Heartening to see alertness of members and queries on SMS earlier fwd by AGIF. SMS indeed fwd for repayment of excess amt, if any, by AGIF in cases of adv taken by members. "KINDLY NOTE AGIF WILL RETURN MONEY THROUGH NEFT AND NO REPEAT NO MONEY WILL BE ASKED FROM MEMBERS TO BE DEPOSITED. Beware of inimical elements." For queries contact on the landline Nos provided in the SMS i.e. 011-2614-8654/8055/3393/3693/8944.