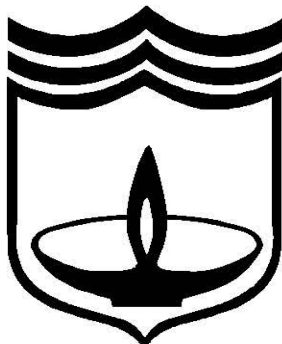


# ARMY GROUP INSURANCE FUND



## PERSONAL COMPUTER ADVANCE



## APPLICATION FORM - JCOs/OR

Army No/JC No \_\_\_\_\_ Old Army No \_\_\_\_\_

Rank \_\_\_\_\_ Name \_\_\_\_\_ Unit \_\_\_\_\_

Serving With Full Address \_\_\_\_\_

\_\_\_\_\_

Regt/Corps \_\_\_\_\_ Parent Unit \_\_\_\_\_

PAO (OR) \_\_\_\_\_ (In case of Staff/ERE/Deputation)

CDA (OR) \_\_\_\_\_

Mob No \_\_\_\_\_ E-mail ID \_\_\_\_\_

**Note :- Print out application A4 size paper only.**

## CONTACT US

### TELE No

EXCHANGE - 011-26142749  
26151031

FAX No - 011-26148471

### HELP DESK (LOAN ENQUIRY)

Officer IC - 011-26148055 – Direct  
516 – Extn

Supdt - 011-26148654 – Direct  
601 – Extn

NCO - 221 – Extn

### DIR LOAN

011-26148944  
ASCON – 39274  
Extn - 506

### PCA Section

Joint Dir - 527  
Supdt - 528

### 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

**CYBER SECURITY DO'S AND DONT'S**  
**(TO BE DETACHED AND RETAINED BY APPLICANT)**

1. **Do's For Security Of Personal Computers.**

(a) **Software, Hardware And Document Security.**

- (i) Install only genuine software on your PC.
- (ii) Update the OS and software regularly.
- (iii) Configure a desktop firewall on your PC.
- (iv) Rename the administrator account and remove administrator privileges from other users.
- (v) Disable guest account and delete any unwanted user account.
- (vi) Take regular backups of your data.

(b) **Antivirus And Patch Management.**

- (i) Install the latest antivirus and update it regularly.
- (ii) Install a personal firewall whose configuration will deny all incoming services.

(c) **Password Policy.**

- (i) Implement BIOS, user and screensaver passwords.
- (ii) Set a password policy on your PC.
- (iii) Change your password fortnightly.

(d) **Internet.**

- (i) Update your browser for safe surfing.
- (ii) Use genuine software on your computer.
- (iii) Activate a firewall and ensure it is active at all times.
- (iv) Keep your personal information private.

(v) **Social Networking.**

- (aa) Be selective when adding 'friends'.
- (ab) Choose strong, hard-to-guess passwords and change it regularly.
- (ac) Visit social networks only from your personal computers or devices.
- (ad) Use these sites only in your individual capacity. Don't disclose any information of defense value including your photograph in uniform.

2. **Dont's For Security Of Personal Computers.**

(a) **Software, Hardware And Document Security.**

- (i) Don't use borrowed pen-drives.
- (ii) Don't enable auto run option on your PC.
- (iii) Don't share removable media on different PCs.
- (iv) Don't save your passwords and bank A/C details on PC.
- (v) Don't install unlicensed, pirated or free software.
- (vi) Don't enable auto update features in the software.
- (vii) Don't do official work on internet or personal PC.
- (viii) Don't upload any software without scanning for viruses.
- (ix) Don't download any executable file from the Internet and install it on your computer.

(b) **Internet.**

- (i) Don't allow your web browsers to save or remember your user name & password.
- (ii) Don't do transactions like banking in an Internet cafe.
- (iii) Don't disclose personal information, like telephone number, bank details, physical address, rank and unit.
- (iv) Don't download files sent to you by strangers or open hyperlink from people you do not know.
- (iv) Don't post your photo in uniform or with weapons on social networking sites.

# **INSTRUCTIONS FOR SUBMISSION OF APPLICATION FORM** **(TO BE DETACHED AND RETAINED BY APPLICANT)**

## **Guidelines for filling Application Form**

1. The application form is to be clearly filled in single copy after ensuring eligibility for loan as per rules. Cross out all the words which are not applicable.
2. Officer should mention their earlier SS/MS personnel numbers and Old Army No must be filled by all SC/SL Offrs & JCOs. In case the old Army No is left vacant the application will be returned back.
3. Maximum permissible PCA is ₹45000/- or 90% of cost of PC whichever is less for a maximum of 4 yrs (48 EMI) or till six months before retirement whichever is earlier.
4. The application is required to be countersigned by CO/OC Unit/Director concerned (AGIF members only).
5. EMI once fixed will not be changed.
6. **COMMISSIONING TO OFFR FORM JCOS/OR.** On commissioning to Offr from JCOs/OR. This Dte will be intimated and remaining personal computer advance be liquidated by the individual accordingly.
7. The term OC unit denotes OC of an independent self accounting unit only and not a sub unit Cdr of a Major Unit.
8. Minimum 4 years of service required (for JCOs/OR only).
9. Signature of the two witnesses (Any Serving personal who is member of AGIF) must be obtained by the loanee in the application form.
10. The rate of interest will be 9% per annum.
11. NEFT payments will be made only on receipt of a cancelled cheque alongwith complete Bank address, Account No, IFS Code and MICR.
12. **Payment/deduction of EMI.** The equated monthly installment for repayment of the principal and interest on loan once fixed will not be altered. The deduction and remittance of EMI after disbursal of the entire loan is being done through CDA (O)/ PAO (OR). However, the onus of ensuring that the EMI is deducted regularly from the pay is solely that of the loanee and NOT of CDA/PCDA.
13. **Documents to be enclosed Along with Application Form :-**
  - (a) **Quotation** Original quotation on printed Letter Pad of authorised computer Dealer.
  - (b) **Original Latest Monthly Statement of Accounts without Debit Balance.**
  - (c) **Cancelled cheque for NEFT.**
14. Application form should be forwarded under unit **covering letter** / through respective Directorates for APS and DSC pers only.
15. **IMPORTANT** AN ADDL PENAL INTEREST @2% OVER AND ABOVE THE SANCTIONED RATE OF INTEREST WILL BE CHARGED IN CASE :-
  - (a) **Discontinued EMIs.** If the EMI is not received in time and also the loanee fails to remit it directly to AGIF.
  - (b) Loanee fails to submit the following documents within 60 days of sanction of PCA :-
    - (i) Bill is original.
    - (ii) Receipt from Dealer.
    - (v) Utilization certificate.
  - (c) **Difference in cost.** If amount of bill varies from the amount originally submitted in Quotation.
16. **DEDUCTION AT SOURCES.** 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 and PRE EMI deductions from the total sanctioned of loan amount.
17. Quotation, Bill and receipt should be from the same dealer and for same amount.

**Note.** The application will be summarily rejected if the signature of spouse/ NOK is left blank on page No 6 & 7.

**ARMY GROUP INSURANCE FUND**  
**APPLICATION FORM FOR COMPUTER ADVANCE : JCOs/OR**

Affix Passport  
size photograph  
in Uniform here  
duly attested by  
OC/CO

1. (a) Personal No 

--	--	--	--	--	--	--	--	--	--

  
 (b) Old Army No 

--	--	--	--	--	--	--	--	--	--
2. (a) Rank \_\_\_\_\_ (b) CDA (O) A/c No \_\_\_\_\_ (c) Name \_\_\_\_\_  
 (in block capital letters)
3. Arm/Service \_\_\_\_\_ 4. Unit Serving \_\_\_\_\_
5. Fmn \_\_\_\_\_, Comd \_\_\_\_\_ 6. Parent Unit in case of ERE/Deputation \_\_\_\_\_
7. Permanent Home Address \_\_\_\_\_  
 ----- E mail ID \_\_\_\_\_  
 Permanent Tele No \_\_\_\_\_ Mobile No 

--	--	--	--	--	--	--	--	--	--
- Adhar Card No \_\_\_\_\_ Adhar Card No of Spouse \_\_\_\_\_
8. 

Date of :-	Date	Month	Year																
(a) Birth	<table border="1" style="width: 40px; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									(b) Enrollment	<table border="1" style="width: 40px; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>								
(c) Retirement/ Release (In the present rk)	<table border="1" style="width: 40px; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									(d) Type of Commission	<table border="1" style="width: 40px; height: 20px;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>								
9. Residual service for retirement : Years 

--	--

 Months 

--	--
10. Payment Details – Basic Pay ₹ \_\_\_\_\_ Grade Pay ₹ \_\_\_\_\_ MSP ₹ \_\_\_\_\_ DA ₹ \_\_\_\_\_ Total ₹ \_\_\_\_\_  
 Deductions – AFPP Fund ₹ \_\_\_\_\_ PLI ₹ \_\_\_\_\_ Misc ₹ \_\_\_\_\_ AGIF ₹ \_\_\_\_\_
11. Dealer Name : \_\_\_\_\_ Cost of Computer ₹ \_\_\_\_\_
12. Amount required : ₹ \_\_\_\_\_ Proposed No of EMI \_\_\_\_\_
13. Details of advance already taken from the Govt/AGIF/HDFC or any other organization:-  
 (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 installment due on \_\_\_\_\_
14. I undertake to repay EMI by 1<sup>st</sup> of every month directly to AGIF by means of demand draft in favour of 'Army Group Insurance Fund' in the event of being on deputation to other department subsequent to the drawal of such advance or due to any reason if the EMI is not deducted by CDA (O)/ PAO (OR).
15. I will ensure that I will maintain adequate credit in my IRLA during the duration of repayment of complete loan installments. In case of any debit balance resulting in non remittance of EMI (installment) by the CDA (O)/ PAO (OR) to AGIF, I undertake to pay delayed EMI directly with penal interest levied by AGIF for the delayed period of installments on receipt of information from AGIF.
16. I state and certify that :-  
 (a) I am not a re-employed JCO/OR.  
 (b) The outstanding amount of loan alongwith interest and any other dues be recovered from my DCRG, IRLA balance, Encashment of Leave, Insurance, Disability and Survival Benefit of AGIF.  
 (c) I shall refund in one lump sum the full advance together with interest outstanding thereon in case I wish to sell the computer purchased out of AGIF advance prior to liquidation of loan.  
 (d) I will furnish a copy of cash stamped receipt and bill in original within 60 days from the date of payment to Dealer/Company as mentioned in Para 11.  
 (e) 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, notices, cheque etc at the last intimated address by me.
17. IT IS CERTIFIED THAT PERSONAL COMPUTER ADVANCE SANCTIONED BY AGIF AND RECEIVED BY ME WILL BE USED FOR PURCHASE OF COMPUTER WITH ACCESSORIES ONLY.

Date :

(Signature of Applicant)

**RECOMMENDATION & COUNTERSIGNED BY CO/OC UNIT**

1. I have scrutinised the application of Personal No \_\_\_\_\_ Rank \_\_\_\_\_ Name \_\_\_\_\_ and have satisfied myself for the correctness of details shown therein as per office Records.
2. In case of premature retirement / discharge from service/ boarding out on medical grounds / death of the individual, the AGIF will be immediately informed so that the recoveries of balance amount if any, can be effected from his Maturity/ survival benefits.
3. Terms and conditions of AGIF PCA have been explained to the Applicant in the language he understands.
4. Grant of PCA is recommended.

Signature \_\_\_\_\_

Unit Stamp

Designation \_\_\_\_\_

Station:

Name \_\_\_\_\_

Date:

Rank \_\_\_\_\_

**CONTINGENT BILL**

**Details of Expenditure (To be filled by AGIF)**

Expenditure on account of purchase of \_\_\_\_\_ ₹ \_\_\_\_\_  
New Computer (Rupees \_\_\_\_\_ only)

THE AMOUNT IS TO BE PAID DIRECTLY by NEFT to loanee

**\*Loanee Details (to be filled by Loanee)**

Loanee particulars : Full Name \_\_\_\_\_  
\_\_\_\_\_ (Full Address)

#A/c No \_\_\_\_\_ Name of Bank \_\_\_\_\_

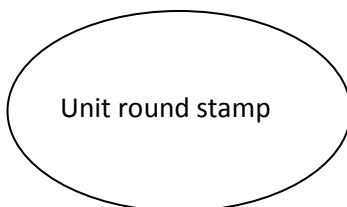
\*\*IFSC Code \_\_\_\_\_ MICR Code \_\_\_\_\_

\* To be filled by the applicant clearly in capital letters.

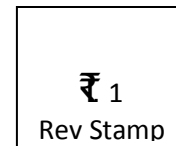
# Fill name and account No of Self as applicable.

\*\* PI enclose crossed cancelled cheque for verification & NEFT.

**COUNTERSIGNED BY CO/OC**



Pre-received



Signature of Applicant

**FOR AGIF USE ONLY**

Scrutinised &  
Checked by

Passed for payment  
of ₹ \_\_\_\_\_

SANCTIONED

Supdt PCA \_\_\_\_\_  
Date

Jt Dir PCA \_\_\_\_\_  
Date

Dir Loan \_\_\_\_\_  
Date

UID No and date \_\_\_\_\_

## AGREEMENT

AN AGREEMENT MADE THIS \_\_\_\_\_ day of \_\_\_\_\_ Two thousand \_\_\_\_\_ between (Name of applicant) \_\_\_\_\_ S/o \_\_\_\_\_ (hereinafter 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 Computer (hereinafter referred to as the 'said rules' which expression shall, where the context so admit include any amendments there of or addition there to 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 ₹ \_\_\_\_\_ (Rupees \_\_\_\_\_) to be paid by the Society after the execution of this agreement for the purchase of computer 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 60 days from the date of payment of the said loan for purchase of a computer if the actual price is less than the loan paid.

2. IT IS HEREBY LASTLY AGREED AND DECLARED THAT THE COMPUTER WILL BE PURCHASED within 60 days of receipt of Loan amount and will be considered hypothecated from the date of delivery of computer 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. The amount of loan shall become recoverable from the borrower in one lump sum in case the borrower commits any breach of terms and conditions governing the rules.

4. 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 from the whole or any specified part of the benefits that may be sanctioned to him from maturity/ survival benefits or death benefits payable to the beneficiaries without any demur from any quarter.

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

Date :

**(Signature of the Applicant)**

Note : **Amount to be filled by the AGI.**

### **Witness 1**

Signature : .....

No & Rank : .....

Name : .....

Address : .....

.....

### **Witness 2**

Signature : .....

No & Rank : .....

Name : .....

Address : .....

.....

**For and on behalf of AGIF, New Delhi**

Jt Dir PCA

Dir Loan

## **LETTER OF AUTHORISATION TO PAO (OR) TO DEDUCT EMI & RECOVER OUTSTANDING LOAN FROM THE IRLA/MATURITY**

1. I, No \_\_\_\_\_ Rank \_\_\_\_\_  
Name \_\_\_\_\_ Regt \_\_\_\_\_ Unit \_\_\_\_\_  
on Deputation/ERE (If applicable) \_\_\_\_\_ hereby Voluntarily  
authorise PAO (OR) to deduct EMI on account of Computer loan taken from the AGIF from monthly pay and  
allowances entitlement and remit the same to AGIF.

2. In the event of my becoming non effective in Army for any reason, I hereby voluntarily authorise PAO  
(OR) to pay AGIF on my behalf, an amount equivalent to the Computer advance outstanding in my loan  
account and as intimated by AGIF to CDA/ PAO (OR), out of my DCRG, encashment of leave, maturity,  
survival benefits of AGIF and IRLA balance as and when such account or DCRG/IRLA is finalised.

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 round stamp

Commanding officer



# **LETTER OF AUTHORISATION TO PAO (OR) TO DEDUCT EMI & RECOVER OUTSTANDING LOAN FROM THE IRLA**

1. I, No \_\_\_\_\_ Rank \_\_\_\_\_  
Name \_\_\_\_\_ Regt \_\_\_\_\_ Unit \_\_\_\_\_  
\_\_\_\_\_ on Deputation/ERE (If applicable) \_\_\_\_\_ hereby  
Voluntarily authorise PAO (OR) to deduct EMI on account of Computer loan taken from the AGIF from monthly  
pay and allowances entitlement and remit the same to AGIF.

2. In the event of my becoming non effective in Army for any reason, I hereby voluntarily authorise PAO  
(OR) to pay AGIF on my behalf, an amount equivalent to the Computer advance outstanding in my loan  
account and as intimated by AGIF to CDA/ PAO (OR), out of my DCRG, encashment of leave, maturity,  
survival benefits of AGIF and IRLA balance as and when such account or DCRG/IRLA is finalised.

2. 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 round stamp

Commanding Officer