

MEDICAL BENEFIT SCHEME FOR NON PENSIONERS

The erstwhile Disability Benefit Scheme has been modified with effect from 01 May 2018. The scheme is applicable to those invalidated out of service or cut short on medical grounds by IMB (disability of 20% or more) and not in receipt of any pension. Disability benefits paid by AGIF are not linked to Disability pension paid by the Union of India through the Chief Controller of Defence Accounts (Pension).

Categories	Disability (100%)	Remarks
Officers	₹ 25 Lakh	Same is proportionately reduced upto 20% disability.
JCOs/ OR	₹ 12.5 Lakh	

EX GRATIA DISABILITY ALLOWANCE

The Ex Gratia Disability Allowance is in addition to the 100% Disability Benefit paid to them, as applicable under Medical Benefit Scheme for non-pensioners. Members who are invalidated out with 100% disability, qualify for Medical Benefit Scheme and granted Constant Attendance Allowance by the Medical Authority are paid Ex Gratia Disability allowance, equal to the interest earned on corpus amount of ₹ 25 Lakh and ₹ 12.5 Lakh (invested alongwith with AUM) in respect of Officers and JCOs/ OR respectively. Interest earnings on this corpus fund are paid to the members every quarter. On demise of the beneficiary, the corpus fund is reverted to the main fund of AGIF. The disabilities considered for payment of ex-gratia disability allowance are as follows :-

- Total blindness (both eyes).
- Paraplegia.
- Quadriplegia.
- Irreversible comatose.
- Loss of both limbs, i.e. amputation of both legs above knee and both arms above elbow.

SOCIAL SECURITY DEPOSIT (SSD) SCHEME

SSD scheme was introduced to safeguard the interest of the minor children, widows and ensure the security of their insurance benefits. Under this scheme, the benefits due from AGIF to legal heirs of the deceased soldiers are invested in Fixed Deposits of Nationalised banks for two to five years in case of widows (on request) and till attainment of majority age in case of children. The interest is paid on quarterly basis.

WELFARE SCHEMES: 2024

CAUTION : BEWARE OF FRAUDSTERS

- Beware of any fraudsters or touts contacting members by tele calls/ messages/ e-mails or in person to render assistance in any ways or specially for :-
 - Assistance in getting outstanding dues.
 - Early processing of claims.
 - Processing or payment of loans/ advances.
- AGIF does not employ any mediatories/ brokers/ touts.
- All communications are directly with members.
- The AGIF or any of its schemes does not demand any cash or any type of fee from its members.



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E-Mail

agif@armygroupinsurance.in
claimdiv@armygroupinsurance.in
loandiv@armygroupinsurance.in

Contact Numbers

AGIF Exchange
011-26142749/ 26145058

Claim Division

Help Desk - 011-26145709/ 26143393
Claim (Officer) - 8882484303
Insurance Section (JCO/ OR) - 7290007425
Extended Insurance-7290007353

Loan Division

Help Desk - 011-26148654/ 26148055 / 26143693

WELFARE SCHEMES: 2024



INSURANCE COVER



HBA



PCA



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**ARMY GROUP INSURANCE FUND
INFORMATION BROCHURE
2024**

Army Group Insurance Fund (AGIF)

AGIF was established on 01 Jan 1976 as a Society registered under the Societies Registration Act XXI, 1860. It is funded solely by monthly subscriptions received from its members and is administered on a self-sustaining basis. It is a welfare organisation dedicated to serving soldiers, veterans, their families and dependents. AGIF is neither a state in the terms of Article 12 of Constitution of India and does not come under the purview of Right to Information Act, 2005.

Schemes at a Glance

INSURANCE COVER

AGIF is a compulsory Group Insurance cum saving scheme incorporated to fulfill the objectives of providing life insurance cover to Army personnel against all risks including war/ warlike situations, during service and lump sum maturity benefits at the time of retirement/ release/ discharge to facilitate their financial well-being. The monthly subscriptions comprise of Savings and Risk Elements. The nuances of present insurance cover are as under:-

Category	Subscription (in ₹)	Benefits (₹)	
		Insurance (in ₹)	Disability * (in ₹)
Regular Army			
Officers	10,000/-pm	1 Cr	25 Lakh
JCOs/ OR	5000/- pm	50 Lakh	12.5 Lakh
Army Postal Service (APS)			
Officers	5,190/-pm	75 Lakh	25 Lakh
JCOs/ OR	2,525/-pm	37.5 Lakh	12.5 Lakh
Territorial Army (TA)			
Officers	48,000/- pa	50 Lakh	15 Lakh
JCOs/ OR	24,000/- pa	25 Lakh	7.5 Lakh
Defence Security Corps (DSC)			
JCOs/ OR	2,590/-pm	37.5 Lakh	12.5 Lakh
Additional Insurance Cover of ₹ 7 Lakh for Army Aviation Corps Officers, who are in receipt of Flying Pay			
Note:- *Disability amount indicated is for 100% disability and reduces proportionately till disability of 20%. Applicable only to those who are invalidated out of service by Invalidment Medical Board (IMB), their service has been cut short & who are not in receipt of any pension. Policy applicable with effect from 01 May 2018.			

WELFARE SCHEMES: 2024

Category	Subscription (in ₹)	Insurance Cover (Death) (in ₹)	Disability Cover
Cadets			
GC/ LC at IMA /OTA/MCEME /CME/ MCTE (in receipt of stipend)	10,000/-pm	1 Cr	(i) ₹ 25 Lakh for 100% disability, proportionately reduced to disability upto 20%. (ii) For less than 20% disability, an Ex-Gratia Grant of ₹ 50,000/-.
Cadets at NDA/ OTA/ AFMC/ MCEME/MCTE (NOT in receipt of stipend)	7,200/- (One time non refundable)	15 Lakh	(i) ₹ 15 Lakh for 100% disability, proportionately reduced to disability upto 20%. (ii) For less than 20% disability, an Ex-Gratia Grant of ₹ 50,000/- for initial years of training and ₹ 1 Lakh during the last year of training.
BSc Nursing Cadets (NOT in receipt of stipend)	4,625/- (One time non refundable)	8 Lakh	(i) ₹ 4 Lakh for 100% disability, proportionately reduced to disability upto 20%. (ii) For less than 20% disability, an Ex-Gratia Grant of ₹ 50,000/- for initial years of training and ₹ 1 Lakh during the last year of training.

LOANS/ ADVANCES

Scheme	Officers	JCOs/ OR
House Building Advance (HBA)		
Construction/ Purchase	₹ 80 lakh @ 7.5%	JCOs - ₹ 35 lakh } OR - ₹ 30 lakh } @ 7%
Repair/ Alteration/ Addition	₹ 20 lakh @ 8%	₹ 20 lakh @ 7.5%
2nd HBA for Construction/ Purchase	On completion of 1st HBA for balance amount. Other terms remain same.	
Conveyance Advance (CA)		
Four wheeler	₹ 20 lakh @ 8.25%	₹ 10 lakh @ 8.25%
Second Hand Car	₹ 10 lakh @ 8.25%	₹ 5 lakh @ 8.25%
Two wheeler	₹ 10 lakh @ 8.25%	₹ 2 lakh @ 8.25%
Electric Vehicles (EV)	An additional amount of ₹ 5 Lakh for all ranks in case of EV without change in Rate of Interest.	
Personal Computer Advance (PCA)		
	₹ 2 lakh @ 8.5% (wef Apr 2024) (Officers on commissioning and JCOs/ OR on completion of 2 years of service).	
90% Maturity Advance Withdrawal (MAWD)	(i) On Completion of 15 years of service for education (12th and above) or marriage of children. Also in last two years of service for alteration/ repair of home. (ii) Members can withdraw maturity element twice in entire service. (iii) Minimum gap between two withdrawals should be more than six months.	

WELFARE SCHEMES: 2024

EXTENDED INSURANCE (EI) SCHEME			
Category	One Time Premium (₹) Wef 31 May 2022	EI Cover (₹)	Duration
Officers	1,60,000/- (Refundable)	15 Lakh	26 years post retirement or 80 years of age, whichever is earlier.
JCOs/ OR	68,000/- (Refundable)	7.5 Lakh	30 years post retirement or 75 years of age, whichever is earlier.

Following documents are required to be submitted to AGIF by Nominee on demise of Ex-Serviceman to claim Extended Insurance :-

- Personal application by claimant.
- Death Certificate of veteran issued by registrar of birth and death with BAR CODE.
- Cancelled Cheque.
- Photocopy of AADHAR Card and PAN Card of claimant.
- Extended Insurance certificate in original.

SUSTENANCE ALLOWANCE

AGIF grants a monthly sustenance allowance of ₹12,000/- per month per child for upto two specially abled children of service personnel who die in harness. Eligibility conditions are as under:-

- Extent of disability, as certified by medical authority, must not be less than 40%.
- Child NOT able to earn a living.
- Disability of the child should manifest itself before the death of the parent while in service.
- The disabilities covered in the scheme are as follows :-
 - Autistic Spectrum Disorders.
 - Cerebral Palsy.
 - Mental Retardation.
 - Multiple Disabilities.
 - Blindness.
 - Low Vision.
 - Leprosy-cured.
 - Hearing Impairment.
 - Locomotor Disability.
 - Mental illness.
- Cases to be processed through concerned Record Offices.

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