

ARMY GROUP INSURANCE FUND
APPLICATION FORM :HOUSE BUILDING ADVANCE

1. Type of Loan	HBA	2. Army Number	SS874512H
3.Old Army No	IC369852Y	4.Rank	Lt Gen
5. Name	John Doe	6. Date of Birth	01-01-2000
7. DOE/DOC	01-01-2020	8.Date of Retirement	01-01-2030
9. Mobile No	9876543210	10. Email ID	johndoe@example.com
11. Regt/Corps	11GR	12. PCDA(O)/PAO(OR)	test37
13.PCDA(O) Acct No	99/999/999999A	14. Pan Card	ABCDE1234F
15. Aadhaar Card No	1234 5678 9012	16. Parent Unit	Army Software Developer Center
17. Present Unit	Army Software Developer Center	18.Unit Pin	121121
19. Unit Address	c/o 56 APO	20. Civil Postal Address	
21. Fmn HQ	Next FMN HQ 1	22. Date of Prom	
23. Permt Home Address	Demo Village, Demo Post Office, Demo District, Demo State, 123456		
24. Property Address	123, Some Street, City	25.Property Type	Repair & Renovation
26. Estimated Cost	5000000.00	27. Loan Amt Reqd	700000.00
28. No of EMI (In Months)	1	29.Salary Acct No	12345678901234567
30. Bank IFSC Code	HDFC0001234		

31. I have read the Terms & Conditions, Instructions and Rules regulating the grant of House Building Advance to AGIF members and agree to abide by them. I agree to pay the one time non-refundable insurance premium. I shall refund in one lump sum the full loan amount together with interest outstanding, in case, I wish to sell the house/flat or transfer the house/flat by way of gift deed.

32. I state and certify that:-

(a) If, at any time, it is found that I have obtained loan from AGIF by misrepresentation, fraud, misstatement or have committed a breach of the terms & conditions issued from time to time by AGIF, I shall without prejudice, be liable to legal, disciplinary or any other action and will become liable to repay in one lump sum the full loan amount together with interest outstanding, for period of default at a rate 2 % higher than the rate of interest at which the loan was sanctioned, to AGIF without any demur.

(b) I will maintain adequate credit in my IRLA to meet EMI payment during the duration and till complete repayment of loan. In case of any debit balance resulting in non-remittance of EMI by the CDA (O) / PAO (OR) to AGIF, I undertake to pay it directly along with interest for period of default at a rate 2 % higher than the rate of interest at which the loan was sanctioned, as levied by the AGIF for the delayed period.

(c) In the event of my becoming non-effective due to any reason like retirement / dismissal / premature retirement / death preceding retirement etc, the AGIF shall be entitled to recover through the PAO (OR) / CDA(O) and/or receive the balance of the loan with interest remaining unpaid and any other dues from the whole or any specified part of the gratuity, Insurance / Disability / Maturity / survival benefit of AGIF, death benefits, AFPP Fund, DSOP Fund, DCRG, Commuted value of pension, leave encashment, service pension, that may be payable to me, without any demur from any quarter.

(d) I hereby voluntarily authorize CDA(O) / PAO(OR) to deduct EMI on account of HBA taken from the AGIF from my

pay and allowances on a monthly basis and remit the same to AGIF on my behalf. I hereby assign and transfer upto the AGIF the House by way of security for the said loan and the interest thereon.

(e) I will inform AGIF about any change in my present as well as permanent address/change in employment/release/discharge/premature retirement and change in mobile number/Email.

(f) 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 to ensure utilisation of the AGIF loan.

(g) I will deposit the Title-Deed/Sale Deed/Conveyance Deed/Gift Deed/Partition Deed/Settlement Deed/Relinquish Deed/Transfer Deed with AGIF within 60 days from date of purchase(Date of possession in case of construction linked plan) of house/Flat being purchased by me with an intent to create an equitable mortgage. In case, if I fail to deposit title deed by date mentioned above. I will be liable to pay additional 2% interest.

(h) I understand and confirm that equitable mortgage deed(EMD) will be created over the said property in favour of AGIF as security for the due repayment of all advances by AGIF to me in the loan account and for all my indebtedness and liabilities whatsoever to AGIF together with interest, costs, charges and expenses thereon. I hereby agree to execute at my own costs in favour of the 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 loan accounts.

(j) 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.

33. I, solemnly declare that the details/information furnished by me and averments/certifications made herein are true to the best of my knowledge and belief and have not willfully suppressed any material information.

Verified by - abc IP Address – ::1 Date Time – 29-07-2025 11:03 am

SS874512H

Lt Gen John Doe

This is an electronically generated PDF

RECOMMENDATIONS AND COUNTERSIGNATURE

1. I certify that above **HOUSE BUILDING ADVANCE** Application has been submitted by **SS874512H Lt Gen John Doe** of my Unit **Army Software Developer Center**. I identify his signature documents as attested by him and certify them to be correct.

2. It's certified that I am the CO/OC Tps of SS874512H Lt Gen John Doe and I am authorised to countersign financial documents of this individual.

3. I have interviewed him and verified his financial condition and established need for taking this loan. Applicant will be using loan amount for intended purpose only.

4. It is certified that Bank A/c No 12345678901234567 of Bank (HDFC Bank) with IFSC HDFC0001234 as given in the application...

5. I have satisfied myself of the correctness of personal details given in application. I have perused the supporting documents and checked their correctness. Supporting documents uploaded are readable and latest.

Application is recommended for sanction and accordingly I countersign the same.

Digital Signature of CO

SS874512H

Lt Gen

Mobile No: 9876543210

Digital Sign On: 29-07-2025 11:03

Name :- Tez Pratap
Project Name :- DGIS APP

TASK SCHEDULE

Ser No	Aim	Participants	Points discussed/Work Implemented	Way forward		
				Action	Responsibility	Due date
1	Building Module Of DGIS	Mr. Jassjeet Sir - Tez Pratap		Done	Tez Pratap	26/06/2025
2	Edit Host File on ADN	Mr. Jassjeet Sir - Tez Pratap		Hold	Tez Pratap	27/06/2025
3	Generation Of Installer Log	Mr. Jassjeet Sir - Tez Pratap	1) Introduced the `LogErrorToFile` method to log exceptions and error messages in `CertificateInstallerAction.cs`. 2) Updated existing exception handling blocks to utilize this method, ensuring consistent error logging across certificate installation, hosts file modification, and certificate removal operations. 3) The logging captures system details such as IP address, OS version, machine name, and user name, along with exception messages and stack traces.	Done	Tez Pratap	01/07/2025
4	Resolve Vulnerability	---	1) App.xaml.cs - No Issue Found 2) About.xaml.cs - Implemented `IsConnectedToInternet()` method in `About.xaml.cs` to verify internet connection status. - Enhanced error handling in the version retrieval method by logging exceptions to a file instead of returning an empty string. 3) DigitalSign.xaml.cs - Removed unused variables and added new ones for better state management. - Enhanced method signatures and introduced asynchronous patterns for connectivity checks and file handling.	Working	Tez Pratap	02/07/2025

			<ul style="list-style-type: none"> - Improved code readability with better formatting and restructuring of conditionals. - Added error handling and logging to increase application robustness. - Streamlined document signing logic and updated UI control states accordingly. - Cleaned up commented-out code to maintain a tidy codebase. - Updated methods to use `await` for asynchronous calls, ensuring UI responsiveness during long operations. - Changed return types of `OpenCustomCoordinateSelector` and `OpenBrowserForCoordinate` to `Task`. - Updated `WdSaveFormat` references to fully qualified names and removed unnecessary using directives for clarity and maintainability. - Enhanced overall code structure for better readability. 			
5	Fix Issue Of IP Address printing in watermarking module	Mr. Kapoor Sir- Tez Pratap	Fix Issue Of IP Address printing in watermarking module DONE on ADN Server	Done	Tez Pratap	04/07/2025
6	Resolve Vulnerability	—	<p>Resolve Vulnerability</p> <p>1) Home.xaml.cs</p> <ul style="list-style-type: none"> - Refactor CheckUrlStatusAsync for better error handling <p>2) MainWindow.xaml.cs</p> <ul style="list-style-type: none"> - Add error logging in MainWindow.xaml.cs <p>3) SymmetricEncrypt.xaml.cs</p> <ul style="list-style-type: none"> - Add error logging for XML file save exceptions <p>4) SymmetricDecryption.xaml.cs</p> <ul style="list-style-type: none"> - Refactor password validation and file handling logic - Simplified password validation to only check length. - Improved readability with consistent formatting. - Streamlined file handling by removing redundant code. - Enhanced error handling for better user feedback. - Adjusted UI prompts for password input based on options. - Modified threading model for correct UI updates during file processing. - Overall improvements for code clarity, maintainability, and user experience. <p>3) WaterMarking.xaml.cs</p>	Done	Tez Pratap	08/07/2025

			- Improve error handling in GetLocalIPAddress method			
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3	Generation Of Installer Log	Mr. Jassjeet Sir - Tez Pratap	1) Introduced the `LogErrorToFile` method to log exceptions and error messages in `CertificateInstallerAction.cs`. 2) Updated existing exception handling blocks to utilize this method, ensuring consistent error logging across certificate installation, hosts file modification, and certificate removal operations. 3) The logging captures system details such as IP address, OS version, machine name, and user name, along with exception messages and stack traces.	Done	Tez Pratap	01/07/2025
4	Resolve Vulnerability	---	1) App.xaml.cs - No Issue Found 2) About.xaml.cs - Implemented `IsConnectedToInternet()` method in `About.xaml.cs` to verify internet connection status. - Enhanced error handling in the version retrieval method by logging exceptions to a file instead of returning an empty string. 3) DigitalSign.xaml.cs - Removed unused variables and added new ones for better state management. - Enhanced method signatures and introduced asynchronous patterns for connectivity checks and file handling.	Working	Tez Pratap	02/07/2025

			<ul style="list-style-type: none"> - Improved code readability with better formatting and restructuring of conditionals. - Added error handling and logging to increase application robustness. - Streamlined document signing logic and updated UI control states accordingly. - Cleaned up commented-out code to maintain a tidy codebase. - Updated methods to use `await` for asynchronous calls, ensuring UI responsiveness during long operations. - Changed return types of `OpenCustomCoordinateSelector` and `OpenBrowserForCoordinate` to `Task`. - Updated `WdSaveFormat` references to fully qualified names and removed unnecessary using directives for clarity and maintainability. - Enhanced overall code structure for better readability. 			
5	Fix Issue Of IP Address printing in watermarking module	Mr. Kapoor Sir- Tez Pratap	Fix Issue Of IP Address printing in watermarking module DONE on ADN Server	Done	Tez Pratap	04/07/2025
6	Resolve Vulnerability	—	<p>Resolve Vulnerability</p> <p>1) Home.xaml.cs</p> <ul style="list-style-type: none"> - Refactor CheckUrlStatusAsync for better error handling <p>2) MainWindow.xaml.cs</p> <ul style="list-style-type: none"> - Add error logging in MainWindow.xaml.cs <p>3) SymmetricEncrypt.xaml.cs</p> <ul style="list-style-type: none"> - Add error logging for XML file save exceptions <p>4) SymmetricDecryption.xaml.cs</p> <ul style="list-style-type: none"> - Refactor password validation and file handling logic - Simplified password validation to only check length. - Improved readability with consistent formatting. - Streamlined file handling by removing redundant code. - Enhanced error handling for better user feedback. - Adjusted UI prompts for password input based on options. - Modified threading model for correct UI updates during file processing. - Overall improvements for code clarity, maintainability, and user experience. <p>3) WaterMarking.xaml.cs</p>	Done	Tez Pratap	08/07/2025

			- Improve error handling in GetLocalIPAddress method			
7	Resolve Vulnerability		<p>Resolve Vulnerability</p> <p>1) Helpers.cs</p> <ul style="list-style-type: none"> - Initialize X509Store in SignService.Helpers - Updated the `SignService.Helpers` namespace to initialize an `X509Store` object targeting the current user's personal certificate store. - Removed the declaration of an unused `X509Certificate2` variable, streamlining the code for future certificate operations <p>2) HelperCert.cs</p> <p>Improve error handling and code formatting in HelperCert.cs</p> <ul style="list-style-type: none"> - Added exception variable `cex` in CryptographicException catch block for logging. - Adjusted formatting of `ResponseStatus` initialization for consistency. - Reformatted comments related to `CertThumbPrint` and `responseStatus.Status`. - Streamlined return statements for consistent response handling. - Retained and improved readability of commented-out code. <p>3) Service1.cs</p> <p>Refactor Service1 for improved functionality and readability</p> <p>Significant updates to Service1.svc.cs, including:</p> <ul style="list-style-type: none"> - Added and removed `using` directives for better namespace management. - Introduced new asynchronous methods and modified existing ones. - Enhanced error handling with structured logging. - Refactored methods for improved readability and maintainability. - Improved certificate handling and validation logic. - Refined digital signing and watermarking processes. - Overall focus on robustness and user-friendliness in code. 			
8	Resolve Vulnerability		<p>Resolve Vulnerability</p> <p>1) Helpers.cs</p>	Done	Tez Pratap	09/07/2025

			<ul style="list-style-type: none"> - Initialize X509Store in SignService.Helpers - Updated the `SignService.Helpers` namespace to initialize an `X509Store` object targeting the current user's personal certificate store. - Removed the declaration of an unused `X509Certificate2` variable, streamlining the code for future certificate operations <p>2) HelperCert.cs Improve error handling and code formatting in HelperCert.cs</p> <ul style="list-style-type: none"> - Added exception variable `cex` in CryptographicException catch block for logging. - Adjusted formatting of `ResponseStatus` initialization for consistency. - Reformatted comments related to `CertThumbPrint` and `responseStatus.Status`. - Streamlined return statements for consistent response handling. - Retained and improved readability of commented-out code. <p>3) Service1.cs Refactor Service1 for improved functionality and readability</p> <p>Significant updates to Service1.svc.cs, including:</p> <ul style="list-style-type: none"> - Added and removed `using` directives for better namespace management. - Introduced new asynchronous methods and modified existing ones. - Enhanced error handling with structured logging. - Refactored methods for improved readability and maintainability. - Improved certificate handling and validation logic. - Refined digital signing and watermarking processes. - Overall focus on robustness and user-friendliness in code. 			
9	KT OF E-ISAC	Mr. Yogendra Sir - Tez Pratap	KT OF E-ISAC BY Mr. Yogendra Sir -DID Creation with mapping -User Profile -Claim Handling -Policy Based Authorization	Done	Tez Pratap	10/07/2025

10	KT OF E-ISAC	Mr. Yogendra Sir - Tez Pratap	KT OF E-ISAC BY Mr. Yogendra Sir for I-Card flow Unit to CO, CO to Record Office and Record Office to AFSAC Cell, table relation (BasicDetails,TrnAddress,TrnUpload,TrnIdentityInfo,TrnCardRequest and TrnStepCounter).	Done	Tez Pratap	11/07/2025
11	KT OF E-ISAC	Mr. Yogendra Sir - Tez Pratap	Debug the code of DID Creaction And poit discussed with Yogendra Sir 1. Temprary Session 2. Authorization Policy	Done	Tez Pratap	15/07/2025
12	KT OF E-ISAC	—	Code review and debugging for I-Card flow Unit to CO, CO to Record Office and Record Office to AFSAC Cell, table relation (BasicDetails,TrnAddress,TrnUpload,TrnIdentityInfo,TrnCardRequest and TrnStepCounter).	Done	Tez Pratap	16/07/2025
13	AGIF3.0	Mr. Kapoor Sir - Tez Pratap	Digital Sign on Merge PDF thru DGIS API	Underpr ogress	Tez Pratap	17/07/2025