have not willfully suppressed any material information.

Date:

(Signature of the applicant)

COUNTERSIGNED

Date:

(Signature of CO)

(Unit Stamp)

RECOMMENDATION BY CO

1. I have scrutinised the application of No _____ Rank _____ Name _____ Regt _____ and I have satisfied myself of the correctness of details shown therein.
2. Certified that the amount of loan applied is within the repaying capacity of the applicant. Scrutiny of his service documents/personal file reveals that his capacity to liquidate the loan together with interest could be relied upon.
3. Certified that the possession of Two Wheeler by the Officer/JCO/OR will be of assistance to carry out his duties.
4. I also certify that :
 - (a) Scrutiny of service documents/personal file reveals that there are no adverse comments or cases pending against the applicant which may truncate his service.
 - (b) The applicant has not applied for premature release from the Army.
 - (c) The applicant has not applied for same loan from Govt/Financial Institution.
 - (d) The applicant will comprehensively insure his vehicle.
5. The Date of Birth, Date of Commission and the Date of Retirement/Release in the present rank/term given in the application are correct as per the Unit Records.
6. The applicant has been advised to ensure adequate balance in his IRLA to ensure monthly deduction of EMI by CDA(O)/PAO(OR).
7. Application is recommended for sanction.

Unit Stamp

Station:

Date:

Signature of CO _____

Designation _____

Name _____

Rank _____

FIELDS MARKED WITH * TO BE FILLED BY AGIF**AGREEMENT**

AN AGREEMENT MADE THIS _____ day of _____ Two thousand _____ between (Name of applicant) _____ son/daughter/wife of _____

(thereinafter the borrower which expression shall include heirs, administrators, executors and legal representatives) of the one part and Army Group Insurance Fund a society registered under the Societies Registration Act, 1860 having its office at AGI Bhawan, Rao Tula Ram Marg, New Delhi-110057 hereinafter called the Society, which expression shall include its successors in office and assigns of the other part.

WHEREAS the Borrower who is the member of AGIF has agreed under the provisions of the Rules framed by the Society to regulate the grant of advance to AGIF members for purchase of Two Wheeler (hereinafter referred to as the 'said rules' which expression shall, where the context so admit include any amendments there of or addition thereto for the time being in force) applied to the Society for an advance of *₹_____ (Rupees _____) to the Borrower on the terms and conditions wherein after contained.

NOW IT IS HEREBY AGREED by and between the parties hereto as follows :

1. In consideration of the sum of *₹_____ to be paid by the Society after the execution of this agreement for the purchase of conveyance to the Borrower in the manner as provided in the said rules, the Borrower hereby agrees with the Society :

(a) to repay to the Society the said amount with interest calculated according to said rules by monthly deductions from his salary as provided in the said rules and hereby authorising the Society to make such deductions.

(b) to repay the difference to the Society forthwith within one month from the date of payment of the said loan for purchase of a motor vehicle if the actual price is less than the loan paid.

(c) to execute a Mortgage deed hypothecating the said motor vehicle to the Society as security for the amount lent to the borrower as aforesaid and interest in the form provided by the said rules.

2. IT IS HEREBY LASTLY AGREED AND DECLARED THAT IF THE TWO WHEELER HAS NOT BEEN PURCHASED as aforesaid within one month from the date of delivery of vehicle for a sum of *₹_____ or if the borrower within that period becomes insolvent or quits the service of the Govt or dies , the whole amount of the loan together with interest accrued thereon shall immediately become due and payable to the Society.

3. Immediately on purchase, veh will be comprehensively insured till loan is repaid in full.

4. In case the vehicle for which loan has been obtained meets with an accident or gets damaged due to unforeseen event and is declare beyond economical repairs or is lost due to theft or fire, the amount claimed from Insurance company will be paid in full towards balance amount of loan to AGIF. For balance loan amount EMI will continue.

5. Sale of vehicle purchased out of advance from AGIF and utilisation of the sale proceeds to buy another vehicle is not permitted.

Date :

(Signature of the applicant)

6. If individual proceeds on deputation, he will have to pay the EMI directly to AGIF by the means of bank draft/pay order in favour of '**CA A/C AGIF**', payable at New Delhi by 1st of each month. Such persons are required to open an account with Syndicate Bank, Extn counter, AGI Bhawan, New Delhi with adequate amount for remittance of EMI for the duration of deputation.

7. The amount of loan shall become recoverable from the borrower in one lumpsum in case the borrower fails to insure comprehensively the vehicle from the date of purchase or commits any breach of terms and conditions governing the rules.

8. The society shall be entitled to recover and /or receive the balance of the said advance with interest remaining unpaid and any other dues at the time of his retirement/dismissal/ premature retirement from service and death preceding retirement or cancellation of the Booking from the whole or any specified part of the gratuity that may be sanctioned to him, Maturity/survival benefit of AGIF, death benefits, DSOP Fund, payable to the beneficiaries, without any demur from any quarter.

IN WITNESS WHEREOF THE BORROWER has hereunto set his hand and PDAS AGIF for and on behalf of AGIF has hereunto set his hand on the day, month and year aforementioned.

(Signature of the applicant as Borrower)

1st Witness

2nd Witness

Signature _____

Signature _____

No & Rank _____

No & Rank _____

Name _____

Name _____

Address _____

Address _____

Occupation _____

Occupation _____

FOR AGIF USE ONLY

In the presence of

1st witness _____

2nd witness _____

PDAS

ARMY GROUP INSURANCE FUND
CONTINGENT BILL

Details of Expenditure (To be filled by AGIF)

Expenditure incurred on account of
purchase of Two Wheeler

₹ _____
(Rupees _____
_____ only)

THE AMOUNT IS TO BE PAID DIRECTLY BY NEFT TO LOANEE.

LOANEE BANKERS DETAILS (To be filled by Loanee)

Full Name of the individual (in block capital letters) : _____

Full Address : _____

A/c No _____ Name of Bank _____

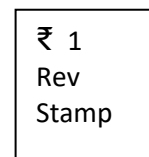
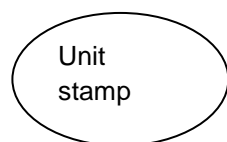
Payable at (Branch and location) _____

IFSC Code _____ MICR Code _____

Please attach cancelled cheque of your individual bank A/C for the refunds if any

COUNTERSIGNED BY CO

Pre-receipted



(Signature of applicant)

FOR AGIF USE ONLY

Scrutinised &
checked by

Recommended
by

Passed for payment
of Rs _____

Sanctioned By

Supdt CA Cell
Date _____

Jt Dir CA
Date _____

Dir Loan
Date _____

PDAS
Date _____

AGI Copy**LETTER OF AUTHORISATION TO CDA(O)/PAO(OR) TO DEDUCT EMI
OR TO RECOVER OUTSTANDING LOAN FROM THE IRLA**CDA(O) A/C NO _____
(In case of officer only)

1. I, No _____ Rank _____ Name _____
Regt/Corps _____ Unit _____ hereby Voluntarily
authorise CDA(O), Pune (for Offr) and PAO(OR) _____ (for JCOs/OR) to
deduct EMI on account of Conveyance loan taken from the AGIF from monthly pay and allowances
entitlement and remit the same to AGIF.

2. I, No _____ Rank _____ Name _____
Regt/Corps _____ Unit _____ in the event of my
becoming non effective in Army for any reason, hereby voluntarily authorise CDA(O), Pune (for Offr)
and PAO(OR) _____ (for JCOs/OR) to pay AGIF on my behalf, an amount
equivalent to the Two Wheeler advance outstanding in my loan account and as intimated by AGIF to
CDA(O)/PAO(OR) out of my DSOP/AFPP Fund account, DCRG, encashment of leave and Balance
in IRLA as and when such DOSP/AFPP Fund account or DCRG/IRLA is finalized.

3. I, hereby certify that a fresh certificate will be rendered as and when a change in the particulars
of next of kin takes place.

Signature of spouse/NOK**Signature of Applicant**

Signature :

Signature :

Name :

Date :

Relationship :

Date :

Witness 1.**Witness 2.**

Signature :

Signature :

No. & Rank :

No. & Rank :

Name :

Name :

Address :

Address :

.....

.....

COUNTERSIGNEDDate
(Unit Stamp)

(Signature of CO)

(This Document Is Required To Be Printed On a separate Page : One Side Of Page Should Be Blank)

**LETTER OF AUTHORISATION TO CDA(O)/PAO(OR) TO DEDUCT EMI
OR TO RECOVER UTSTANDING LOAN FROM THE IRLA**

CDA(O) A/C NO _____
(In case of Officer only)

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CDA(O)/PAO(OR) out of my DSOP/AFPP Fund account, DCRG, encashment of leave and Balance
in IRLA as and when such DOSP/AFPP Fund account or DCRG/IRLA is finalized.

3. I, hereby certify that a fresh certificate will be rendered as and when a change in the particulars
of next of kin takes place.

Signature of spouse/NOK

Signature :.....
Name :.....
Relationship :.....
Date :

Signature of Applicant

Signature :.....
Date :

Witness 1.

Signature :
No. & Rank :
Name :
Address :
.....

Witness 2.

Signature :
No. & Rank :
Name :
Address :
.....

COUNTERSIGNED

Date
(Unit Stamp)

(Signature of CO)

CONTACT US

<u>TEL NO</u>	<u>HELP DESK</u>
Exchange : 011-26142749 011-26145058	Supdt : 7290090478
<u>EXTENSION</u> Dir Loan : 506 Jt Dir CA : 517 Supdt CA : 518 (Processing) Supdt CA : 519 (Monitoring) Supdt : 601 (Help Desk) PRE : 610	<u>PUBLIC RELATION</u> <u>EXECUTIVE (PRE)</u> 011-26148055 011-26148654 011-26143693 011-26143393
Dir Loans : 39274 (ASCON) Jt Dir CA : 011-26140448	FAX No : 011-26148471 011-26140343

Postal Address :-

Army Group Insurance Fund
Adjutant General's Branch
Integrated HQ of MoD (Army)
AGI Bhawan,Rao Tula Ram Marg
PO : Vasant Vihar,
Post Bag No-14
New Delhi - 110057