

Ser No. _____



BOOKLET OF FORMS FOR HOUSE
BUILDING ADVANCE

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CONTACT NOS

Help Desk

011 - 26148055
011 - 26143393
011 - 26143693
Mob No- 7290090478
Email – dir.loan@outlook.com

Jt Dirs Extension Nos

Dir Loans - 506, 39274 (ASCON)
Jt Dir HBA - 507
Jt Dir HBA – 516 (011-26148944)
Jt Dir HBA – 611
Fax - 011-26148471

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

* SMS facility introduced by AGIF. Intimation of mobile No is mandatory for SMS alert on mobile from AGIF.

* Please fwd cancelled cheque while submitting loan application. Also fwd a fresh cheque while change in account No and IFS Code.

* You are also requested to update your e-mail ID.

* **DO NOT FORGET TO TAKE ADVANTAGE OF PRADHAN MANTRI AWAS YOJNA (URBAN) – CREDIT LINKED SUBSIDY SCHEME.**

* प्रधानमंत्री आवास योजना का लाभ लेना न भूलें

NOTICE

1. All forms and agreements except the property documents, given in the brochure are detachable. Applicants may detach these forms and submit the same duly filled with the required details as original copies and retain photocopies of the same for their records.
2. All loanees/ applicants are requested to go through Rules Governing HBA General Guidelines before filling the application at page No E.
3. In case of any queries/doubts applicants are requested to contact "Help desk" on given telephone Nos.
4. **Deduction at Source.** On disbursement of instalment the following will be deducted if applicable: -
 - (a) Installment Interest.
 - (b) Instalment Insurance.
 - (c) HBA Insurance Premium (Deducted from last installment).
5. Please keep AGIF informed about changes with respect to Unit/Correspondence for updating latest address and mobile No.
6. **1% TDS for Property worth Rs 50 Lakh and above.** 1% property tax is to be deposited in Govt treasury for purchase of property worth 50 lakh and more on Form 26QB. Please attach the challan of payment made to Govt treasury for processing of loan (not in case of AWHO & Govt Societies). Pl visit www.tin-nsdl.com for deposited of TDS.
7. The house/flat constructed/acquired should be used only for residential purposes. Use of this property for/any other manner will be in violation of the conditions for grant of HBA.
8. An undertaking by the builder and loanee on non-judicial stamp paper worth Rs 100/- that the sale Deed/ conveyance Deed should be of the same amount reflected as actual cost of house in Builder Buyer agreement/Allotment letter of society/Builder, in case there are separate agreements for purchase and construction.
9. **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)/Regional CDAs. **However, the onus of ensuring that the EMI is deducted regularly from the pay is solely that of the loanee and not of CDA (O)/PAO (OR).** Any non- payment of EMI by CDA/PAO (OR) should be fulfilled by the loanee directly by a Draft/Cheque/NEFT to avoid interest for period of default.

HIGHLIGHTS OF HBA

1. Eligibility of loan is only after completion of 2 years regular service. Short service commission officers (SSCO) including Women officers who are commissioned under the revised terms and conditions and SSCOS who opt for the revised terms and conditions, as per Govt of India letter No B/ 323131PC/AG/PS-2Ca 1921/D (AG) dt 20 Jul 2006 shall be eligible for HBA after completion 02 years of Commissioned service.

2. **HBA can be availed once for procuring/construction of new dwelling unit and once for addn /alteration/ repair/ renovation of existing dwelling unit owned by loanee or vice versa. Both the loan can run concurrently.**

3. **Max Loan Limit.**

Rs 80 lacs for Officers	}	or 85% cost* of the house whichever is less.
Rs 35 lacs for JCOs		
Rs 30 lacs for OR		

*(Basic sale price of dwelling unit plus one car parking only)

4. **Max Loan Period.** 20 years or as per residual service in present rank. All loan recovery in terms of installments will be calculated up to six months prior to the date of superannuation in the present rank.

5. **Interest Rate.**

HBA	Offrs	JCOs/ OR	Remarks
Purchase/ Constr	7.5%	7%	Yearly rest
Repair & Renovation/ Addition & Alteration	8%	7.5%	Yearly rest

6. **Loan for Repair/Renovation/Addition/Alteration.** Max loan amount of Rs 20 lakh for a period of 10 years only.

7. **Loan for Plot cum construction of House.** Max loan amount of Rs 80 lakh for 20 year.

8. **Loan for Purchase of Re-Sale House.** House being purchased should not be more than 10 years old from date of construction.

9. HBA for Purchase/ Constr and HBA for Repair/ Renovation and Addition/ Alteration can run concurrently.

10. **Part Payment of HBA.** A minimum of **10** percent or more of the balance principal loan amount may be paid as a part payment, no restrictions on numbers of part payments.

11. **The Loan Processing will take 03 weeks.** Loanees are requested to contact this Dte only after four weeks after depositing the application with AGIF at R&D Section.

12. Applicants are advised to mention correct bank Account No and IFSC Code of their Bank while submitting HBA loan applications to this Directorate. (Att a cancelled cheque for this purpose).

Eligibility

13. All serving Regular Army Personnel while being members of AGIF during service and fulfilling eligibility conditions will be considered for the house building loan provided they have minimum unbroken period of service in Army as under:-

- (a) After completion of 2 years regular service.
- (b) Re-employed Officers/JCOs /OR are not eligible.
- (c) If both husband and wife are service personnel, the loan is admissible to only one of them, for one property. Both are allowed HBA for different properties.
- (d) The member must satisfy that "He will get the clear and unencumbered title to the house/flat."
- (e) Non regular cadre personnel of **APS and TA are not eligible.**

14. **Short Service and Women Service officer.** Short service officers and women service officer who put in 2 years of service are eligible for HBA. They have to furnish a undertaking certificate from CO that they will apply for Permanent Commission and in case not granted PC they will either return the balance principal or transfer the loan to other bank. **Certificate is att as HBA/AGIF/21**

Admissibility

15. The loan will be admissible subject to the property being registered/owned by the member or at the most jointly with his/her spouse only, the loan is admissible for following :-

- (a) Purchase of a house/flat from AWHO/AFNHB on outright purchase or on installment basis under self-financing scheme.
- (b) Purchase of house/flat under self-financing schemes floated by Central/State Government Housing Boards/Development Authorities.
- (c) Purchase of a new house/flat from Registered Co-operative Housing Societies, registered private colonizers and registered builders.
- (d) Resale cases/Old Constructed House not more than 10 years old.
- (e) Construction of a new house on a plot owned by the member or jointly with his/her spouse.
- (f) For purchase of Plot cum Construction of the house by the member or jointly with his/her spouse.
- (g) Addition/Alteration of the existing House.
- (h) Repair/Renovation of existing House.
- (i) Inward tfr of Loan is permitted only for dwelling unit, whose constr is complete and conveyance deed is affected/executed.

16. **The loan is NOT admissible for the following:-**

- (a) Purchase of **Second Dwelling Unit.**
- (b) Payment of registration/earnest money deposits.
- (c) Purchase of a Dwelling Unit on hire-purchase basis.
- (d) Repayment of loan or advance taken from any other source.
- (e) To sale/purchase on Power of Attorney.
- (f) Purchase/construction of a Dwelling Unit for commercial purposes.
- (g) Purchase/construction of a dwelling unit outside India.
- (h) **Purchase/construction of a dwelling unit which is jointly owned by member and father/mother/sister/brother/son/daughter or any other blood relation.**
- (i) No HBA loan will be provided against **LALDORA LAND.**

17. **Commissioning to Officer from JCOs/OR.** On commissioning to officer from JCOs/OR the following procedure will be adopted for his loan:-

(a) **In Processing Stage.** On promotion of a JCOs/OR to Offr rank, the instalments already disbursed to the JCOs/OR will be at the rate applicable to JCOs/OR. Post commissioning / the date from which the indl becomes a commissioned Offr, the installments disbursed thereafter will be at rate applicable to Offrs and the recovery (EMI) of the entire loan will be charged at the rate applicable to Offrs.

(b) **At Monitoring Stage.** In case a JCOs/OR who is promoted to the rank of Offr and is already paying EMI for a loan undertaken / received by him, the EMI's on outstanding amount from date of promotion to Offr rank will be recovered at the fixed rate of interest at the time of sanctioning of the loan and further recovery will be started from CDA (O) with no change in amount.

RULES GOVERNING HOUSE BUILDING ADVANCE SCHEME

Gen

1. The rules governing House Building Advance and General Guidelines have been divided into the following:-

- (a) Part I : House Building Advance Scheme Information.
- (b) Part II : Actions/Tasks before sanction of application.
- (c) Part III : Actions/Tasks after sanction of application.
- (d) Part IV : Actions/Tasks post disbursement of Instalments.
- (e) Part V : General Guidelines for filling of HBA form.

PART I : HOUSE BUILDING ADVANCE SCHEME INFORMATION

2. Government approval for the deduction of Equated Monthly Instalments (EMIs) at source by CDA (O) and Regional PAO (OR)s/PAOs has been issued vide Govt of India, Min of Def letter No 24 (1)/98/D(Pay/Services) dated 18 Jun 98 and CGDA letter No AT/1/14500/PC/AGIF/HBA dated 17 Jul 98. The scheme has been implemented wef 01 Oct 1998.

3. **HBA Schemes**. HBA schemes as undermentioned are presently open to the members of AGIF:-

- (a) Pvt Bldrs (Constr Linked, Outright Purchase).
- (b) Self Construction.
- (c) AWHO/AFNHB/State Govt Housing Board/Society.
- (d) Purchase of residential plot and construction of house on it.
- (e) Re-Sale.
- (f) MoU with Bank.
- (g) Repair & Renovation/Addition & Alteration.

4. **Loan for purchase of Plot cum Construction**. Max loan amount of Rs 80 lakh for a period of 20 year can be granted. 40% of the adv or actual cost of plot whichever is less will be disbursed for purchase of plot after agreement in prescribed form is executed and submitted to AGIF. Bal amount will be disbursed as per self constr HBA scheme. The details as under :-

Category	For Purchasing Plot upto	For Construction of House	Advance Max Amt
Officer	40% of adv (max 32 lakh) or actual cost whichever is less	Bal of adv sanctioned or actual cost whichever is less.	80 lakh
JCO	40% of adv (max 14 lakh) or actual cost whichever is less	-do-	35 lakh
OR	40% of adv (max 12 lakh) or actual cost whichever is less	-do-	30 lakh

5. (a) **Top Up Loans**. In case loanee requires higher amount over & above the loan amount sanctioned by AGIF, they can opt for loan from the following:-

- (i) **Parri Passu**. In case of requirement of the loanee for an amount he is ineligible at AGIF, then he can avail part loan from AGIF and balance amount of the loan requirement from a bank/ financial institution. In such case he may apply for permission to issue NOC for availing balance loan from bank/ financial institution.

(ii) **Second Mortgage.** In case an individual has already drawn a loan from the AGIF (and his recovery intimation memo has been dispatched to the concerned CDA/ PAO(OR)) and he is desirous of raising additional loan on the same property, he may apply for permission to AGIF to issue a NOC for raising a second loan from bank/ financial institution on second mortgage. However such financial institution should be ready to accept the transfer of original property documents only after the liquidation of AGIF loan with interest.

(iii) **Loan Tfr from AGIF to Pvt Banks.** In case of less residual service/limited No of EMIs prior to superannuation the loanee can opt for transfer of his entire loan amount to a bank/financial institution. In such cases a NOC with outstanding amount payable up to a fixed date will be intimated to the desired bank/financial institution to which the loanee wants to transfer his loan. The legal/property documents will be fwd by regd post/handed over to the representative of the bank/financial institution with a proper authority letter post clearance of the amount due on loanees behalf to AGIF.

(b) **Loan Tfr from Banks/HFC to AGIF.**

(i) In case a loanee has availed a loan from pvt bank/financial institutions and wishes to tfr the loan to AGIF he can do so wef 01 Apr 2017. Details of same is conveyed vide AGIF letter No A/56271/R/AG/Ins (Coord) (i) dated 14 Feb 2017.

(ii) Loan scheme for re-finance of a home loan availed from Bank/HFC exists as one time measure which will be provisionally re-processed prior to final sanction on depositing the application. The loan transfer scheme is restricted to construction/purchase of Dwelling Unit not on account of Repair/Renovation or Addition/Alteration or any other loan. Details of same conveyed vide AGIF letter cited above.

6. **MoU with Banks.** AGIF has signed MoUs, with PNB & HDFC to provide addl facilities/schemes to its members. They are given under:-

(a) **MoU with PNB.**

(i) **Scheme-I : (PRADHAN MANTRI AWAS YOJNA – URBAN).** A MoU has been signed by AGIF PNB to assist the serving soldiers benefit from the new impetus to Housing for all given by PRADHAN MANTRI AWAS YOJNA by Housing for all by 2020 AD. The aim of the MoU has been to facilitate loans to all eligible members to take advantage of the interest subsidy as also to own a house even late in service life. The interest subsidy amounting to (between Rs 2.67 Lakhs to Rs 2.3 Lakhs) will be deducted upfront from the loan amount resulting in reduction of EMI by approx Rs 2000/- over 20 years. Terms & condition apply. All eligible member of AGIF the primary loan will be granted by the Bank and the Top-up loan will be granted by AGIF.

(ii) **Scheme-II.** The primary loan under the scheme will be granted by AGIF and the Top-up loan/additional loan will be granted by the Bank.

(iii) **Scheme-III.** AGIF grants the entire loan for a period of up to 20 years (up to a max of 70 years of age) to member having min 2/5 year of residual service. Under the MoU, PNB will take over the bal loan six months before the individual's date of superannuation/retirement or 3 months before leaving the service.

(aa) Scheme applies to all members of AGIF for loan against outright purchase of house self constr with minimum residual service of 2 years who have availed/availing housing loan from AGIF and are agreeable for takeover of the balance outstanding of the loan amount by PNB.

(ab) Scheme applies to all members of AGIF for constr linked plan with minimum residual service of 5 years who have availed/availing housing loan from AGIF and are agreeable for takeover of the balance outstanding of the loan amount by PNB from AGIF.

SCHEME –I

Particulars	Details
Eligibility	Individuals from Economically weaker section/ Low Income Group/Middle Income Group category. Joint owners from the same family are also eligible.
Income Criteria	<ul style="list-style-type: none"> ✓ Economically Weaker Section (EWS)- Gross Annual Income should be up to Rs. 3,00,000/- ✓ Low Income Group (LIG) - Gross Annual Income of above Rs. 3,00,000/- and up to Rs. 6,00,000/- ✓ Middle Income Group- I (MIG – I)- Households having an annual income above Rs.6,00,000/- up to Rs.12,00,000/- ✓ Middle Income Group- II (MIG – II) - Households having an annual income above Rs.12,00,000/- up to Rs.18,00,000.
Loan Amount	EWS & LIG- Rs. 6,00,000/- MIG-I- Rs. 9,00,000/- MIG –II- Rs. 12,00,000/-
Dwelling Unit Carpet Area	EWS – 30 Sq Mtr LIG – 60 Sq. Mtr MIG –I – 90 Sq Mtr MIG-II –110 Sq Mtr
Purpose	For acquisition/ construction of house (including repurchase)
Rate of Interest	Loan Up to Rs. 75 lac – 1 Year MCLR + 0.20% (presently 8.45% + 0.20% = 8.65%)
Credit Linked Subsidy	<p>EWS & LIG – 6.5% (Loan up to Rs. 6 lakh) maximum subsidy amount will be Rs 267280/-</p> <p>MIG –I = 4% (loan upto Rs 9 lakh) maximum subsidy amount will be Rs 235068/-</p> <p>MIG-II = 3% (loan upto Rs 12 lakh) maximum subsidy amount will be Rs 230156.00.</p> <p>Loan beyond the eligible limit as above will be on non-subsidised rates Subsidy amount will be credited to the loan account and EMI to be adjusted accordingly.</p>
Security	Equitable/registered mortgage of the property.
<p>The Operative and detailed guidelines on these schemes are being issued/modified by the bank from time to time presently the guidelines are issued vide following bank circulars. The same are attached.</p> <p>For EWS/LIG – 26/2017 dated 31.03.2017.</p> <p>For MIG - RAD 25/2017 dated 31.03.2017.</p>	

SCHEME – II

Particulars	Details
Eligibility	Members of AGIF availing/ propose to avail housing loan from AGIF.
Purpose	<ul style="list-style-type: none"> For construction of house/ flat; For purchase of built house/flat. For purchase of under construction house/flat from Housing Boards/ Development Authorities/ Co-operative Societies/ PNB Approved Private Builders/ PNB approved Projects. For carrying out Additions to the house/flat. For carrying out repairs/ renovation / alterations/ Furnishing of the house/flat. For meeting cost escalation in the cases of under-construction flats to existing Housing Loan borrowers.
Loan Amount	Need based depending up on the project cost and repaying capacity of the borrower.
Rate Of Interest	Loan Up to Rs. 75 lac – 1 Year MCLR + 0.20% (presently 8.45% + 0.20% = 8.65%)
Margin	Housing Loan up to Rs.75 lac- 20%
Security	First charge on Pari Passu basis.
<p>The Operative and detailed guidelines on these schemes are being issued/modified by the bank from time to time presently the guidelines are issued vide following bank circulars. The same are attached.</p> <p>The Detailed guidelines of the scheme is circulated vide our circular RAD 63/2016 dated 10.08.2016.</p>	

Note:

- I. Processing & Documentation charges for SCHEME – I & II – NIL. However out of pocket expenses such as fee payable to bank approved advocate, Valuer etc. are recoverable from the borrower.
- II. Credit Linked insurance plan is available in Scheme –I & II
- III. The outstanding balance for the loans granted by AGIF to its members will be taken over by the bank on the conditions stipulated in the MoU dated _____ & on applicable terms & conditions of the bank.

SCHEME – III

Particulars	Details
Existing Eligibility	As per existing policy AGIF provides House Building Advance to its member's only while on active Army Service.
Disadvantages	Members who avail a loan or desire to avail a loan later in service tend to lose out on the loan amount because of the reduced tenor which invariably increases the EMIs and surpass the individual's monthly paying capacity.
Proposed period of new schemes	This scheme offers a 20 years tenor to a loan included a moratorium of not more than 18 months irrespective of the AGIF member's residual service/date of retirement.
Method	The loan tenor would be split in two part, one with AGIF till the individual release /premature retirement / superannuation and the balance with PNB.
Execution	AGIF will disburse the entire loan and the loan will the transfer to PNB 06 months before the individual date of release /premature retirement / superannuation. PNB will take over the loan on their existing terms at the time of taken over.

(b) **MoU with HDFC.**

(i) A MoU has been signed with HDFC to assist the serving soldiers benefit from the new impetus to Housing for all given by PRADHAN MANTRI AWAS YOJNA by Housing for all by 2021 AD. The details of PMAY scheme are as under:-

Class Scheme Type	Eligibility Household Income (₹)	Carpet Area Max (sqm)	ROI Subsidy (%)	Subsidy calculated on a max loan of	Loan Purpose	Max Subsidy (₹)
EVS and LIG (New Scheme)	Upto ₹ 6,00,000	60 sqm*	6.50%	₹ 6,00,000	Purchase/self Construction/ Extension	2.67 Lakh
MIG 1	₹ 6,00,000 to ₹ 12,00,000	160 sqm	4.00%	₹ 9,00,000	Purchase/self Construction	2.35 Lakh
MIG 2	₹ 12,00,000 to ₹ 18,00,000	200 sqm	3.00%	₹ 12,00,000	Purchase/self Construction	2.30 Lakh

* In EWS - LIG category, higher are can be considered for purchase & self construction cases.

(ii) The minimum loan from HDFC limited shall be up to the extent of the subsidy under PMAY CLSS scheme.

(iii) The top up loan/additional loan will be granted by AGIF as per paying capacity of the indl.

PART II : ACTIONS/TASKS BEFORE SANCTION OF APPLICATION

7. **Application Form.** Printed application form and agreements are available with AGIF on a payment of Rs 300/-. Applications can also be downloaded from the **AG's Br site on Army Intranet.**

Repayment Capacity

8. The repaying capacity of the applicant member will be computed as under:-

(a) Total monthly deductions from pay and allowances reckoned for calculating the repaying capacity is as under:-

- (i) Subscription to DSOP/AFPP Fund.
- (ii) Subscription to AGIF.
- (iii) Monthly Income Tax liability (where applicable)
- (iv) Repayment of instalment of Govt/ AGIF loans and also advance from provident/AFPP Fund.
- (v) Repayment of any other loan from Bank/Financial Institutions/Finance Companies/Private Individual.

(b) Repaying capacity can approximately be calculated as 75% of permanent credits permanent debits.

(c) Repaying capacity along with the balance of service less six months left till retirement will govern the maximum amount of loan entitled to a member.

9. The repaying capacity of the individual will determine the monthly EMI thereby restricting the loan amount and No of years in which the loan is required to be paid back in full with interest, six months prior to retirement/superannuation in the present rank.

Amount of Loan

10. The maximum amount of loan permissible to an eligible member will depend on his/her repaying capacity, but will not exceed Rs 80 lac or 85 percent of the actual cost, whichever is less, excluding the HBA given by AGPS-3(C), AG's Branch, Army Headquarters, New Delhi.

11. The amount qualified for HBA will only include basic cost price of the dwelling unit and one car parking. No other charges shall be included for the grant of HBA.

12. **Rate of Interest.** Interest will be charged for officers at a fixed rate at 7.5 percent and for JCOs/OR at 7 percent on monthly rest. However, rate of interest for Repair & Renovation loan will be charged at 8 percent for officers and 7.5 percent for JCOs/OR respectively. Rate of interest is subject to revision from time to time by Board of Governors.

13. **Sanctioning Authority.** The Managing Director, AGIF is the competent authority to sanction the loan. His decision shall be final. Sanction will be accorded subject to the fulfilling of conditions as laid down.

Documents

14. The original copies of all the legal documents are required to be in the custody of the AGIF. It is therefore, suggested that applicant should always keep true copy/photocopy of all such documents for personal reference/record as the original copies of all legal and property documents will be remain in custody of AGIF during the period of loan. Under no circumstances, the documents held in custody by AGIF would be made available till the entire loan together with the interest is repaid by the applicant.

PART III : ACTIONS/TASKS AFTER SANCTION OF APPLICATION

15. After the HBA application is accepted and sanctioned, payments of instalments will be done by AGIF.

16. **Disbursement Schedule.** The disbursement of the installments will be subject to:-

(a) Submission of correct and complete documents.

(b) Rectification of observations raised by AGIF, if any.

(c) Receipt of documents minimum two weeks prior to the date of next disbursement.

17. **Release of Instalments.** The sanctioned loan will be released in a maximum of 03 to 05 instalments (or as per the payment schedule). **However, last instalment with exact amount will be given by AGIF only.**

(a) **Self Constructions (Maximum Three Instalments).**

(i) **1st Instalment.** Two-three photographs duly authenticated by a Registered Architect on digital photo paper only. Photos should be taken from a distance of 30-40 meters with a digital camera showing fixed reference point. 40% of the sanctioned amount of the loan will be release on plinth level construction.

(ii) **2nd Instalment.** 40% of the sanctioned amount of the loan will be released on construction up to roof level and roof laid. Two-Three photographs including the same ref points are required in the manner as stated above.

(iii) **3rd Instalment.** 20% of the sanctioned amount of the loan will be released on construction work completed up to outer plaster/complete wood work of the house. Two-Three photographs including the same ref points are required in the manner as stated above.

(b) **Builder/Society/ Housing Board.** Sanctioned loan will be dispersed to the loanee based on payment scheduled/demand letter of the builder. Two or three payments can be clubbed together. Last instalment will be paid only on receipt of completion photographs & ready for possession letter from builder.

(c) **AWHO/ AFNHB/ Board. (Maximum Five Instalments).** Sanctioned loan will be given to the loanee based on demand letter/payment schedule of the agencies.

(d) **Constructed/Semi Constructed House.**

(i) In case of fully constructed house the loan amount will be treated as one installment and EMI will commence in due course of time.

(ii) In case of semi constructed house the case will be treated as self-construction and other conditions will remain unchanged.

(e) **Photographs.** For release of each instalment (either for self constr or for builder case) min two coloured photographs showing progress are required to be submitted duly authenticated by a Registered Architect.

(i) **Self Constr.** The Photographs should be clicked from a distance from where two landmarks can be identified (these landmarks can be a building, identifiable tree, tower or any other prominent landmark). These landmarks should be visible in the subsequent photographs to be sent.

(ii) **Builders.** The photographs should be sent on the letter head of the builder showing progress of the building. One photograph should be from a distance showing the overall progress of the building. For the last instalment following photographs to be fwd:-

(aa) Photographs from a distance showing the full building & indicating your flat.

(ab) One photograph of the entrance of the Flat & rest from the interior of the Flat.

(f) Release of initial instalment will be subject to fwd of two-three Digital photographs duly authenticated by a Registered Architect. Photos should be taken from a distance of 30-40 meters showing fixed reference point which can be established in the subsequent photos showing progress of construction and required for release of next instalment.

(g) Release of subsequent instalments will be subject to submission of the u/m:-

(i) Promissory Note of the previous instalment.

(ii) Builder receipt in original of payment by loanee. (Not in case of Self Construction)

(iii) Photographs duly authenticated by a Registered Architect showing due progress of construction from a camera with Reference Points given earlier.

PART IV : ACTIONS/ TASKS POST DISBURSEMENT OF INSTALMENTS

Additional Insurance of Loanee under Loan Linked Insurance Scheme of HBA

18. **Instalment Insurance.** Each instl will be insured separately till the next instalment is disbursed. The monthly premium for Offr and PBOR for one month are as under:-

(a) Offr - Rs 15.84 per lakh.

(b) PBOR - Rs 12.50 per lakh.

19. **Loan insurance.** All loanees will be compulsorily insured for the loan sanctioned. The payment for the same will be made through a DD/multicity cheques in favour of HBA Account, AGIF payable at New Delhi, failing which it will be deducted from the last installment. Under this loan linked insurance scheme there is no survival/maturity benefit **as intimated vide AGIF letter No A/56271/101/HBA/Ins (Coord) dt 24 May 99. However, full loan will only be insured once the last instalment of loan is paid and onetime non-refundable insurance premium has been paid/deducted at source.**

Recovery of Loan

20. The principal and interest thereon would be recovered monthly from the members IRLA in a maximum of 240 Equated Monthly Instalments (EMIs), **six months prior** to the anticipated date of retirement in the present rank.

21. When the loan is disbursed in one installment, the recovery of EMI would commence from the date notified at the time of disbursement. If the loan is disbursed in more than one instalments than the EMI will commence on the following options:-

(a) **Option I : EMI on Full Amount.** Commence recovery of full EMI immediately on disbursement of first instalment. The EMI in this option is paid as per the sanctioned amount and not as per disbursed amount. Interest will be charge only on disbursed amount.

(b) **Option II : EMI Based on Instalment.** EMI will commence considering only the first instalment as principal and EMI amount would progressively increase as the principal considered increases with the disbursal of each instalment to the loanee.

22. Option-I will be set as the default option for recovery of loans. Option-II will be exercised in exceptional cases only where financial position of a loanee doesn't allow implementation of option-I.

Payment of EMI

23 The loanee must ensure this by maintaining adequate balance in his/her IRLA. In addition, if on receipt of the statement of account it is observed that the EMI has not been deducted, the loanee must remit the same through a bank draft directly to AGI. If the same is not received by the 30/31th of the ensuing month will be liable to pay interest for the period of default on the lapsed EMI due for the period of non-receipt of the EMI.

24. When CDA(O)/ PAO (OR) is not the paying authority. ***In case a borrower proceeds on foreign assignment or on deputation***, till such duration he/she will be required to pay his/her EMI through cheques.

25. **Under no circumstances will the house/flat be transferred or sold before the House Building Advance and interest has been fully repaid to AGIF.**

Default in Payment

26. At par cheques shall be accepted for discontinued EMI and MTF payment.

27 **No notice or intimation shall be given to the loanee regarding his obligation to pay by due date. It shall be entirely his/her responsibility to maintain sufficient balance in the IRLA to ensure prompt and regular payments including interest and all other amounts payable by the borrower to AGIF on the dates and in manner herein provided.**

28. The AGIF will NOT entertain any correspondence regarding justification of non-payment of EMI. The debit balance as shown by the CDA (O)/PAO (OR) will be treated as final and interest for the period of default will be charged for non-receipt.

Part Payment of House Building Advance

29. A minimum of 10 percent or more of the balance principal loan amount may be paid as a part payment and this facility can be availed multiple times. **The amount of EMI amount will remain same only the Number of EMIs will be reduced.**

Mid Term Finalisation

30. For midterm finalization, a loanee is required to clear his complete outstanding dues in lump sum. In the event of midterm finalization, the HBA linked insurance also stands terminated and no refund is made for the balance period.

Premature Retirement

31. **In case a premature retirement has been asked by a loanee, the outstanding loan amount should be paid to AGIF in full along with interest thereon.** In case of premature retirement, all personnel will be required to submit the undermentioned certificate duly countersigned by the CO/Formation Commander/Head of the Department along with the application for premature retirement and a copy of the same will be endorsed to the AGIF. A copy of the same will also be endorsed to the CDA(O) & MS Branch in case of Officers and to the concerned PAO (OR) and Records Office in case of JCOs/OR.

<u>CERTIFICATE</u>	
<p>1. Certified that I, No _____ Rank _____ Name _____ have taken/not taken House Building Loan from AGIF for an amount of Rs _____ /-(Rupees _____) and have duly paid back the loan with interest thereon.</p>	
<p>2. Certified that I have taken House Building Loan from AGIF for an amount of Rs _____ /- on _____ and (Number of monthly instalments) each of Rs _____ /- (EMI) are outstanding against me on account of the said loan and interest thereon. I, No _____ Rank _____ Name _____ hereby undertake to clear the balance amount before I proceed on premature retirement. In case I fail to do so, the entire balance amount along with interest for the period of default at the rate of 02 percent higher than prevailing interest rate be recovered from the dues payable to me by AGIF and from the DCRG, encashment of leave, balance in IRLA (after adjusting any Government dues).</p>	
<p>Station : _____</p> <p>Date : _____</p>	<p>Signature _____</p> <p>No _____ Rank _____</p> <p>Name _____</p>

32. **Payment through NEFT.** The procedure for Inward NEFT for payments to AGIF on account of discontinued EMIs, Mid Term Finalisation of loans or return of unutilized money is as under :-

(a) **STEP-I : Tfr of Money & Receiving UTR No.** Transfer the amount to AGIF HBA Loan Account at Syndicate Bank, AGI Bhawan New Delhi and receive the UTR No from the bank. Details of bank account for NEFT payment to AGIF is as under:-

- (i) **Name of Account.** HBA ACCOUNT AGIF
- (ii) **Account No** 90722010004836
- (iii) **IFSC Code** SYNB0009072

(b) **STEP-II : Intimation of UTR No to AGIF.** Once the NEFT is affected, the loanee would contact AGIF imdt via a tele call or an e-mail to intimate the PRE (Public Relationship Executive) on **011-26148055** and **011-26148654** or on **dir.loan@outlook.com** on any working day (Monday to Friday) between 0900h to 1300h and 1400h to 1600h. Following info will be provided:-

- (i) Folio No & type of loan
- (ii) Amount tfr.
- (iii) UTR No.

(c) **STEP-III : Confirmatory SMS.** Once the details are updated in the loanee's account, a confirmatory SMS will be sent to registered mobile No of the individual within 48 hrs. In case confirmatory SMS is not received, the onus lies with loanee to contact AGIF.

33. In the event of invalidment/release /dismissal of the member before liquidation of the principal amount of the loan and interest in full the outstanding amount would be recoverable from the benefits that may become payable from the AGIF viz. Disability/Maturity/death benefits etc and balance from dues of DCRG, encashment of leave and IRLA balance (after adjustment of Govt dues, if any).

Liability to Refund in Lump Sum

34. If, at any time it is found that the member has obtained a loan from the AGIF by misrepresentation, mis-statement or fraud or if he commits any breach of terms and conditions of the lease/sub lease rules/instructions issued from time to time or he/her fails to submit the requisite documents, he/she will without prejudice to any other disciplinary action against him/her, become liable to repay in one lump sum the entire amount of the loan or the outstanding loan with interest to HBA Account, AGIF without any demur. Failure to do so will attract interest for the period of default as mentioned in the brochure.

Execution of Mortgage Deed

35. Members granted loan from AGIF would be required to create a first charge on the property by deposition of title deed and schedule of property in original with the AGIF or in such other form or manner as required by AGIF at its sole discretion.

36. The members who have availed the Govt HBA should apply to the Government through proper channel for creation of second charge (equitable mortgage) of the property in favour of AGIF while applying for a housing loan. The second charge (equitable mortgage) can be created only in respect of the loan to be granted by AGIF towards meeting the balance cost of house/flat.

37. **Custody of Documents in case of Loan Transfer from Bank/HFC.** After the sanction of advance to the applicant and the transfer of amount by NEFT to the loanee acct only. Original title deed of the property would be required to be deposited with AGIF by HFC/Banks within 7 days of disbursement of loan in NCR and within 15 days out side, NCR. The responsibility of the same rest with the member taking the loan. The member will be accountable for necessary follow up wrt handing over of documents to AGIF, failing which an interest for the period of default on the loan amount will be levied as per norms.

Interpretation of Rules

38. If any dispute or difference of opinion arises regarding interpretation of the wordings of these rules or agreements, made there under or any decisions taken or proposed to be taken in accordance with these rules or agreements the Loans Committee, AGIF shall take a decision and such decision shall be final and binding on the members without any demur.

Jurisdiction of Courts

39 In the event of any dispute arising with regard to the rules, agreements and deeds executed thereunder, the same shall be subject to the jurisdiction of **Delhi Courts only**.

Cost and Expenses

40. The borrower will undertake to pay forthwith on demand to AGIF all cost and expenses (including legal costs between legal counsel and clients on full indemnity basis) incurred and/or be incurred by AGIF for investigation of title to any property offered as security and for the preparation, execution, preservation, performance, enforcement and realisation of the agreement, security documents and other instruments creating and/or evidencing the creation of any security for AGIF loan.

Re-conveyance (To be cleared first)

41. Re- conveyance to Legal Heir. In case of the unfortunate demise of the borrower the re-conveyance may be made to the legal heir after recovery of the loan and interest. If there are more than one legal heir, the re-conveyance can be done in favour of one of them after obtaining a 'No objection' affidavit duly attested by a Magistrate 1st Class or Notarised by a Public Notary from the others.

42. After the loan together with interest has been repaid in full, the property mortgaged to the AGIF will be reconvened to the member/ AG(PS)-3 as the case may be.

43. The original sale deed and other documents deposited by the member shall also be returned to him on condition of loan repayment. A receipt thereof shall be taken from the member and kept on record along with a copy of the re-conveyance deed.

Additional Legal Documents

44. In addition of loan documents specified in HBA application cum brochure, any other documents required by the Legal Advisor, AGIF for a particular case must be provided by the loanee for considering his loan sanction by the Loan Committee, AGIF.

45. **Insurance of Property**. Immediately on completion of construction/purchase of the house/ flat, the member shall insure the house/flat at his own cost against damage by fire, flood, earthquake, lightning and rioting for not less than the loan amount taken from AGIF. The insurance cover note is to be forwarded to the AGIF regularly, every year unless the first mortgage is the President of India. In such cases photocopy of the insurance cover note will be forwarded.

46. **Maintenance**. The house/flat must be maintained in a good condition by the member. He/ She shall keep it free from all encumbrances. All municipal and other local taxes/charges shall be paid by the member regularly. A certificate to this effect shall be furnished by the member annually to the AGIF.

47. **Reduction in Documentation with Application.** The docus listed below may or may not to be submitted along with the appln 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 Panchayat as per HBA/AGIF/19.
- (iii) Search Report for last 13 yrs for property duly signed by an advocate on his letter head along with fee receipt and insp slip.
- (iv) Pers Bond along with Surety along with 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.
- (vii) Search Report for past 30 yrs of property duly signed by an advocate along with insp receipt.
- (viii) Info brochure of builder.

(c) **HBA (Re-Sale).**

- (i) Pers Bond along with Surety alongwith non-judicial stamp ₹ 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 and advocate on his letter head.
- (iii) Copy of bldg plan prep by Architect/ Engr and sanctioned by competent auth.

48. **Review of Scheme.** Based on the experience gained over the years efforts will be made to stream line the scheme and procedure. The Board of Governors, AGIF reserves the right to review/modify the scheme from time to time as considered necessary.

49. **Conclusion.** The HBA scheme is open to the members of AGIF with a view to assist members to acquire a dwelling unit while in service at most comparative terms. In order to enable AGIF to give this benefit to maximum members, requisite co-operation from all members with regards to the execution of documents and prompt payments are absolutely essential. It will be in the long term interest of the member, his Next of KIN and AGIF that all documents submitted are completed in all respects. Keeping this in view, the recommending authorities are requested that cases are scrutinized on merit, based on the known personal financial management record of the individual before the application are submitted to AGIF.

PART V : GENERAL GUIDELINES FOR FILLING OF FORMS

50. Before filling up the application for loan please check your eligibility for the same as per rules. Application form may be purchased from AGIF or may be downloaded from the Army Intranet.

51. All columns and options mentioned in the application as applicable are to be filled in/scored out. Date of retirement in the present rank only should be mentioned.

52. Only the requisition on prescribed printed Application Form contained in the booklet/ downloaded from Army Intranet would be entertained for HBA loan by AGIF.

53. Completed application with the requisite documents is to be sent by registered post to the address given below:-

HBA Cell, AGIF, Adjutant General's Branch, Integrated HQ of MoD (Army), AGI Bhawan Rao Tula Ram Marg, Post Bag No -14, PO-Vasant Vihar, New Delhi-110057.

54. In case of DSC and Regular APS personnel, application should be routed through the following channel:-

Unit —► Record Office —► Directorate at Army HQ —► AGIF

55. **No request for relaxation of rules pertaining to production of documents will be entertained.**

56. **Application with incomplete details or inadequate supporting documents will be returned un-actioned.**

57. All property documents which are in regional languages and are not in English/Hindi must be translated in English/Hindi and duly attested by Notary.

58. **All attestation of property documents is to be done through Notary only.**

Instruction For Typing On Non-Judicial Stamp Paper

59. The legal documents like HBA/AGIF/03, 04, 12, 13, and 16 as required are acceptable on format of agreements as attached with HBA brochure duly filled up with details of loan duly affixed with special adhesive stamp on first page of each agreement as mentioned against each. In case the adhesive stamps are not available, the first page of the agreements on non-judicial stamp papers/ e-stamp paper can be purchased from the stamp vendor of the same value:-

(a) HBA/AGIF/03 (**Declaration**) or HBA/AGIF/04 should be purchased from stamp vendor in the name of loanee for an amount of Rs. 10/-.

(b) HBA/AGIF/11 (**Form of Agreement**) should be purchased from stamp vendor in the name of Loanee for an amount of Rs. 100/-.

(c) HBA/AGIF/12 (**Tripartite Agreement**) should be purchase from stamp vendor in the name of Loanee for an amount of Rs 100/-.

(d) HBA/AGIF/15 (**Agreement of Sale**) should be purchased from stamp vendor in the name of Loanee for an amount of Rs. 100/-.

(e) HBA/AGIF/18 (**Agreement of Sale and Purchase of Plot**) should be purchase from stamp vendor in the name of Loanee for an amount of Rs 100/-.

(f) Agreement of Sale Deed for value of construction/ purchase of DU should be purchased from stamp vendor in the name of loanee for an amount of Rs 100/-.

60. **The prescribed text should not be altered except deletions/striking off wherever not applicable as indicated.**

61. A clear margin of 3 cms is to be kept on left hand side, top and bottom of the paper.

62. Scoring out/over typing/use of whitener should be avoided. If such things do occur, same should be attested by the applicant/executant on the left hand margin, except on non-judicial Stamp paper/legal document which has to be attested by a Notary/Sub Registrar only.

63. **The text is to be typed only on the front side of the agreements pages including stamp paper. In case the text found typed on the back side will NOT be accepted/rejected.**

64. Wherever "**SCHEDULE OF PROPERTY**" is referred to in Mortgage Deed, Personal Bond etc, such Schedule is to be described at the appropriate place by giving details as described in the original sale/title deed of the property.

65. The text with reference to signature of witnesses should appear on the same page where the signatories to the deed (Applicant and Sanctioning authority) are required to sign.

66. The date column is to be left blank for filling at AGIF.

67. Any other column where doubt exists, may be left blank for filling up at AGIF after consultation.

68. Every page of Non-Judicial Stamp Paper should be signed by the surety/executant /builder as applicable.

69. Where more than one copy is required to be submitted, extra copies can also to be typed on good quality paper or Bond paper. Xerox/attested copies shall not be accepted.

70. No change should be made in the forms provided in the Booklet.

Check Sheet for Scrutiny by CO/Fmn Cdr/Head of Dept

71. General

(a) The application is completed in all respects and all details mentioned therein are correct.

(b) The applicant has more than two years physical/ commissioned service, is not involved in any disciplinary case and has not applied for premature retirement.

(c) All documents as enumerated in the booklet are attached and are in order.

(d) The applicant should be in a position to pay the balance cost including the anticipated escalation, if any, from his own resources.

(e) The applicant must be advised to ensure adequate credit balance at all times in his/her IRLA for deduction of the EMI without any default.

72. The scrutiny of application and recommendations thereon by the countersigning authority are not binding on AGIF. **This office retains the right to reject the application or modify loan amount under the frame work of the existing rules.**

DETAILS OF FORMS/DOCUMENTS TO BE SUBMITTED

1. Application Form required for all cases.

- (a) **HBA/AGIF/01.** Application Form duly countersigned by IO/CO/Fmn Cdr/Head of Department.
- (b) **HBA/AGIF/02.** Letter of Authorization to CDA(O)/PAO(OR) in duplicate.
- (c) **HBA/AGIF/03.** Declaration by loanee on Non-Judicial Stamp Paper(NJSP) of Rs. 10/- purchased in the name of loanee from stamp vendor.
- (d) **HBA/AGIF/04.** Declaration by loanee on Non-Judicial Stamp Paper (NJSP) of Rs. 10/- purchased in the name of loanee in case of joint property with spouse.
- (e) Cancelled Cheque for NEFT.
- (f) Latest Pay Slip.

2. Forms/Documents required for all cases (except Repair/Renovation, Addn/ Alteration & Against Maturity).

- (a) **HBA/AGIF/05 & 06.** Letter of Army HQ in case loan has been taken from AG's Branch along with original sanction letter of AGPS-3(C), AHQ in duplicate.
- (b) **HBA/AGIF/07.** Letter of Deposition of title deeds by Mortgagor of property.
- (c) **HBA/AGIF/08.** Letter of Deposition of title deed by Mortgagor in case of joint property with spouse.
- (d) **HBA/AGIF/09.** Certificate behind the coloured photographs showing construction of House/Flat duly authenticated by a Registered Architect. The same shall be required prior to release of every instalment till completion of the project.

3. Property Documents Required for Co-operative Housing Societies/Private Builder and Colonizer. In addition to docu/forms mentioned in **Para 1 & 2** above, following are also required to be submitted:-

- (a) **HBA/AGIF/12.** Form of Tripartite Agreement on Non Judicial Stamp Paper of value of Rs 100/-, duly signed on each page including non-judicial stamp paper by the Applicant/Loanee and Selling/Allotting agencies.
- (b) **HBA/AGIF/13.** Draft letter to be obtained from Builder/ Colonizer on its letter head.
- (c) **HBA/AGIF/14.** Mortgage of property purchased from the co-operative society.
- (d) Original Allotment letter along with payment schedule.
- (e) Original receipts of min 10% payments of house/dwelling unit already paid by the borrower to the society/Bldr.
- (f) Likely date of start of construction and probable date of completion.
- (g) Builder Buyer Agreement duly signed by Builder and Loanee on appropriate value of non-judicial stamp paper duly notarized.
- (h) 1% TDS - Form 26QB along with challan in case of cost of property Rs 50 lakh & above (Site Address: www.tin-nsdl.com).
- (i) **Outright Purchase.** In case of outright purchase of readymade/nearly complete flat/house, original receipts for payments made to the agency and ready for possession certificate to be submitted with the application.
- (k) **Ready for Possession (RFP).** Certificate from builder that flat/house is 100% complete and ready for possession on its letter head ink signed for release of last installment.
- (l) **Original Registered Sale Deed** in favour of borrower is required to be submitted within 30 days on release of last installment of HBA loan.
- (m) Original latest Pay Slip along with second page of pay slip indicating income tax details at the time of submission of application. As and when last installment of loan is disbursed latest pay slip will be required to be submitted.

<p>Note: Any docus in regional language should be deposited along with notarised translation in English/Hindi.</p>

4. **Self Construction**. In addition to docus/forms mentioned in **Para 1 & 2** above, following are also required to be submitted:-

- (a) **HBA/AGIF/10.** Typical Building Estimate (Detailed building estimates from the architecture also reqd).
- (b) **HBA/AGIF/11.** Form of Agreement.
- (c) **Original Mutation/ Dakhil Kharij/ Jamabandi Cert** duly signed by competent authority not older than 3 months from date of submission of documents.
- (d) **Original Sale Deed.**

5. **Purchase of Residential Plot and Construction of House on it.** In addition to docus/forms mentioned in **Para 1 & 2** above, following are also required to be submitted:-

- (a) **HBA/AGIF/18.** Agreement of Sale and Purchase of Plot.
- (b) **HBA/AGIF/10.** Typical Building Estimate (Detailed building estimates from the architecture also reqd).
- (c) **HBA/AGIF/11.** Form of Agreement.
- (d) **Original Mutation/ Dakhil Kharij/ Jamabandi Cert** duly signed by competent authority not older than 3 months from date of submission of documents.
- (e) **Original Sale Deed of Plot.**

6. **Resale.** In case of purchase of an existing house, it should not be more than 10 years old. In addition to docus/forms mentioned at **Para 1 & 2** above, following are also required to be submitted:-

- (a) **HBA/AGIF/11.** Form of Agreement.
- (b) **HBA/AGIF/15.** Agreement of Sale between Seller and Borrower on NJST Paper of Rs 100/- duly verified by 1st class Magistrate/Notary Public.
- (c) **HBA/AGIF/16.** No dues certificate with regard to Electricity and water charges from competent authorities.
- (d) **HBA/AGIF/17.** Verification certificate of Sale Deed/Conveyance Deed of Seller duly verified by the Loanee.
- (e) The payment receipts of difference of cost of house and loan amount applied for.
- (f) Photocopy of Original Sale Deed of Seller.
- (g) 1% TDS - Form 26QB along with challan in case of cost of property Rs 50 lakh & above (Site Address : www.tin-nsdl.com).

7. **AWHO/AFNHB/Govt Housing Society.** In addition to documents/forms mentioned at **Para 1 & 2** above (except **HBA/AGIF/09 & HBA/AGIF/10**) above, following are also required to be submitted:-

- (a) **HBA/AGIF/07.** Letter of Deposition of title deeds by Mortgagor of property.
- (b) **HBA/AGIF/08.** Letter of Deposition of title deed by Mortgagor in case of joint property with spouse.
- (c) **HBA/AGIF/12.** Form of Tripartite Agreement as mentioned at Para 3 above.
- (d) Original booking letter/Allotment letter of the agencies.
- (e) Original receipts of payment made to agencies on acct of 15% cost of DU.
- (f) Original Conveyance Deed once executed.

Note: Any docus in regional language should be deposited along with notarised translation in English/Hindi.

8. **Repair/ Renovation & Addn/ Alteration.** In addition to docus/forms mentioned in **Para 1** above, following are also required to be submitted:-

- (a) **HBA/AGIF/09.** Cert behind the two coloured photographs (one from outer side and one from inner side where Repair & Renovation/Addition & Alteration) duly authenticated by Registered Architect.
- (b) **HBA/AGIF/10.** Typical building Estimate.
- (c) Original Mutation/ Dakhil Kharij/ Jamabandi Cert duly signed by competent authority.
- (e) Photocopy of Sale Deed.

9. **Loan Taken Over from Bank/HFC.** Documents required from Bank/HFC for provisional sanction:-

- (a) **Provisional Sanction.** The following documents are required:-
 - (i) Copy of sanction letter of Loan from Bank/HFC.
 - (ii) Sale/Lease/Conveyance Deed/Possession Cert along with authenticated (copy of English translation if in a vernacular language).
 - (iii) An NOC from Bank/HFC Stating the outstanding loan amount as on a fixed date approx 4 weeks from the date of application along with list of documents of the property held in original with them.
 - (iv) Latest pay slip of the member.
 - (v) Loan Account Statement of the loanees from Bank/HFC with loan history of the loanee.
 - (vi) List of docus held with Bank to tfr to AGIF on clearing loan amt. This will be accompanied by Photo copy of all docus held.
 - (vii) Occupancy cert from competent authority in case of Self Constr.
 - (viii) Final No Dues Certificate from Bank and closure of amt statement (Post Payment).
- (b) **Final Sanction.** The following documents are required for final sanction once the provisional sanction has been approved:-
 - (i) Docus as mentioned at **Para 1 & 2** above.
 - (ii) **HBA/AGIF/19.** Undertaking by applicant while transferring loan from other bank to AGIF.

10. **Spl Adv under MoU with Banks.** In addn to the docus enlisted under the type of dwelling unit being acquired, the following are reqd to be submitted:-

- (a) **HBA/AGIF/20.** Tripartite Agreement of AGIF & PNB (Format).
- (b) Undertaking to continue with PNB.
- (c) Undertaking to clear dues & tfr loan to PNB six months before retirement/ superannuation.

11. **Following docus which may or may not be submitted with appln to AGIF but the members should obtain these and keep with them in their own interest:-**

- (a) Change of land use certificate from Tehsildar/Village Panchayat for Self Construction.
- (b) Search Report for last 13/30 yrs for property duly signed by an advocate on his letter head along with fee receipt and insp slip.

Note: Any docus in regional language should be deposited along with notarised translation in English/Hindi.

HBA/AGIF/01**APPLICATION FORM FOR GRANT OF HOUSE BUILDING LOAN FROM AGIF****LOAN TYPE:**

1. SELF CONSTR ☐ 2. SOCIETY ☐ 3. BLDR ☐ 4. AWHO/ AFNHB ☐ 5. REPAIR/ RENOVATION ☐
6. ADDN/ALTN ☐ 7. MOU WITH BANK ☐ 8. RESALE/ OUTRIGHT PURCHASE ☐ 9. LOAN TFR FROM BANK/HFC ☐
10. PLOT CUM CONSTR ☐

AFFIX RECENT
PHOTOGRAPHS
OF APPLICANT
IN UNIFORM
DULY ATTESTED
BY IO/CO

1. PERSONAL DETAILS

NAME			
ARMY NO		Previous Army No*-	
RANK			
FATHER'S NAME			
REGT/CORPS/PARENT UNIT			
PRESENT UNIT ADDRESS			
PIN		COMD	
DATE OF BIRTH			
DATE OF COMMISSION/ENROLMENT			
DATE OF RETIREMENT IN PRESENT RANK			
RESIDUAL SERVICE		YEARS MONTHS	

2. ADDRESS DETAILS

Address For Correspondence	Permanent Address
	PIN CODE
	AADHAR NO (Loanee) AADHAR NO (Co-owner)
PIN CODE	PAN No
Mob No Self	Email ID
Mob No (alternative)	Email ID (alternative)

* IN CASE OF JCOs, SL OFFICERS, RCOs AND SCOs

E-mail ID & Mobile No is mandatory

Applicant's Signature _____

Date _____

3. FINANCIAL INFORMATION

PAY DETAILS (a) CDA (O) Pune, Acct No _____

(b) Pay Slip for the month of _____

(Please attach Original Pay Slip/Statement of Account as documentary proof)

4. OTHER LOANS TAKEN/PROPOSED (TO INCL IN CASE OF LOAN TAKE OVER)

Please indicate below all loans taken/proposed to be taken from, Government/Provident Fund/HFC, Banks or other Financial Institutions and instalments payable per month including interest against each loan (attach copies of sanction letters where applicable and details of any loans taken earlier and cleared)

Source of Loan	Purpose	Outstanding Amount/Amount Proposed (Rs)	Monthly Instalment Payable	Term of Loan (Months)	Last Instalment Due
	(Rs)				
Govt	_____	_____	_____	_____	_____
HBA	_____	_____	_____	_____	_____
CA	_____	_____	_____	_____	_____
PCA	_____	_____	_____	_____	_____
Bank/HFC	_____	_____	_____	_____	_____

5. DETAILS OF LOAN REQUIREMENT

<u>Estimate of cost</u> Total cost for _____	Sources of funds
Constr/Purchase Rs _____	1. Amount being raised as Loan
Amount already spent Rs _____	(a) Govt. HBA Rs _____
Balance Amount Rs _____	(b) AGIF Rs _____
	(c) Bank/HFC Rs _____
	2. Personal Saving Rs _____
	3. Other Sources (Specify)
	(a) Rs _____
	(b) Rs _____
	(c) Rs _____

It is important that you indicate in detail the source from where the cost will be met in order to help us process your application faster.

6. LOAN REQUESTED

Total Amount required		Rs			
Term of loan (No of Months)		Months			
Commencement of EMI – Option I <input type="checkbox"/> Option II <input type="checkbox"/>					
Ref Para 21 on Page N of HBA Guidelines. If left blank Option I will be treated as default option.					
Date on which instalment is required Maximum five instalments only. Please specify appx dates of instalments					
Date					
Amount					
Bank Account No					
IFSC Code					

Please enclose a Cancelled Cheque.

Applicant's Signature _____
Date _____

7. **DETAILS OF PROPERTY (PLEASE COMPLETE AS APPLICABLE)**

<u>Address :</u> Mention Plot address, City and PIN Code _____ _____ _____ Housing Scheme Sponsored/Construction by _____ _____ _____ Total No of Instalment and amount of Payable by AGIF Rs _____/- (Rupees _____ _____ only)	<u>Details of Dwelling Unit</u> <table> <tr> <th></th> <th>YES</th> <th>NO</th> </tr> <tr> <td>Are you the sole/co-owner Of the Dwelling Unit?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Is the Legal title to the Dwelling Unit clear?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Will AGIF be able to obtain First Mortgage of the Dwelling Unit? (Except in case of Govt loan)</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		YES	NO	Are you the sole/co-owner Of the Dwelling Unit?	<input type="checkbox"/>	<input type="checkbox"/>	Is the Legal title to the Dwelling Unit clear?	<input type="checkbox"/>	<input type="checkbox"/>	Will AGIF be able to obtain First Mortgage of the Dwelling Unit? (Except in case of Govt loan)	<input type="checkbox"/>	<input type="checkbox"/>
	YES	NO											
Are you the sole/co-owner Of the Dwelling Unit?	<input type="checkbox"/>	<input type="checkbox"/>											
Is the Legal title to the Dwelling Unit clear?	<input type="checkbox"/>	<input type="checkbox"/>											
Will AGIF be able to obtain First Mortgage of the Dwelling Unit? (Except in case of Govt loan)	<input type="checkbox"/>	<input type="checkbox"/>											

8. **LOAN TFR FROM**

Name of Bank/HFC	_____
Full Address	_____
Amount	_____
Account No with IFSC Code	_____

I certify that I have read & understood the instructions mentioned in the HBA Booklet.

Applicant's Signature _____
Date _____

(Counter Signature of IO/CO/Fmn Cdr/Head of the Department)

IO/CO/Fmn Cdr/Head of the Department

9 DECLARATION BY APPLICANT

- (a) I solemnly declare that the details/information furnished in the application form in reply to various items indicated above are true and correct to the best of my knowledge and belief and I have not wilfully suppressed any material information.
- (b) I have read the rules regulating the grant of house loan from AGIF for construction/purchase of house/flat etc and agree to abide by the terms and conditions stipulated therein from time to time.
- (c) I will promptly notify AGIF of any event or circumstance which might be operative as a cause of delay in commencement or completion of the construction of the dwelling unit or delay in purchase.
- (d) I do/do not already own a house either independently or jointly with my spouse/minor child.

Or

I own a house in the village and now wish to settle in a town.

Or

I have inherited a house jointly with other relatives and now wish to purchase/construct independently/ jointly with my spouse.

- (e) The cost of the house/flat for which loan has been applied for, has not already been paid by me.
- (f) I shall ensure that the house/flat will be insured against fire, flood, lightning and rioting and kept free from any encumbrances till the loan and interest are outstanding as per the rules of AGIF. I will also promptly inform AGIF about any loss or damage to the property due to any act of God and others such as fire, earthquake, flood, storm, tempest, typhoon or malicious damage and other risks against which the property may not have been insured.
- (g) I will ensure adequate balance in my IRLA to pay the EMI and also ensure that cheques issued by me do not get dishonored, failing which, I agree to pay interest for period of default as stipulated in the rules. In the event of not meeting either of the preceding conditions, I shall also be liable to disciplinary action.
- (h) **I agree to pay the Instalment insurance and additional one time non-refundable premium where applicable as specified in the HBA brochure.**
- (j) I will not leave India for a long term, stay abroad without clearing the loan and interest thereon in full, as per the AGIF rules.
- (k) I certify that I have not applied for pre-mature retirement and do not propose to proceed on premature retirement till the loan is liquidated.**
- (l) I will be solely responsible for any negotiation with the builder or the society in case of any delay/stoppage of construction. However, I undertake to continue to pay the interest/EMI even if there is any delay in construction or change in payment of instalment of cost. I also agree to abide by any decision taken by AGIF in this regards.
- (m) I will inform AGIF about any change in my present as well as permanent address/change in employment/ release/discharge/premature retirement and telephone number.
- (n) I will allow any person/agency authorised by AGIF to have free access to the property for the purpose of inspecting the progress of construction and the accounts of construction ensure proper utilisation of the AGI Funds.
- (o) I will not merge or amalgamate the property with any other adjacent property nor create any right of way or any other easement on the property.
- (p) In case of any dispute arising with regards to the rules, agreements and deeds executed there under, I am bound to the jurisdiction of **Delhi Court only.**
- (q) I will not sell or transfer the house/flat before the HBA loan along with interest and any other dues are paid to AGIF in full.
- (r) I have reduced my DSOP/AFPP Fund subscription to minimum extent to avail maximum loan from AGIF.
- (s) 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 will send all. Correspondence, notice, cheques etc at the last intimated address by me.
- (t) I have read the advisory on reduction in documents on Page R (Para 47) and I certify that I am in possession of the listed documents.**

Applicant's Signature _____

Date:

(Counter Signature of IO/ CO/Fmn Cdr/ Head of the Department)

Signature of IO/CO/FMN CDR

Name_____

Rank_____

Designation_____

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

1. I, No _____ Rank _____ Name _____
Regt _____ Unit _____ hereby voluntarily authorize CDA(O)/PAO(OR) to deduct EMI on account of HBA loan taken from the AGIF from my pay and allowances entitlement on a monthly basis and remit the same to Army Group Insurance Fund on my behalf.

2. I, in the event of my becoming non-effective in Indian Army for any reason, I hereby voluntarily authorise CDA(O)/PAO(OR) to pay Army Group Insurance Fund on my behalf, an amount equivalent to the House Building Loan including interest outstanding in my loan account as intimated by AGIF to CDA(O)/PAO (OR) out of my DSOP Fund/AFPP Fund account, encashment of leave, Maturity benefits, DCRG maturity/survival benefits and IRLA balance as and when such DSOP Fund/AFPP Fund Account or IRLA is finalised (after deducting Government dues).

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 applicant

Date _____

Unit _____

I hereby state that I have

No objection to what is

stated above by my

spouse/_____

(relation)

Signature of NOK _____

Name _____

Relation _____

Age _____

Date _____

COUNTERSIGNED IO/CO/FMN CDR/HEAD OF THE DEPARTMENT

Date :

Unit Stamp

IO/ CO/ Fmn Cdr/ Head of the Department

Affix Special Adhesive Stamp. In case of non availability of adhesive stamp, first page of the agreement on Non Judicial Stamp Paper of Rs 10/- can be purchased from Stamp Vendor in the name of Loanee. Text may be typed on Non-Judicial Stamp Paper or left blank duly crossed and signed on its right bottom by Loanee. Agreement pages are detachable.

DECLARATION

1. I, No _____ Rank _____ Name _____ am negotiating a loan of Rs _____/- (Rupees _____ only) with Army Group Insurance Fund (AGIF) for the purpose of purchase of House/Flat on Outright Purchase/AWHO/Resale/Self Construction/ Addn/ Alteration/ Repair/ Renovation /Purchase/Construction against maturity benefit, basis located at _____. As desired by Army Group Insurance Fund (AGIF) and agreed by me, I am assigning my interest in Insurance cover, Maturity benefits, survival benefits, disability as a member of the Army Group Insurance Fund (AGIF) and death benefits accruing from the Government to **Army Group Insurance**. I hereby authorise the competent authorities to utilise the amount payable to me on my ceasing to be in the service or to my Nominee(s) in the event of my death for making payment to Army Group Insurance on account of outstanding dues against the loan to be raised by me from the Army Group Insurance Fund. The balance amount, if any, may be paid to me or my nominee(s).
2. I am to intimate that I have received Rs. _____/- from the Government as house building advance vide letter _____ dated _____. I hereby declare that I do not own a House/Flat in my name or in the name of my wife/dependent children.
3. The approximate value of the house is Rs _____/- (Rupees _____ only) and I have already paid Rs _____/- (Rupees _____ only) towards the cost.
4. I further state that all the documents in original i.e. the title deed/sale deed, allotment letter, demand and mortgage deed etc, which are in the custody of Army HQs would be submitted to Army HQ against the Government Loan which had been sanctioned to me vide details quoted at Para 2 above will automatically go to the **Managing Director, Army Group Insurance Fund** without reconvening them back to me and he shall be the custodian of these documents till such time that the dues outstanding against my name are cleared by me or as the case may be.
5. I also fully understand and accept that in the payment of Army Group Insurance money/Survival/Maturity/Disability benefits due from the fund, the assignee stated in Para 1 above will have priority over my nominee(s).
6. I have read the rules regulating the grant of House Building Loan from AGIF and agree to abide by all the terms and conditions stipulated therein from time to time.
7. In case of any dispute arising with regards to the rules, agreements and deeds executed there under, I am bound to the jurisdiction of Delhi Courts only.

Unit/Accounting Unit **CDA (O) Pune**

Name : _____

PAO (OR): _____ Signature of applicant _____

Date: _____

**RECOMMENDATIONS OF IO/COMMANDING OFFICER/
FORMATION COMMANDER/ HEAD OF THE DEPARTMENT**

The request is genuine and is recommended for consideration.

Note: Strike out whichever is not applicable.

Office seal of the Unit

Date:

Signature of Competent Authority

Affix Special Adhesive Stamp. In case of non-availability of adhesive stamp, first page of the agreement on Non Judicial Stamp Paper of Rs 10/- can be purchased from Stamp Vendor in the name of First Executor (i.e Spouse). Text may be typed on Non-Judicial Stamp Paper or left blank duly crossed and signed on its right bottom by Executor

DECLARATION

(To be signed by joint owner, if joint property)

1. I, Smt/Shri _____ wife/husband of _____ hereby declare that my husband/wife _____ has applied for a loan of Rs _____ (Rupees _____) for Construction /Purchase/ Repair/ Addition/ Alteration of our house No/Flat No/Plot No _____ which is jointly owned by us.
2. Since, as per existing AGIF policy, loan is granted only to the member of the organisation for house owned by him/her, I, Smt/Shri _____ being the Co-owner, hereby do give my consent to my husband/wife for assigning his interest in Insurance cover, survival benefits, maturity benefit, disability as member of the AGIF and death benefits accruing from the Govt to Army Group Insurance Fund and also permit my husband/wife to authorize the competent authorities to utilize the amount payable to him/her on his/her ceasing to be in service or to his Nominee (viz myself) in event of his/her death for making payment to AGIF on account of outstanding dues against the loan to be raised by him/her from AGIF.
3. I hereby give my concurrence that I have willfully consented with my husband/wife for raising the loan for Construction /Purchase/Repair/Addition/Alteration on stated property and undertake to share the liability of repayment of loan to AGIF being co-owner of the property. I do hereby also authorize my husband/wife to create a security on the property including my share in any manner he/she likes and I shall abide by the same.
4. I, also fully understand and accept that in the payment of AGIF Insurance money/ Maturity/ Survival/ Disability benefits due from fund, AGIF will have priority over me to recover the loan dues.
5. In case of any dispute arising with regards to the rules, agreements and deeds executed there under, I am bound to the jurisdiction of Delhi Courts only.

(Signature of Deponent)

(Signature of Co-Owner)

Name _____

Wife/Husband of _____

Address _____

Declaration should be countersigned by Govt Pleader/ Notary Public.

HBA/AGIF/05

No, Rank & Name _____

Unit _____

Addl Dte Gen Pers Service (PS-3)
 Adjutant General's Branch
 IHQ of MoD(Army), Plot No 108 (West)
 Room No 16, Brassey Avenue
 Church Road, New Delhi-110001

**OBTAINING HOUSING LOAN FROM AGIF BY CREATING SECOND CHARGE IN THEIR
 FAVOUR BY "EQUITABLE MORTGAGE" (IN DUPLICATE)**

Sir,

1. I have been sanctioned Govt HBA amount to Rs _____ by _____ vide Army HQ letter No _____ dated _____ I would execute the Mortgage in favour of the President of India and deposit the deeds of title of the property and Mortgage deed to Army HQ as per terms of the HBA Rules.

2. Army Group Insurance Fund (AGIF) whom I have approached for an additional housing loan by creation of second charge in terms of the Govt letter No _____ dated _____ and the Rules framed by the AGIF have consented to advance loan amounting to Rs _____ Rupees _____).

3. I hereby convey my consent to agree and undertake to abide by the following conditions in this regard :-

(a) The said documents of title shall be transferred to Army Group Insurance Fund by the Mortgagee on behalf of this mortgagee and that shall be held and retained by the AGIF only as a Second Mortgage subject and subordinate to rights of the President of India as first Mortgagee.

(b) Army Group Insurance Fund shall not at any time or any reason part with such title deeds without the written consent of the First Mortgagee and on such conditions as may be imposed by the said Mortgagee at its discretion.

(c) At any time, the said AGIF ceases to be Second Mortgagee of the said premises, the said AGIF shall be obliged to return the said title deeds to the First Mortgagee only, on behalf of this Mortgagor whether or not any demand in this behalf is made by the First Mortgagee.

(d) The AGIF shall produce or cause to be produced the said title deed as and when required by First Mortgagee for any reason whatsoever regardless of whether the said proposed Second Mortgage due to be in existence or otherwise discharged; on the understanding that as soon as the purpose is served the same shall be returned by Mortgagee to the AGIF to be dispensed subject to these conditions.

(f) Nothing in these provisions shall be construed to create any financial or other obligations or liabilities in the First Mortgagee, vis-a-vis, the AGIF or shall in any manner alter, abridge or abrogate the rights of the First Mortgagee, who shall always be and continue to be the paramount Mortgagee.

4. I now request you to grant me permission to raise loan on said second charge in favour of AGIF and to transmit the deed of title to AGIF on my behalf under intimation to me so as to enable them to release the loan of Rs _____ (Rupees _____ only) to me by creation of an Equitable Mortgage in this manner.

Yours faithfully

Signature of Loanee

Copy to :

Army Group Insurance Fund
 Adjutant General Branch Integrated
 HQ of MoD (Army) AG I Bhawan,
 Rao Tula Ram Marg Post Box No
 14, PO-Vasant Vihar

- Alongwith ink signed copy of AGPS3 (C)
 under which a Govt loan was sanctioned.

No, Rank & Name _____

Unit _____

Addl Dte Gen Pers Service (PS-3)
 Adjutant General's Branch
 IHQ of MoD(Army), Plot No 108 (West)
 Room No 16, Brassey Avenue
 Church Road, New Delhi-110001

**OBTAINING HOUSING LOAN FROM AGIF BY CREATING SECOND CHARGE IN THEIR
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Sir,

1. I have been sanctioned Govt HBA amount to Rs _____ by _____ vide Army HQ letter No _____ dated _____. I would execute the Mortgage in favour of the President of India and deposit the deeds of title of the property and Mortgage deed to Army HQ as per terms of the HBA Rules.
2. Army Group Insurance Fund (AGIF) whom I have approached for an additional housing loan by creation of second charge in terms of the Govt letter No _____ and the Rules framed by the AGIF have consented to advance loan amounting to Rs _____ (Rupees _____).
3. I hereby convey my consent to agree and undertake to abide by the following conditions in this regard
 - (a) The said documents of title shall be transferred to Army Group Insurance Fund by the Mortgagee on behalf of this mortgagee and that shall be held and retained by the AGIF only as a Second Mortgage subject and subordinate to rights of the President of India as first Mortgagee.
 - (b) Army Group Insurance Fund shall not at any time or any reason part with such title deeds without the written consent of the First Mortgagee and on such conditions as may be imposed by the said Mortgagee at its discretion.
 - (c) At any time, the said AGIF ceases to be Second Mortgagee of the said premises, the said AGIF shall be obliged to return the said title deeds to the First Mortgagee only, on behalf of this Mortgagor whether or not any demand in this behalf is made by the First Mortgagee,
 - (d) The AGIF shall produce or cause to be produced the said title deed as and when required by First Mortgagee for any reason whatsoever regardless of whether the said proposed Second Mortgage due to be in existence or otherwise discharged; on the understanding that as soon as the purpose is served the same shall be returned by Mortgagee to the AGIF to be dispensed subject to these conditions.
 - (e) Nothing in these provisions shall be construed to create any financial or other obligations or liabilities in the First Mortgagee, vis-a-vis, the AGIF or shall in any manner alter, abridge or abrogate the rights of the First Mortgagee, who shall always be and continue to be the paramount Mortgagee.
4. I now request you to grant me permission to raise loan on said second charge in favour of AGIF and to transmit the deed of title to AGIF on my behalf under intimation to me so as to enable them to release the loan of Rs _____ (Rupees _____ only) to me by creation of an Equitable Mortgage in this manner.

Yours faithfully

Signature of Loanee

Copy to :

Army Group Insurance Fund
 Adjutant General Branch
 Integrated HQ of MoD (Army) AGI Bhawan
 Rao Tula Ram Marg, New Delhi-57

-

Alongwith ink signed copy of AGPS3 (C)
 under which a Govt loan was sanctioned

DRAFT OF LETTER OF DEPOSIT OF THE TITLE-DEEDS TO BE OBTAINED
FROM THE MORTGAGOR(S)

Name of the applicant _____ Address : _____

Date _____

The Managing Director
Army Group Insurance Fund
AG I Bhawan
Post Bag No 14, PO-Vasant Vihar
New Delhi-110 057

Dear Sir,

This is to confirm that I/We deposited with you on _____ the title-deeds mentioned below relating to my/our property being premises no _____/holding no _____ situated at _____ with an intent to create an equitable mortgage over the said property in your favour as security for the due repayment of all advances to the extent of Rs _____ made and/ or to be made by you to me/ us _____ in the loan account or any other account and for all my/ our indebtedness and liabilities whatsoever to you together with interest, costs, charges and expenses thereon.

I/ We hereby agree to execute at my/ our own costs in favour of the Army Group Insurance Fund (AGIF) whenever requested by the AGIF to do, a registered mortgage over the said property in such form and with such powers of sale etc, as the AGIF may require for securing the above accounts.

Yours faithfully,

Signature of Loanee

Details of the title-deeds _____

DEPOSITION OF JOINT TITLE-DEEDS TO BE OBTAINED FROM THE MORTGAGOR(S)

Name of the applicant _____ Address: _____

Date: _____

The Managing Director
 Army Group Insurance Fund
 AG I Bhawan, Post Bag No 14,
 PO-Vasant Vihar, New Delhi-110 057

Dear Sir,

This is to confirm that I/ We deposited with you on _____ the title-deeds mentioned below relating to my/ our property being premises No _____ / holding No _____ situated at _____ with an intent to create an equitable mortgage over the said property in your favour as security for the due repayment of all advances to the extent of Rs _____ along with interest, charges penalty etc made and/or to be made by you to me/us _____ (Name of borrower) in the loan account or any other account and for all my/ our indebtedness and liabilities whatsoever to you together with interest, costs, charges and expenses thereon.

I/ We hereby agree to execute at my/ our own costs in favour of the Army Group Insurance Fund (AGIF) whenever requested by the AGIF to do, a registered mortgage over the said property in such form and with such powers of sale etc, as the AGIF may require for securing the above accounts.

Yours faithfully,

Signature of Loanee

Details of the title-deeds _____

Signature of Co-Owner
(In case of co-ownership)

CERTIFICATE

(On the reverse of photographs)

I certify that this is the attached photographs of the flat/house on Khasra/Plot No _____ located at _____ and this belongs to (Name of the Agency)_____.

OR

I certify that this is the photographs of the construction of flats by _____

(Name of the Agency) at Khasra/Plot No located at _____.
I visited on _____ and the following works have been completed.

(Signature of a registered Architect/
Engineer) (With Stamp & Regn No)

Note :- (It is required to be submitted for sanctioning of loan and also for release of subsequent instalments)

- In case of self constr, detailed building estimate is reqd from the architect
- In case of Repair & Renovation loan, typical building estimate is reqd.

TYPICAL BUILDING ESTIMATE
(Only for Repair/Renovation)

<u>Ser No</u>	<u>Sub head</u>	<u>Amount</u>	
		<u>Rs</u>	<u>Ps</u>
1.	Earth Work		
2.	Cement concrete		
3.	RCC Work		
4.	Brick work		
5.	Wood work		
6.	Steel work		
7.	Flooring		
8.	Roofing Finish		
9.	Finishing		
10.	Add 3% for sanitary installations, water supply and drainage.		
11.	Add 3% for electric installation		
12.	Add 3% contingencies		
13.	Misc		
Grand Total			

(Signature of a Registered
Architect with stamp & date)

Affix Special Adhesive Stamp. In case of non- availability of adhesive stamp, first page of the agreement on Non Judicial Stamp Paper of Rs 100/- can be purchased from stamp Vendor in the name of Loanee. Text may be typed on Non-Judicial stamp Paper or left blank duly crossed and signed on its right bottom by Loanee including Non-Judicial stamp Paper. Agreement pages are detachable

FORM OF AGREEMENT TO BE EXECUTED BY THE BORROWER AT THE TIME OF DRAWING LOAN FOR CONSTRUCTING A HOUSE/ PURCHASE OF READY BUILT HOUSE/ FLAT / WHERE THE TITLE IS ABSOLUTE

1. An agreement made this _____ day of _____ Two thousand and _____ AGIF between No _____ Rank _____ Name _____ Son of _____ at present serving as _____ (hereinafter called 'the Borrower' which expression shall unless excluded by or repugnant to the subject or context include his heirs, executors, administrators and legal representatives) of the one part and the Army Group Insurance Fund (hereinafter called the AGIF which expression shall unless excluded by or repugnant to the subject or context include his successors in office and assignees) of the other part. Whereas the borrower desired to construct a house/ purchase a ready built house at _____ described in the schedule hereto annexed and whereas the borrower has under the provision of the Rules framed by the AGIF to regulate the grant of loan to members for building etc, of house (hereinafter referred to as the "said rules", which expression shall where the context so admit, include any amendments thereof or addition for the time being in force) applied to the AGIF for a loan of Rs _____/-for construction of house/ purchase a ready building house as aforesaid and the AGIF has sanctioned an advance of Rs _____/- to the Borrower vide AGIF letter No A/56271/101/AG/Ins/HBA dated _____ a copy of which is annexed to these presents for the purpose aforesaid on the terms and conditions set forth therein. Now it is hereby agreed by and between the parties here to as follows:-

(a) In consideration of the sum of Rupees _____/- (insert amount of the first instalment) to be paid by the AGIF after the execution of this agreement and the sum of Rupees _____ (insert balance amount) to be paid by the AGIF to the borrower as provided in the said rules, the Borrower hereby agrees with AGIF.

(i) To repay to the AGIF the said amount of Rupees _____ (insert full amount sanctioned) with interest calculated in accordance with the said rules for the time being in force by AGIF in _____ (number to be filled in) monthly instalments of Rupees _____ from his pay commencing from the month of _____ Two thousand and _____ (or from the month following completion the house, whichever earlier) and the Borrower hereby authorises the CDA(O)/PAO(OR) to make such deduction from his monthly pay leave salary and subsistence allowance bill.

(ii) Within three months from the date of the receipt of the aforesaid advance of Rs _____/(Rupees _____ to expend the aforesaid amount in the purchase of said ready-built house and deposit the documents of purchase and ownership in original to the AGIF failing which the borrower shall refund forthwith to the AGIF the entire amount of loan received by him together with interest thereon unless an extension of time is granted by the AGIF.

(iii) To complete construction of the said house within eighteen months of drawl of the first instalment of the advance, strictly in accordance with the plan and specifications approved by the Government and on the basis of which the amount of loan is to be computed and sanctioned finally or within such extended period as may be laid down by the AGIF.

(b) To deposit the documents for possession of said house/ land along with the house to be built thereon the AGIF as security for the amount loaned to the Borrower under these presents as also for the interest payable for the said amount in the provided by the said rules.

Signature of Loanee

(c) If the house is not purchased and mortgaged (equitable mortgage) within three months of the drawl of the advance or within further time as the AGIF may allow in this behalf. If the follower fails to complete the construction of the said house as herein before agreed, or if the borrower becomes invalidment or quits the service of the Government or dies, the entire amount of advance together with interest accruing thereon shall immediately become due and payable to the AGIF.

(d) The AGIF shall be entitled to recover the balance of the said loan with interest remaining unpaid at the time of his retirement or death preceding retirement from the whole or any specified part of the amounts that may become payable from AGIF/ Gratuity/ DCRG, encashment of leave, IRLA balance etc, payable by CDA concerned.
(Strike off whichever is not applicable.)

Signed by the said Borrower _____

In witness where of the borrower has here into set his hand _____ for and on behalf of
the AGIF has here into set his hand

COUNTERSIGNED IO/CO/FMN CDR/HEAD OF THE DEPARTMENT

Date :Unit Stamp

IO/CO/ Fmn Cdr/ Head of the Department

For Use at AGIF

Signature _____

Signature _____

First Witness (Name) _____

2nd Witness (Name) _____

Address _____

Address _____

Occupation _____

Occupation _____

Affix Special Adhesive Stamp. In case of non- availability of adhesive stamp, first page of the agreement on Non Judicial Stamp Paper of Rs 100/- can be purchased from Stamp Vendor in the name of Loanee. Text may be typed on Non-Judicial Stamp Paper or left blank duly crossed and signed on its right bottom by Loanee. Agreement pages are detachable. (Three copies of agreement are required to be submitted duly signed by borrower for AWHO/AFNHB only on each pages including non-judicial stamp paper)

FORM OF TRIPARTITE AGREEMENT TO BE EXECUTED AT THE TIME OF DRAWING THE LOAN BY THE BORROWER FROM AGIF FOR PURCHASE OF HOUSE UNDER THE SCHEME FROM THE BUILDER/ SOCIETY/ HOUSING BOARDS/ AWHO/ AFNHB ON INSTALMENT/ OUTRIGHT PURCHASE BASIS

This agreement made this _____ day of _____ Two thousand and _____ between AGIF and No _____ Rank _____ Name _____ S/O _____ resident of _____ at present serving as _____ hereinafter called the 'Borrower' (Which expressing shall unless excluded by or repugnant to the context be deemed to include his/ her heirs, executors, administrators and legal representatives) of the first part and AWHO/DDA/ a society/body corporate constituted under section _____ hereinafter called the Board (which expression shall unless excluded by or repugnant to the context be deemed to include his/ her heirs, executors, administrators and legal representatives) of the second part AND the Army Group Insurance Fund hereinafter called the AGIF (which expressing unless repugnant to the context shall include its successors and assignees) of the third part. Whereas the borrower desires to purchase a ready built flat/ house at from the Board under its Self _____ (Name/ Place of Dwelling unit) _____

Financing Scheme (hereinafter referred to as the said scheme) which envisages allotment of ready built house/flat after a period of _____ years and payment of the cost of construction in instalments as mentioned in the brochure of the scheme.

And WHEREAS the Borrower has under the provisions of the Rules framed by AGIF to regulate the grant of loan to the members of AGIF for building houses etc, (hereinafter referred to as the said rules including any modification thereof) applied to the AGIF for a loan of Rs _____ /- to purchase a house/ flat under the above mentioned scheme and the AGIF has sanctioned a loan of Rs _____ /- to the borrower vide Army HQ letter No **A/56271/101/AG/Ins/HBA** dated _____ a copy of which is annexed to these presents for the purpose of aforesaid on the terms and conditions set forth therein.

Inconsideration of the sum of Rs. _____ /- (Rupees _____

_____ **only**) already deposited by the borrower as initial amount of registration deposit with the board under the scheme for the purchase of a ready built house/flat and the sum of Rs. _____ /- (**Rupees _____ only**) (insert the amount of the loan sanctioned) to be paid by the AGIF directly to the board on behalf of the borrower, it is hereby agreed to by and between the parties hereto follows :-

- 1 On the receipt of an assurance from the Board that the house will be allotted to the applicant, the amount of house building loan permissible will be sanctioned to the borrower but the actual payment will be made to the Board as and when demanded by them as per demand letter.
- 2 The Board will maintain a separate account for the Borrower and adjust the payment of advance received by it from AGIF against the cost of construction of a particular category of house/flat applied for by him.
- 3 The Board undertakes to hand over the documents when executed of the title in respect of the flat to AGIF directly.

(Signature of Agency)
(With office seal)

(Signature of Loanee)

4 The cost of house/flat, if in excess of the amount of the housing loan sanctioned, will be borne and paid by the borrower.

5 The borrower is to repay the AGIF the said amount of Rs _____/- (loan amount) in _____ (number of instalment equated monthly instalment of Rs. _____ from his pay commencing from the month of _____. The borrower hereby authorises the AGIF to make such deductions from his monthly pay.

6 If the borrower wants to withdraw from the Scheme or fails to pay the balance amount representing the difference between the loan sanctioned by the AGIF and the actual cost of the house/ flat or quits the service of the Government or dies, the amount of the House Building Advance will be refunded by the Board forthwith to the AGIF. The amount of initial deposit paid by the borrower to the Board will be refunded to the borrower or his legal heirs, as the case may be, by the Board after deducting such amount as may be payable by him as communicated in the brochure.

7 Provided, however, in the event the borrower quits the service of the Government or dies, the Board may in its absolute discretion, allow the borrower or his legal heir, if they choose so, as the case may be, to deposit the amount refunded to the AGIF as mentioned hereinafter on an undertaking by the borrower or his legal heirs, as the case may be to pay such further sum or sums as may have been payable by him under these presents to the Board.

8 Provided, further that in the event the borrower quits the service of the Govt or dies, as the case may be, the terms of this agreement as applicable to the Board and the borrower shall be deemed to continue and shall always be deemed to have been continued irrespective of the fact that in relation to the AGIF this agreement has come to an end.

9 The Board has noted the lien of AGIF on the property. The Board undertakes that as soon as the registration formalities are completed they will send the Registry Documents directly to AGIF through Registered Post.

10 In witness whereof the borrower has hereunto set his hand and Shri _____ of the Board has hereunto set his hand and Brig/ Col _____ for and on behalf of the AGIF has hereunto set his hand.

(Signature of the Loanee)

Witnesses of Board and AGIF

1. Signature of Competent Auths of Agency

with official Seal _____

Full Name and address _____

2. Signature of Representative

of AGIF _____

Full Name and address _____

HBA/AGIF/13**DRAFT OF LETTER TO BE OBTAINED FROM THE BUILDER ON ITS LETTERHEAD**

(Kindly get the following typed on the letterhead of the Builder. All blanks in the letter should be filled by the Builder)

Place: _____

Date: _____

To,
Army Group Insurance Fund
AGI Bhawan
Rao Tula Ram Marg
Post Bag No. 14, PO - Vasant Vihar
New Delhi-110 057

Ref: **FLAT/PLOT NO** _____
ALLOTTED TO _____

Sir,

1. This is to confirm that the above Builder is registered under No _____ dated _____. The Sale Deed/Lease Deed in respect of the land bearing No. _____ has been executed in favour of the Builder under Registration No. _____ dated _____ and as such the Builder has allotted/ transferred/ agreed to transfer the above flat/plot to _____. We undertake to submit the deed documents to AGIF, if not already done, once it is registered in favour of this allottee and received from the concerned authorities.
2. We hereby assure you that the said flat/ plot/ the said building and the land appurtenant thereto are not subject to any encumbrance, charge or liability of any kind whatsoever and that the entire property is free and marketable.
3. We further confirm that we have clear, legal and marketable title to the said property and every part thereof and that all taxes and dues in respect thereof have been paid upto date. We have no objection to your giving a loan to the said allottee/ transferee/ proposed transferee and his/ her/ their mortgaging the said flat/plot to AGIF by way of security for the loan.
4. We certify that the said _____ is a bonafide allottee.
5. We also inform you that the Builder Buyer Agreement has been issued to the said allottee.
6. We confirm to you that we undertake to comply with the provisions of the Apartments Ownership Act and the Rules therein.
7. We have noted AGIFs lien/ charge in our records on the property / flat allotted to _____
8. We undertake that as and when the document/ deed will be executed and registered in favour of, we will send the same to AGIF directly through registered post.
9. We undertake to provide coloured photo of the project progress duly attested by Registered Architect on its back as per HBA/AGIF/10 before release of next instalment.
10. No NOC will be required from AGIF for execution of sale deed/conveyance deed and submitting the document/ deed.

Yours faithfully,

Authorised Signatory (Seal
of the Society/Builder to be
affixed here)

From
The Chairman State Housing Board

To
The Chairman Managing Committee
Army Group Insurance Fund AG I Bhawan,
Rao Tula Ram Marg New Delhi-110 057

Dear Sir,

MORTGAGE OF PROPERTIES PURCHASED FROM THE STATE HOUSING BOARD

1. We agree to undertake that if the property/ flat/ house No _____ purchased by Shri _____ from the State Housing Board and now proposed to be mortgaged to the AGIF for raising a loan for purchase of ready- built house/ flat etc is to be brought to sale by the AGIF for any reason within five/ ten years from the date of allotment, we shall, if we exercise our right or option to repurchase the property in terms of the sale/lease-cum- sale agreements executed by the purchaser, pay the outstanding amount that may be due to the AGIF towards the Mortgage loan and any further sums that may be due as per the terms of Mortgage Deed that will be executed by the applicant in favour of the AGIF or in the alternative permit the AGIF to deal with the property as may become necessary including bringing to sale as if there is no stipulation in the relevant clauses of the said agreement, that it will be offered to the State-Housing Board in the first instance if it is brought for sale within five/ ten years from the date of allotment.
2. This is to certify that _____ allottee of plot/ flat/ house No _____ has paid the full tentative cost of the above property Rs _____ Rupees _____) as intimated in this office allotment order _____ dated _____ (Addressed to the allottee) and the possession of the plot/ flat/ house was handed over to him on _____.
3. The State Housing Board will definitely transfer the title of plot/ house/ flat No _____ to the allottee on completion of 5 years/ 10 years from the date of allotment and on payment of the difference in cost if any, due to the fixation of the final price of the same, if later. The State Housing Board will have no objection for mortgaging the said property to the AGIF for the purpose of raising a loan to meet the cost of construction of building on the plot/ purchase of the said ready-built house/ flat.
4. We have noted AGIFs lien charge/ on the property. We undertake that as soon as the registration formalities are completed, we will send the registry documents to AGIF directly through registered post.

Seal of State Housing Board

Signature of Chairman/ Authorised Signatory

Affixed Special Adhesive stamp. In case of non-availability of adhesive stamp, first page of the agreement on Non Judicial Stamp Paper of Rs 100/- can be purchased from Stamp Vendor in name of loanee. Text may be typed on Non-Judicial Stamp Paper or left blank duly crossed and signed on its right bottom by the loanee and Vendor/Seller including Non Judicial Stamp paper. Agreement pages are detachable.

AGREEMENT OF SALE

An agreement has been executed on this day of _____ at _____
 between _____ Address _____
 as the vendor of the one party and _____ Address _____
 _____ as vendee of the second party.

Whereas the said parties mutually agree as follows:

1. The said Vendor is the absolute owner of the house/ flat No _____
 Measuring _____ situated at _____
 by virtue of Registered Sale deed.
2. The said house/ flat is free from all kind of encumbrance, charges, mortgage etc.
3. The vendor has agreed to sell and vendee has agreed to purchase the said house/flat No _____
 in consideration of an amount of Rs. _____.
4. The said house/flat is fixed on lump sum basis and not on the area of the house/flat and hence the purchaser has absolutely no grievance regarding the nature and quality of the construction and the area of house/ flat mentioned in the agreement.
5. The consideration amount of the said house/ flat payable by the vendee to the vendor as agreed between the said parties is as under:

(a)	Advance for Booking of the house/ flat -	Rs _____
(b)	At the time of execution registration of the sale deed	Rs _____
	Total	Rs _____

The expenses of purchase of stamps duty and registration charges etc shall be borne by the vendee.

6. All the liabilities of the vendor under this agreement come to an end immediately after handing over possession of the said house/ flat by him to the purchaser.
7. Nothing content in this agreement shall be construed as a grant, demise or assignment in law of the said flat on the same land or any part thereof. The purchaser shall have no claim save except in respect of house/ flat hereby agreed to be transferred to him.
8. The terms and conditions mentioned above have been agreed to by both the parties and are effective from the date of executor of this agreement.

In witness hereof all the parties have signed this agreement on the date referred to above

VENDOR

PURCHASER

WITNESSESS

1. _____

2. _____

SUBJECT MATTER OF TRANSFER BY THE VENDOR TO THE PURCHASER

1. Description of the property to be transferred to the purchaser under the sale deed shall be as under:

(a) Common indivisible floating right in :

The piece and parcel of immovable property at Plot No measuring _____

(out of which _____ is reserved for multistoried apartment) situated at within the limits of municipal corporation area permitted for non-agriculture use having boundaries as under:

North _____ East _____ West _____ South _____

(b) Having common stair- case, common water facility, common electric connection, domestic and single loan phase power connection.

(a) Description of the flat:

The flat No Built up area:

North _____ East _____ West _____ South _____

VENDOR SIGNATURE

PURCHASER SIGNATURE

NO DUES CERTIFICATE

1. Certified that House No _____ located at
Khasra No _____ in Village/
Town _____ positioned by
Ex House Owner Shri _____ Son of Shri
_____ is free from all dues etc on the day of
_____ while selling to Shri Son of Shri _____.

2. It is also certified that the house has been constructed as per approved Building Plan and not older than 10 years.

Signature of Competent Authority with
Office Seal and date

Note:- Screen Shot/Printout of online statement may be submitted.

VERIFICATION CERTIFICATE OF SALE DEED/ CONVEYANCE DEED OF SELLER

1. Certified that the original Sale deed/ Conveyance deed of House No_____located at Khasra No _____ at village/Town _____ PO _____ Teh _____
Distt _____ State _____ in respect of House Owner Shri/ Smt Son/ Daughter of Shri _____ has been
verified by me on _____(date) and found correct in all respects.
2. The certified true copy of the same duly signed by me has been enclosed alongwith the application and all its connected documents.

(Signature of Loanee)

This Agreement form should be typed on 100/- Non Judicial Stamp Paper and should be Notaries by Govt Pleader/Notary.

AGREEMENT OF SALE AND PURCHASE OF PLOT

An agreement has been executed on this day of _____ at _____
 between _____ Address _____
 _____ as the vendor of the one party
 and _____ Address _____
 _____ as vendee of the second party.

Whereas the said parties mutually agree as follows:-

1. The said Vendor is the absolute owner of the Plot No _____
 Measuring _____ situated at _____
 by virtue of Registered Sale deed No _____ and mutation
 No _____.
2. The said plot is free from all kind of encumbrance, charges, mortgage etc.
3. The vendor has agreed to sell and vendee has agreed to purchase the said Plot
 No _____ in consideration of an amount of Rs. _____.
4. The consideration amount of the said Plot payable by the vendee to the vendor as agreed
 between the said parties is as under:-

(a) Advance for Booking of the Plot -	Rs _____
(b) At the time of execution registration of the sale deed	Rs _____
(c) Total	Rs _____
5. The expenses of purchase of stamps duty and registration charges etc shall be borne by
 the vendee.
6. All the liabilities of the vendor under this agreement come to an end immediately after
 execution of Sale Deed.
7. Nothing content in this agreement shall be construed as a grant, demise or assignment
 in law of the said Plot on the same land or any part thereof. The purchaser shall have no claim
 save except in respect of plot hereby agreed to be transferred to him after paying of complete
 amount by vendee.
8. The vendor will be fully responsible if land is under litigation. Vendor also give the consent
 that the land is not under litigation, Forest land/ Lal Dora.

9. The terms and conditions mentioned above have been agreed to by both the parties and are effective from the date of executor of this agreement.

10. In witness hereof all the parties have signed this agreement on the date referred to above.

VENDOR

PURCHASER

WITNESSESS

1. Name : _

Address :__

Signature_____

2. _Name :

Address :_

Signature

SUBJECT MATTER OF TRANSFER BY THE VENDOR TO THE PURCHASER

1. Description of the property to be transferred to the purchaser under the sale deed shall be as under:

(a) Common indivisible floating right in :

The piece and parcel of immovable property at Plot No _____ measuring

_____ situated at within the limits of municipal corporation/The Area of Gram Panchayat

_____ area permitted for non agriculture / Agriculture use having boundaries as under:-

North _____ (Full description)

East _____

West _____

South _____

SIGNATURE OF SELLER

SIGNATURE OF PURCHASER

**UNDERTAKING BY APPLICANT WHILE TRANSFERRING
LOAN FROM OTHER BANK TO AGIF**

1. I, No _____, Rank _____ Name _____
of (Units) _____, am desirous of transferring my existing loan of Rs _____ from
Bank _____.

Bank address _____

Account No _____

Bank Code _____

IFS Code _____

MICR Code _____

2. I undertake the following:-

(a) To pay any amount payable to the Bank, in addition to the amount sanctioned and paid by AGIF, to enable release of original docu (as listed in Bank NOC), by the Bank and for clearance of all dues and release of charge on the property.

(b) To take all measures, as required, and accept responsibility for collection of documents from _____ (bank) and deposit the same with AGIF before commencement of recovery of EMI.

(c) To secure and forward to AGIF, "**Final NOC**" from the Bank in original, at the earliest to enable commencement of recovery of EMI towards loan ex AGIF.

(d) To pay interest to AGIF on the loan amount paid to the _____ (Bank) till commencement of EMI, on submission of all docu to that end.

3. I accept responsibility to facilitate actions from the Bank as required towards early transfer of loan to AGIF. I will bear any losses and accept any liabilities that arise out of my delay from the Bank or my side. AGIF shall not be responsible for the same.

(Signature of the Loanee)

No :

Rank :

Name :

Unit :

COUNTERSIGNED

Affix Special Adhesive Stamp. In case of non- availability of adhesive stamp, first page of the agreement on Non Judicial Stamp Paper of Rs 100/- can be purchased from Stamp Vendor in the name of Loanee. Text may be typed on Non-Judicial Stamp Paper or left blank duly crossed and signed on its right bottom by Loanee, Punjab National Bank (PNB) and AGIF. Agreement pages are detachable. (Three copies of agreement are required to be submitted duly signed by borrower from PNB and AGIF on each pages including non-judicial stamp paper)

PUNJAB NATIONAL BANK

HBA/AGIF/20

TRIPARTITE AGREEMENT IN CASE OF TAKE OVER

This Agreement is made and executed here at _____ on this day of _____ 20____.

BETWEEN

Shri/Smt _____
Son/daughter/wife of Shri/Smt _____ presently residing at _____

Serving in the Indian Army under service No _____ and AGIF membership number _____ (hereafter called the 'Borrower' which term so far as the context admits shall mean and include his/her heirs, executors, successors, administrators and legal representatives) of the FIRST PART.

AND

ARMY GROUP INSURANCE FUND, registered as a society with the Registrar of Societies under the Registration of Societies Act, (Act XXI) of 1860, having its office at AGI Bhawan, Rao Tula Ram Marg New Delhi -110057, (hereinafter referred to as the 'AGIF' which expression shall unless the context otherwise requires, include its successors and permitted assigns) of the SECOND PART.

AND

Punjab National Bank, a body corporate, constituted under the Banking companies (Acquisition & Transfer of Undertakings) Act 1970 having its head Office at 7-Bhikhaji Cama Place, New Delhi-110607 and amongst others, a Branch office at _____ (hereinafter referred to as "Punjab National Bank/The Bank which expression shall, unless the context otherwise requires, include its successors and assigns)" of the THIRD PART.

(AGIF, Punjab National Bank and Borrower are hereby jointly referred to as the "Parties" as the context may require).

Whereas the Borrower has availed loan of Rs _____ taken for purchasing/construction/completing the property being _____ (hereinafter referred to as the "PURPOSE") from AGIF having total repayment period of _____ years with _____ AGIF and then _____ years from PNB when the outstanding balance in the said housing loan account subsisting on the date of take over to the Bank.

AND whereas the Bank has agreed for taking over the loan as above, as per its guidelines prevalent at the time of take over and subject to compliance of the covenants given by the Borrower under the Agreement.

And whereas AGIF has agreed that Bank is within its right to take over the said loan as per its extant guidelines and subject to compliance of the covenants given by the Borrower under the Agreement.

Signature of Loanee _____

NOW THEREFORE IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES THAT :-

1. The Borrower will open pension drawing account with the Bank and shall instruct the competent authority irrevocable to remit pension, terminal dues etc to the said account of Punjab National Bank and shall provide the acknowledgement of such Instructions and compliance certificate from such competent authority to the Bank AGIF may facilitate the Bank in obtaining such mandate.
2. The borrower further authorizes the Bank to deduct EMI of takeover loan (Housing Loan) from the pension account opened with Punjab National Bank till Bank's loan is adjusted in full.
3. At the time of take over of the loan by the Bank from AGIF, the documents of title for the said property held by AGIF shall be handed over by AGIF to the Bank.
4. The Borrower hereby authorise AGIF to transfer the documents of title directly to Punjab National Bank as above. The Borrower further undertakes to create equitable mortgage exclusively in favour of the Bank and to execute all necessary documents for creation of the mortgage in favour of the Bank.
5. The borrower agrees that in case of any discrepancy/discrepancies from the operative guidelines of the Bank the borrower will provide lien on the terminal dues (to be credited in the pre designated account of the borrower with PNB) to the extent of 125% of the loan value to the Bank or provide alternate security acceptable to the bank. In such case the Credit Linked Insurance Policy may not be insisted upon.
6. The borrower further agrees that on time credit linked insurance will be obtained and its premium will be added to the housing loan amount outstanding at the time of takeover by the Bank from AGIF.
7. The parties agree that the taken over amount alongwith the existing housing loan account with the Bank shall remain within the income/repaying capacity of borrowers and maintenance of LTV Ration as per RBI(Reserve Bank of India)/Bank norms.
8. Even though sanction/provisional sanction has been given by AGIF, disbursement of loan by AGIF shall only take place after execution of this agreement by PNB. In case this agreement is not signed by PNB, AGIF would cancel the loan or sanction loan for the period of service as per existing norms of AGIF including the norms relating to amount & tenor.
9. The browser will execute necessary loaning and security documents in favour of the Bank as per the Bank guidelines.
10. The parties agree that the loan shall be taken over on the term and condition/stipulations made by the Bank subsisting on the date of takeover.
11. The take over of the loan will be done by the bank depending upon the repaying capacity of he borrower as per the bank guidelined at the time of take over.
12. Loan will be taken over by the bank at applicable rate of interest on the date of taking over and EMI will be re-fixed as per repaying capacity of the loanee on release/retirement/superannuation up to the attainment of 70 years age of the borrower and as per the bank guidelines at the time of take over.
13. At time of takeover if there is any difference in the loan outstanding with AGIF and eligible loan amount as calculated by the Bank as per the extant guidelines of the bank, the borrower will adjust the difference amount in the loan account of AGIF before takeover of such account by bank.

Signature of Loanee _____

14. The opinion of the Bank approved counsel will be obtained to verify title deed chain of title deeds) ownership of the borrower and non encumbrance etc of the property which will be equitably mortgaged in favour of the bank by owner AGIF member) and the bank will ensure that the enforceability of EMI is valid under SAREEASI Act at the time of takeover.

15. The fresh valuation of the property will be obtained by Bank from its approved valueer to ensure specified LT/ratio. The cost of valuer and Bank approved counsel will be borne by the borrower.

16. The borrower to contact his/her specified branch before 9 months of take over or earliest for obtaining fresh NEC & valuation of the property and submit loan application form.

Signed and delivered by the within named Borrower

By the hand of

Mr/Mrs _____

Signed and delivered by the within named
Army Group Insurance Fund

By the hand of

Mr/Mrs _____

Signed and delivered by the within named
Punjab National Bank

By the hand of

Mr/Mrs _____

HBA/AGIF/21

**CERTIFICATE REGARDING CONTINUATION OF SERVICE BEING SHORT SERVICE
COMMISSIONED OFFICER BY COMMANDING OFFICER**

1. It is certified that SS/WS _____ Capt _____ is serving with _____ since _____. The officer got commissioned on _____ from OTA. He/She is a Short Service Commissioned Officer with mandatory service of 10 years which can be extended up to 4 more years as per willingness of the officer. The officer is willing to continue his/her service for 14 years and is also willing to take Permanent Commission. In case PC is not granted, he/she will either return the balance principal or transfer it to other bank.

Signature of officer : _____

Station :

(Rubber Seal of the CO)

Name :

Dated :

Rank :

Unit Name :

(Round Seal of the unit)

FORMAT OF SEARCH-CUM-NON-ENCUMBRANCE
ISSUED BY AN ADVOCATE ON LETTER HEAD ONLY

Date _____

1. Name of Borrower _____

2. I have verified and checked the record as under:-

(a) Property address _____

(give proper property address)

(hereinafter referred to as the said property)

(b) **Property documents scrutinized** I have scrutinized the under mentioned property documents :-

(c) Description of property along with Schedule.

SCHEDULE OF PROPERTY

All that piece of and parcel of land admeasuring _____

(give details of property number & address)

bearing and location along with superstructure (_____sq ft) constructed thereon and bounded as under:-

NORTH :

SOUTH :

EAST :

WEST :

(d) **FLOW OF TITLE** The said property flow title and the records for past 13/30 years are as under (13 years for self constr/30 years for Builders):-

(e) **Mutation records of Property**. I have checked the mutation records of the said property situated within the revenue estate _____ which belongs to _____ who is the owner and in possession of the property in question to be mortgaged in favour of **“Army Group Insurance Fund”**. The mutation No _____ is also sanctioned in respect of the property in question in favour of _____.

(current owner with name)

3. SUB REGISTRAR OF ASSURANCES.

(a) I have inspected the records of property from the year _____ to _____

(b) I have inspected the records in respect of the said property and hereby certify that the (give details of title documents(s) inspected) was/ were duly registered as document No _____ Book No _____ Volume _____ on pages _____ to _____ in the office of Sub Registrar of Issuances . No other encumbrances were found registered in respect to the said property.

(i) Inspection Receipt No _____

(ii) Date of Inspection _____

(iii) Details of Office of Sub Registrar _____

4. Re-sale/Builder.

I hereby certify that _____ has a clear and marketable title to the
(Name of Seller)
said property, free from encumbrances and _____ will get a clear
(Name of Borrower)
and marketable title to the said property on the execution and registration of a sale deed in his favour.

OR

Self Construction.

I hereby certify that the _____ has a clear and marketable title to the said
(Name of borrower)
property, free from encumbrances and the said property is not joint family property.

Advocate
Enrolment/Regd No

Note:-

1. Updated Search report will be submitted on letter head of an advocate with full registration particulars of the property along with Registration Number of Advocate.
2. Search report will be reqd for last 13 years in case of self-construction / Re-sale of existing house/ Addition/ Alteration of house.
3. Search report will be reqd for 30 years in case of Builder/Society/Board.
4. Original copy of search fee receipt is required to be submitted alongwith search report.

**FORMAT OF CHANGE LAND USE CERTIFICATE/ PERMISSION FOR
CONSTRUCTION OF HOUSE**

This is to certify that Plot No _____ of Khasra
No _____ at Village/Town _____ registered in the name of Shri
_____. S/o Shri _____
Distt _____ has been changed from Agriculture Land to Residential purpose.
Revenue Authorities has no objection to construct a house on the land registered in the name
of above named individual in revenue record.

Date :

Signature of Tehsildar/ SDM with Office Seal

**EMI CHART : HBA RATE OF INTEREST 8% ON MONTHLY REST, MAX LOAN 20 LACS,
FOR 10 YRS (OFFRS)**

Amount	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	7 Yr	8 Yr	9 Yr	10 Yr
100000	8699	4523	3134	2442	2028	1754	1559	1414	1302	1214
200000	17398	9046	6268	4883	4056	3507	3118	2828	2604	2427
300000	26097	13569	9401	7324	6083	5260	4676	4242	3906	3640
400000	34796	18091	12535	9766	8111	7014	6235	5655	5208	4854
500000	43495	22614	15669	12207	10139	8767	7794	7069	6510	6067
600000	52194	27137	18802	14648	12166	10520	9352	8483	7812	7280
700000	60892	31660	21936	17090	14194	12274	10911	9896	9114	8493
800000	69591	36182	25070	19531	16222	14027	12469	11310	10415	9707
900000	78290	40705	28203	21972	18249	15780	14028	12724	11717	10920
1000000	86989	45228	31337	24413	20277	17534	15587	14137	13019	12133
1100000	95688	49751	34471	26855	22305	19287	17145	15551	14321	13347
1200000	104387	54273	37604	29296	24332	21040	18704	16965	15623	14560
1300000	113085	58796	40738	31737	26360	22794	20263	18378	16925	15773
1400000	121784	63319	43871	34179	28387	24547	21821	19792	18227	16986
1500000	130483	67841	47005	36620	30415	26300	23380	21206	19529	18200
1600000	139182	72364	50139	39061	32443	28054	24938	22619	20830	19413
1700000	147881	76887	53272	41502	34470	29807	26497	24033	22132	20626
1800000	156580	81410	56406	43944	36498	31560	28056	25447	23434	21839
1900000	165279	85932	59540	46385	38526	33314	29614	26860	24736	23053
2000000	173977	90455	62673	48826	40553	35067	31173	28274	26038	24266

**EMI CHART : HBA RATE OF INTEREST 7.5% ON MONTHLY REST, MAX LOAN 20 LACS,
FOR 10 YRS (JCOs/OR)**

Amount	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	7 Yr	8 Yr	9 Yr	10 Yr
100000	8676	4500	3111	2418	2004	1730	1534	1389	1277	1188
200000	17352	9000	6222	4836	4008	3459	3068	2777	2553	2375
300000	26028	13500	9332	7254	6012	5188	4602	4166	3829	3562
400000	34703	18000	12443	9672	8016	6917	6136	5554	5105	4749
500000	43379	22500	15554	12090	10019	8646	7670	6942	6381	5936
600000	52055	27000	18664	14508	12023	10375	9203	8331	7657	7123
700000	60731	31500	21775	16926	14027	12104	10737	9719	8933	8310
800000	69406	36000	24885	19344	16031	13833	12271	11108	10209	9497
900000	78082	40500	27996	21762	18035	15562	13805	12496	11485	10684
1000000	86758	45000	31107	24179	20038	17291	15339	13884	12762	11871
1100000	95434	49500	34217	26597	22042	19020	16873	15273	14038	13058
1200000	104109	54000	37328	29015	24046	20749	18406	16661	15314	14245
1300000	112785	58500	40439	31433	26050	22478	19940	18050	16590	15432
1400000	121461	63000	43549	33851	28054	24207	21474	19438	17866	16619
1500000	130137	67500	46660	36269	30057	25936	23008	20826	19142	17806
1600000	138812	72000	49770	38687	32061	27665	24542	22215	20418	18993
1700000	147488	76500	52881	41105	34065	29394	26076	23603	21694	20180
1800000	156164	81000	55992	43523	36069	31123	27609	24991	22970	21367
1900000	164840	85500	59102	45940	38073	32852	29143	26380	24246	22554
2000000	173515	90000	62213	48358	40076	34581	30677	27768	25523	23741

EMI CHART : HBA RATE OF INTEREST 7% ON MONTHLY REST, MAX LOAN 35 LACS, FOR 20 YRS (JCOS)

PERIOD																				
Amount	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	7 Yr	8 Yr	9 Yr	10 Yr	11 Yr	12 Yr	13 Yr	14 Yr	15 Yr	16 Yr	17 Yr	18 Yr	19 Yr	20 Yr
100000	8653	4478	3088	2395	1981	1705	1510	1364	1251	1162	1089	1029	979	936	899	868	840	816	795	776
200000	17306	8955	6176	4790	3961	3410	3019	2727	2502	2323	2177	2057	1957	1871	1798	1735	1680	1632	1589	1551
300000	25959	13432	9264	7184	5941	5115	4528	4091	3752	3484	3266	3086	2935	2807	2697	2602	2519	2447	2383	2326
400000	34611	17910	12351	9579	7921	6820	6038	5454	5003	4645	4354	4114	3913	3742	3596	3469	3359	3263	3177	3102
500000	43264	22387	15439	11974	9901	8525	7547	6817	6254	5806	5443	5142	4891	4678	4495	4337	4199	4078	3971	3877
600000	51917	26864	18527	14368	11881	10230	9056	8181	7504	6967	6531	6171	5869	5613	5393	5204	5038	4894	4766	4652
700000	60569	31341	21614	16763	13861	11935	10565	9544	8755	8128	7619	7199	6847	6548	6292	6071	5878	5709	5560	5428
800000	69222	35819	24702	19157	15841	13640	12075	10907	10006	9289	8708	8228	7825	7484	7191	6938	6718	6525	6354	6203
900000	77875	40296	27790	21552	17822	15345	13584	12271	11256	10450	9796	9256	8803	8419	8090	7805	7557	7340	7148	6978
1000000	86527	44773	30878	23947	19802	17050	15093	13634	12507	11611	10885	10284	9781	9355	8989	8673	8397	8156	7942	7753
1100000	95180	49250	33965	26341	21782	18754	16602	14998	13757	12772	11973	11313	10759	10290	9888	9540	9237	8971	8737	8529
1200000	103833	53728	37053	28736	23762	20459	18112	16361	15008	13934	13061	12341	11737	11225	10786	10407	10076	9787	9531	9304
1300000	112485	58205	40141	31131	25742	22164	19621	17724	16259	15095	14150	13369	12715	12161	11685	11274	10916	10602	10325	10079
1400000	121138	62682	43228	33525	27722	23869	21130	19088	17509	16256	15238	14398	13694	13096	12584	12141	11756	11418	11119	10855
1500000	129791	67159	46316	35920	29702	25574	22640	20451	18760	17417	16327	15426	14672	14032	13483	13009	12595	12233	11913	11630
1600000	138443	71637	49404	38314	31682	27279	24149	21814	20011	18578	17415	16455	15650	14967	14382	13876	13435	13049	12708	12405
1700000	147096	76114	52492	40709	33663	28984	25658	23178	21261	19739	18503	17483	16628	15902	15281	14743	14275	13864	13502	13181
1800000	155749	80591	55579	43104	35643	30689	27167	24541	22512	20900	19592	18511	17606	16838	16179	15610	15114	14680	14296	13956
1900000	164401	85068	58667	45498	37623	32394	28677	25905	23762	22061	20680	19540	18584	17773	17078	16477	15954	15495	15090	14731
2000000	173054	89546	61755	47893	39603	34099	30186	27268	25013	23222	21769	20568	19562	18709	17977	17345	16794	16311	15884	15506
2100000	181707	94023	64842	50288	41583	35803	31695	28631	26264	24383	22857	21597	20540	19644	18876	18212	17633	17126	16679	16282
2200000	190359	98500	67930	52682	43563	37508	33204	29995	27514	25544	23946	22625	21518	20579	19775	19079	18473	17942	17473	17057
2300000	199012	102977	71018	55077	45543	39213	34714	31358	28765	26705	25034	23653	22496	21515	20674	19946	19313	18757	18267	17832
2400000	207665	107455	74106	57471	47523	40918	36223	32721	30016	27867	26122	24682	23474	22450	21572	20813	20152	19573	19061	18608
2500000	216317	111932	77193	59866	49503	42623	37732	34085	31266	29028	27211	25710	24452	23386	22471	21681	20992	20388	19855	19383
2600000	224970	116409	80281	62261	51484	44328	39241	35448	32517	30189	28299	26738	25430	24321	23370	22548	21832	21204	20650	20158
2700000	233623	120886	83369	64655	53464	46033	40751	36812	33767	31350	29388	27767	26409	25256	24269	23415	22671	22019	21444	20934
2800000	242275	125364	86456	67050	55444	47738	42260	38175	35018	32511	30476	28795	27387	26192	25168	24282	23511	22835	22238	21709
2900000	250928	129841	89544	69445	57424	49443	43769	39538	36269	33672	31564	29824	28365	27127	26067	25150	24351	23650	23032	22484
3000000	259581	134318	92632	71839	59404	51148	45279	40902	37519	34833	32653	30852	29343	28063	26965	26017	25190	24466	23826	23259
3100000	268233	138795	95720	74234	61384	52852	46788	42265	38770	35994	33741	31880	30321	28998	27864	26884	26030	25281	24620	24035
3200000	276886	143273	98807	76628	63364	54557	48297	43628	40021	37155	34830	32909	31299	29933	28763	27751	26870	26097	25415	24810
3300000	285539	147750	101895	79023	65344	56262	49806	44992	41271	38316	35918	33937	32277	30869	29662	28618	27709	26912	26209	25585
3400000	294191	152227	104983	81418	67325	57967	51316	46355	42522	39477	37006	34965	33255	31804	30561	29486	28549	27728	27003	26361
3500000	302844	156705	108070	83812	69305	59672	52825	47719	43772	40638	38095	35994	34233	32740	31459	30353	29389	28543	27797	27136

EMI CHART : HBA RATE OF INTEREST 7% ON MONTHLY REST, MAX LOAN 30 LACS, FOR 20 YRS (OR)

PERIOD																				
Amount	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	7 Yr	8 Yr	9 Yr	10 Yr	11 Yr	12 Yr	13 Yr	14 Yr	15 Yr	16 Yr	17 Yr	18 Yr	19 Yr	20 Yr
100000	8653	4478	3088	2395	1981	1705	1510	1364	1251	1162	1089	1029	979	936	899	868	840	816	795	776
200000	17306	8955	6176	4790	3961	3410	3019	2727	2502	2323	2177	2057	1957	1871	1798	1735	1680	1632	1589	1551
300000	25959	13432	9264	7184	5941	5115	4528	4091	3752	3484	3266	3086	2935	2807	2697	2602	2519	2447	2383	2326
400000	34611	17910	12351	9579	7921	6820	6038	5454	5003	4645	4354	4114	3913	3742	3596	3469	3359	3263	3177	3102
500000	43264	22387	15439	11974	9901	8525	7547	6817	6254	5806	5443	5142	4891	4678	4495	4337	4199	4078	3971	3877
600000	51917	26864	18527	14368	11881	10230	9056	8181	7504	6967	6531	6171	5869	5613	5393	5204	5038	4894	4766	4652
700000	60569	31341	21614	16763	13861	11935	10565	9544	8755	8128	7619	7199	6847	6548	6292	6071	5878	5709	5560	5428
800000	69222	35819	24702	19157	15841	13640	12075	10907	10006	9289	8708	8228	7825	7484	7191	6938	6718	6525	6354	6203
900000	77875	40296	27790	21552	17822	15345	13584	12271	11256	10450	9796	9256	8803	8419	8090	7805	7557	7340	7148	6978
1000000	86527	44773	30878	23947	19802	17050	15093	13634	12507	11611	10885	10284	9781	9355	8989	8673	8397	8156	7942	7753
1100000	95180	49250	33965	26341	21782	18754	16602	14998	13757	12772	11973	11313	10759	10290	9888	9540	9237	8971	8737	8529
1200000	103833	53728	37053	28736	23762	20459	18112	16361	15008	13934	13061	12341	11737	11225	10786	10407	10076	9787	9531	9304
1300000	112485	58205	40141	31131	25742	22164	19621	17724	16259	15095	14150	13369	12715	12161	11685	11274	10916	10602	10325	10079
1400000	121138	62682	43228	33525	27722	23869	21130	19088	17509	16256	15238	14398	13694	13096	12584	12141	11756	11418	11119	10855
1500000	129791	67159	46316	35920	29702	25574	22640	20451	18760	17417	16327	15426	14672	14032	13483	13009	12595	12233	11913	11630
1600000	138443	71637	49404	38314	31682	27279	24149	21814	20011	18578	17415	16455	15650	14967	14382	13876	13435	13049	12708	12405
1700000	147096	76114	52492	40709	33663	28984	25658	23178	21261	19739	18503	17483	16628	15902	15281	14743	14275	13864	13502	13181
1800000	155749	80591	55579	43104	35643	30689	27167	24541	22512	20900	19592	18511	17606	16838	16179	15610	15114	14680	14296	13956
1900000	164401	85068	58667	45498	37623	32394	28677	25905	23762	22061	20680	19540	18584	17773	17078	16477	15954	15495	15090	14731
2000000	173054	89546	61755	47893	39603	34099	30186	27268	25013	23222	21769	20568	19562	18709	17977	17345	16794	16311	15884	15506
2100000	181707	94023	64842	50288	41583	35803	31695	28631	26264	24383	22857	21597	20540	19644	18876	18212	17633	17126	16679	16282
2200000	190359	98500	67930	52682	43563	37508	33204	29995	27514	25544	23946	22625	21518	20579	19775	19079	18473	17942	17473	17057
2300000	199012	102977	71018	55077	45543	39213	34714	31358	28765	26705	25034	23653	22496	21515	20674	19946	19313	18757	18267	17832
2400000	207665	107455	74106	57471	47523	40918	36223	32721	30016	27867	26122	24682	23474	22450	21572	20813	20152	19573	19061	18608
2500000	216317	111932	77193	59866	49503	42623	37732	34085	31266	29028	27211	25710	24452	23386	22471	21681	20992	20388	19855	19383
2600000	224970	116409	80281	62261	51484	44328	39241	35448	32517	30189	28299	26738	25430	24321	23370	22548	21832	21204	20650	20158
2700000	233623	120886	83369	64655	53464	46033	40751	36812	33767	31350	29388	27767	26409	25256	24269	23415	22671	22019	21444	20934
2800000	242275	125364	86456	67050	55444	47738	42260	38175	35018	32511	30476	28795	27387	26192	25168	24282	23511	22835	22238	21709
2900000	250928	129841	89544	69445	57424	49443	43769	39538	36269	33672	31564	29824	28365	27127	26067	25150	24351	23650	23032	22484
3000000	259581	134318	92632	71839	59404	51148	45279	40902	37519	34833	32653	30852	29343	28063	26965	26017	25190	24466	23826	23259

EMI CHART : HBA RATE OF INTEREST 7.5% ON MONTHLY REST, MAX LOAN 80 LACS, FOR 20 YRS (OFFRS)

PERIOD																				
Amount	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs	11 Yrs	12 Yrs	13 Yrs	14 Yrs	15 Yrs	16 Yrs	17 Yrs	18 Yrs	19 Yrs	20 Yrs
100000	8676	4500	3111	2418	2004	1730	1534	1389	1277	1188	1115	1056	1006	964	928	896	869	845	825	806
200000	17352	9000	6222	4836	4008	3459	3068	2777	2553	2375	2230	2111	2011	1927	1855	1792	1738	1690	1649	1612
300000	26028	13500	9332	7254	6012	5188	4602	4166	3829	3562	3345	3166	3017	2890	2782	2688	2607	2535	2473	2417
400000	34703	18000	12443	9672	8016	6917	6136	5554	5105	4749	4460	4221	4022	3853	3709	3584	3475	3380	3297	3223
500000	43379	22500	15554	12090	10019	8646	7670	6942	6381	5936	5575	5277	5027	4816	4636	4480	4344	4225	4121	4028
600000	52055	27000	18664	14508	12023	10375	9203	8331	7657	7123	6689	6332	6033	5779	5563	5375	5213	5070	4945	4834
700000	60731	31500	21775	16926	14027	12104	10737	9719	8933	8310	7804	7387	7038	6743	6490	6271	6081	5915	5769	5640
800000	69406	36000	24885	19344	16031	13833	12271	11108	10209	9497	8919	8442	8043	7706	7417	7167	6950	6760	6593	6445
900000	78082	40500	27996	21762	18035	15562	13805	12496	11485	10684	10034	9498	9049	8669	8344	8063	7819	7605	7417	7251
1000000	86758	45000	31107	24179	20038	17291	15339	13884	12762	11871	11149	10553	10054	9632	9271	8959	8688	8450	8241	8056
1100000	95434	49500	34217	26597	22042	19020	16873	15273	14038	13058	12263	11608	11060	10595	10198	9855	9556	9295	9065	8862
1200000	104109	54000	37328	29015	24046	20749	18406	16661	15314	14245	13378	12663	12065	11558	11125	10750	10425	10140	9889	9668
1300000	112785	58500	40439	31433	26050	22478	19940	18050	16590	15432	14493	13718	13070	12521	12052	11646	11294	10985	10714	10473
1400000	121461	63000	43549	33851	28054	24207	21474	19438	17866	16619	15608	14774	14076	13485	12979	12542	12162	11830	11538	11279
1500000	130137	67500	46660	36269	30057	25936	23008	20826	19142	17806	16723	15829	15081	14448	13906	13438	13031	12675	12362	12084
1600000	138812	72000	49770	38687	32061	27665	24542	22215	20418	18993	17837	16884	16086	15411	14833	14334	13900	13520	13186	12890
1700000	147488	76500	52881	41105	34065	29394	26076	23603	21694	20180	18952	17939	17092	16374	15760	15230	14769	14365	14010	13696
1800000	156164	81000	55992	43523	36069	31123	27609	24991	22970	21367	20067	18995	18097	17337	16687	16125	15637	15210	14834	14501
1900000	164840	85500	59102	45940	38073	32852	29143	26380	24246	22554	21182	20050	19103	18300	17614	17021	16506	16055	15658	15307
2000000	173515	90000	62213	48358	40076	34581	30677	27768	25523	23741	22297	21105	20108	19263	18541	17917	17375	16900	16482	16112
2100000	182191	94500	65324	50776	42080	36310	32211	29157	26799	24928	23411	22160	21113	20227	19468	18813	18243	17745	17306	16918
2200000	190867	99000	68434	53194	44084	38039	33745	30545	28075	26115	24526	23215	22119	21190	20395	19709	19112	18590	18130	17724
2300000	199543	103500	71545	55612	46088	39768	35279	31933	29351	27302	25641	24271	23124	22153	21322	20605	19981	19435	18954	18529
2400000	208218	108000	74655	58030	48092	41497	36812	33322	30627	28489	26756	25326	24129	23116	22249	21500	20850	20280	19778	19335
2500000	216894	112499	77766	60448	50095	43226	38346	34710	31903	29676	27871	26381	25135	24079	23176	22396	21718	21125	20602	20140
2600000	225570	116999	80877	62866	52099	44955	39880	36099	33179	30863	28985	27436	26140	25042	24103	23292	22587	21970	21427	20946
2700000	234246	121499	83987	65284	54103	46684	41414	37487	34455	32050	30100	28492	27146	26005	25030	24188	23456	22815	22251	21752
2800000	242921	125999	87098	67701	56107	48413	42948	38875	35731	33237	31215	29547	28151	26969	25957	25084	24324	23660	23075	22557
2900000	251597	130499	90209	70119	58111	50142	44481	40264	37007	34424	32330	30602	29156	27932	26884	25980	25193	24505	23899	23363
3000000	260273	134999	93319	72537	60114	51871	46015	41652	38284	35611	33445	31657	30162	28895	27811	26875	26062	25350	24723	24168

PERIOD																				
Amount	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs	11 Yrs	12 Yrs	13 Yrs	14 Yrs	15 Yrs	16 Yrs	17 Yrs	18 Yrs	19 Yrs	20 Yrs
3100000	268948	139499	96430	74955	62118	53600	47549	43040	39560	36798	34559	32713	31167	29858	28738	27771	26930	26195	25547	24974
3200000	277624	143999	99540	77373	64122	55329	49083	44429	40836	37985	35674	33768	32172	30821	29665	28667	27799	27040	26371	25779
3300000	286300	148499	102651	79791	66126	57058	50617	45817	42112	39172	36789	34823	33178	31784	30592	29563	28668	27885	27195	26585
3400000	294976	152999	105762	82209	68130	58787	52151	47206	43388	40359	37904	35878	34183	32747	31519	30459	29537	28730	28019	27391
3500000	303651	157499	108872	84627	70133	60516	53684	48594	44664	41546	39019	36933	35188	33711	32446	31354	30405	29575	28843	28196
3600000	312327	161999	111983	87045	72137	62245	55218	49982	45940	42733	40133	37989	36194	34674	33373	32250	31274	30420	29667	29002
3700000	321003	166499	115094	89462	74141	63974	56752	51371	47216	43920	41248	39044	37199	35637	34300	33146	32143	31265	30491	29807
3800000	329679	170999	118204	91880	76145	65703	58286	52759	48492	45107	42363	40099	38205	36600	35227	34042	33011	32109	31315	30613
3900000	338354	175499	121315	94298	78148	67432	59820	54148	49768	46294	43478	41154	39210	37563	36154	34938	33880	32954	32140	31419
4000000	347030	179999	124425	96716	80152	69161	61354	55536	51045	47481	44593	42210	40215	38526	37081	35834	34749	33799	32964	32224
4100000	355706	184499	127536	99134	82156	70890	62887	56924	52321	48668	45707	43265	41221	39489	38008	36729	35618	34644	33788	33030
4200000	364382	188999	130647	101552	84160	72619	64421	58313	53597	49855	46822	44320	42226	40453	38935	37625	36486	35489	34612	33835
4300000	373057	193499	133757	103970	86164	74348	65955	59701	54873	51042	47937	45375	43231	41416	39862	38521	37355	36334	35436	34641
4400000	381733	197999	136868	106388	88167	76077	67489	61090	56149	52229	49052	46430	44237	42379	40789	39417	38224	37179	36260	35447
4500000	390409	202499	139978	108806	90171	77806	69023	62478	57425	53416	50167	47486	45242	43342	41716	40313	39092	38024	37084	36252
4600000	399085	206999	143089	111223	92175	79535	70557	63866	58701	54603	51281	48541	46248	44305	42643	41209	39961	38869	37908	37058
4700000	407760	211499	146200	113641	94179	81264	72090	65255	59977	55790	52396	49596	47253	45268	43570	42104	40830	39714	38732	37863
4800000	416436	215999	149310	116059	96183	82993	73624	66643	61253	56977	53511	50651	48258	46231	44497	43000	41699	40559	39556	38669
4900000	425112	220499	152421	118477	98186	84722	75158	68031	62529	58164	54626	51707	49264	47195	45424	43896	42567	41404	40380	39475
5000000	433788	224998	155532	120895	100190	86451	76692	69420	63806	59351	55741	52762	50269	48158	46351	44792	43436	42249	41204	40280
5100000	442463	229498	158642	123313	102194	88180	78226	70808	65082	60538	56855	53817	51274	49121	47278	45688	44305	43094	42029	41086
5200000	451139	233998	161753	125731	104198	89909	79760	72197	66358	61725	57970	54872	52280	50084	48205	46584	45173	43939	42853	41891
5300000	459815	238498	164863	128149	106202	91638	81293	73585	67634	62912	59085	55927	53285	51047	49132	47479	46042	44784	43677	42697
5400000	468491	242998	167974	130567	108205	93367	82827	74973	68910	64099	60200	56983	54291	52010	50059	48375	46911	45629	44501	43503
5500000	477166	247498	171085	132984	110209	95096	84361	76362	70186	65286	61315	58038	55296	52973	50986	49271	47780	46474	45325	44308
5600000	485842	251998	174195	135402	112213	96825	85895	77750	71462	66473	62429	59093	56301	53937	51913	50167	48648	47319	46149	45114
5700000	494518	256498	177306	137820	114217	98554	87429	79139	72738	67661	63544	60148	57307	54900	52840	51063	49517	48164	46973	45919
5800000	503194	260998	180417	140238	116221	100283	88962	80527	74014	68848	64659	61204	58312	55863	53767	51959	50386	49009	47797	46725
5900000	511869	265498	183527	142656	118224	102012	90496	81915	75290	70035	65774	62259	59317	56826	54694	52854	51254	49854	48621	47530
6000000	520545	269998	186638	145074	120228	103741	92030	83304	76567	71222	66889	63314	60323	57789	55621	53750	52123	50699	49445	48336

<u>PERIOD</u>																				
Amount	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs	11 Yrs	12 Yrs	13 Yrs	14 Yrs	15 Yrs	16 Yrs	17 Yrs	18 Yrs	19 Yrs	20 Yrs
6100000	529221	274498	189748	147492	122232	105470	93564	84692	77843	72409	68003	64369	61328	58752	56548	54646	52992	51544	50269	49142
6200000	537896	278998	192859	149910	124236	107199	95098	86080	79119	73596	69118	65425	62333	59715	57475	55542	53860	52389	51093	49947
6300000	546572	283498	195970	152328	126240	108928	96632	87469	80395	74783	70233	66480	63339	60679	58402	56438	54729	53234	51917	50753
6400000	555248	287998	199080	154745	128243	110657	98165	88857	81671	75970	71348	67535	64344	61642	59329	57333	55598	54079	52742	51558
6500000	563924	292498	202191	157163	130247	112386	99699	90246	82947	77157	72463	68590	65350	62605	60256	58229	56467	54924	53566	52364
6600000	572599	296998	205302	159581	132251	114115	101233	91634	84223	78344	73577	69645	66355	63568	61183	59125	57335	55769	54390	53170
6700000	581275	301498	208412	161999	134255	115844	102767	93022	85499	79531	74692	70701	67360	64531	62110	60021	58204	56614	55214	53975
6800000	589951	305998	211523	164417	136259	117573	104301	94411	86775	80718	75807	71756	68366	65494	63037	60917	59073	57459	56038	54781
6900000	598627	310498	214633	166835	138262	119302	105835	95799	88052	81905	76922	72811	69371	66457	63964	61813	59941	58304	56862	55586
7000000	607302	314998	217744	169253	140266	121031	107368	97188	89328	83092	78037	73866	70376	67421	64891	62708	60810	59149	57686	56392
7100000	615978	319498	220855	171671	142270	122760	108902	98576	90604	84279	79151	74922	71382	68384	65818	63604	61679	59994	58510	57198
7200000	624654	323998	223965	174089	144274	124489	110436	99964	91880	85466	80266	75977	72387	69347	66745	64500	62548	60839	59334	58003
7300000	633330	328498	227076	176506	146278	126218	111970	101353	93156	86653	81381	77032	73393	70310	67672	65396	63416	61684	60158	58809
7400000	642005	332997	230187	178924	148281	127947	113504	102741	94432	87840	82496	78087	74398	71273	68599	66292	64285	62529	60982	59614
7500000	650681	337497	233297	181342	150285	129676	115038	104130	95708	89027	83611	79142	75403	72236	69526	67188	65154	63373	61806	60420
7600000	659357	341997	236408	183760	152289	131405	116571	105518	96984	90214	84725	80198	76409	73199	70453	68083	66022	64218	62630	61226
7700000	668033	346497	239518	186178	154293	133134	118105	106906	98260	91401	85840	81253	77414	74163	71380	68979	66891	65063	63455	62031
7800000	676708	350997	242629	188596	156296	134863	119639	108295	99536	92588	86955	82308	78419	75126	72307	69875	67760	65908	64279	62837
7900000	685384	355497	245740	191014	158300	136592	121173	109683	100813	93775	88070	83363	79425	76089	73234	70771	68629	66753	65103	63642
8000000	694060	359997	248850	193432	160304	138321	122707	111071	102089	94962	89185	84419	80430	77052	74161	71667	69497	67598	65927	64448