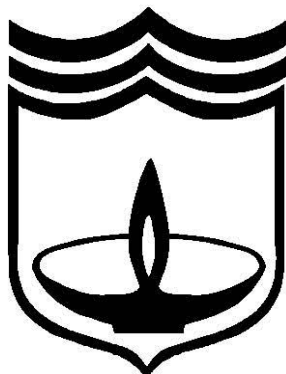


ARMY GROUP INSURANCE FUND



PERSONAL COMPUTER ADVANCE



APPLICATION FORM - OFFICERS

Personal No _____ Old Army No _____

Rank _____ Name _____

Regt/Corps _____ Parent Unit _____

Unit Serving with full Address _____

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

DIR LOAN

011-26148944
ASCON – 39274
Extn - 506

HELP DESK (LOAN ENQUIRY)

Officer IC - 011-26148055 – Direct
516 – Extn

Supdt - 011-26148654 – Direct
601 – Extn

NCO - 221 – Extn

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.
- (v) 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. An officer is eligible to take loan after commissioning.
9. Signature of the two witnesses (Officer witness only) 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 disbursement of the entire loan is being done through CDA (O). 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.
 - (iv) 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 : OFFICERS

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: 20px; height: 20px;"></table>	<table border="1" style="width: 20px; height: 20px;"></table>	<table border="1" style="width: 20px; height: 20px;"></table>
(c) Retirement/ Release (In the present rk)	<table border="1" style="width: 20px; height: 20px;"></table>	<table border="1" style="width: 20px; height: 20px;"></table>	<table border="1" style="width: 20px; height: 20px;"></table>

Date	Month	Year
(b) Commission	<table border="1" style="width: 20px; height: 20px;"></table>	<table border="1" style="width: 20px; height: 20px;"></table>
(d) Type of Commission	<table border="1" style="width: 100%; height: 20px;"></table>	
9. Residual service for retirement : Years

 Months
10. Payment Details – Basic Pay ₹ _____ Grade Pay ₹ _____ MSP ₹ _____ DA ₹ _____ Total ₹ _____
 Deductions – DSOP 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 1st 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).
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) 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 Officer.
 (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 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 _____

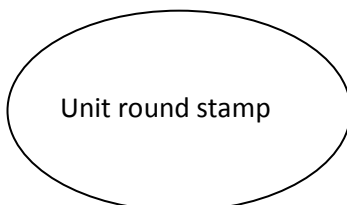
**IFSC Code _____ MICR Code _____

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

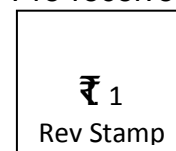
Fill name and account No of Self as applicable.

** 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 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 (Officer only)

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

Witness 2 (Officer only)

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

For and on behalf of AGIF, New Delhi

**LETTER OF AUTHORISATION TO CDA (O) TO DEDUCT
EMI & RECOVER OUTSTANDING LOAN FROM THE IRLA/MATURITY**

1. I, Personal No _____ Rank _____
Name _____ Regt _____ Unit _____
_____ on Deputation/ERE (If applicable) _____ hereby Voluntarily
authorise CDA (O) 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 CDA
(O) 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 (O), out of my DCRG, encashment of leave 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 (Officer only)

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

Witness 2 (Officer only)

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

COUNTERSIGNED

Date

Unit round stamp

Commanding officer

LETTER OF AUTHORISATION TO CDA (O) TO DEDUCT EMI & RECOVER OUTSTANDING LOAN FROM THE IRLA/MATURITY

1. I, Personal No _____ Rank _____
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Signature of Spouse/NOK

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

Signature of Applicant

Signature :.....
Date :

Witness 1 (Officer only)

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

Witness 2 (Officer only)

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

COUNTERSIGNED

Date :
Unit round stamp

Commanding Officer