

**ARMY GROUP INSURANCE FUND**  
**APPLICATION FORM :HOUSE BUILDING ADVANCE**

1. Type of Loan	HBA	2. Army Number	IC963258Y
3. Old Army No	IC852369F	4. Rank	Lt
5. Name	Testing	6. Date of Birth	01-01-2000
7. DOE/DOC	01-01-2020	8. Date of Retirement	01-01-2056
9. Mobile No	9787987674	10. Email ID	test
11. Regt/Corps	ADC	12. PCDA(O)/PAO(OR)	test60
13. PCDA(O) Acct No	78/945/612313A	14. Pan Card	ASDAD7897D
15. Aadhaar Card No	9879-8747-6548	16. Parent Unit	Army Software Developer Center
17. Present Unit	Army Software Developer Center	18. Unit Pin	879465
19. Unit Address	c/o 56 APO	20. Civil Postal Address	
21. Fmn HQ	asasa	22. Date of Prom	
23. Permt Home Address	demo, demo, demo, demo, 987987		
24. Property Address	asa	25. Property Type	Society/AWHO-Flat purchase under construction linked plan
26. Estimated Cost	20000000.00	27. Loan Amt Reqd	6000000.00
28. No of EMI (In Months)	1	29. Salary Acct No	7777777777777777
30. Bank IFSC Code	ASAS6465456		

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 – 127.0.0.1 Date Time – 26-08-2025 04:22 pm

IC963258Y

Lt Testing

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#### **RECOMMENDATIONS AND COUNTERSIGNATURE**

1.I certify that above **HOUSE BUILDING ADVANCE** Application has been submitted by **IC963258Y Lt Testing** 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 IC963258Y Lt Testing 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 7777777777777777 of Bank (sbi) with IFSC ASAS6465456 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.

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27/08/2025 10:59  
26/08/2025 16:22

Applicant Details

1. Applicant Name	John Doe	2. Army Number	SL87978978M
3. Rank	Lt	4. Present Unit	Army Software Developer Center
5. Parent Unit	Army Software Developer Center	6. Date of Birth	10-06-1998
7. Date of Commission	11-06-2025	8. Date of Promotion	
9. Date of Retirement	10-06-2052	10. PAN Card No	ABCDE1234F
11. Aadhaar Card No	1234-5678-9012	12. Mobile No	9876543210
13. Email	johndoe	14. Post Office	Demo Post Office
15. District	Demo District	16. State	Demo State
17. Village/Town	Demo Village	18. Regt/Corps	Assam
19. Army Post Office	c/o 56 APO	20. Present Unit PIN	688789
21. Salary Account No	12345678901234567	22. IFSC Code	HDFC0001234
23. Bank Name	HDFC Bank	24. Bank Branch	HDFC Main Branch
25. PCDA/PAO	test1		

HBA Loan Details

26. Property Type	Society/AWHO-Flat purchase under construction linked plan	27. Property Seller	XYZ Realtors
28. Property Address	123, Some Street, City	29. Property Cost	500000.00
30. Loan Frequency	2		

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Verified by - NewAdmin IP Address – 127.0.0.1 Date Time – 19-06-2025 12:30 PM

SL87978978M

Lt John Doe

Applicant Details

1. Applicant Name	John Doe	2. Army Number	SL87978978M
3. Rank	Lt	4. Present Unit	Army Software Developer Center
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9. Date of Retirement	10-06-2052	10. PAN Card No	ABCDE1234F
11. Aadhaar Card No	1234-5678-9012	12. Mobile No	9876543210
13. Email	johndoe	14. Post Office	Demo Post Office
15. District	Demo District	16. State	Demo State
17. Village/Town	Demo Village	18. Regt/Corps	Assam
19. Army Post Office	c/o 56 APO	20. Present Unit PIN	688789
21. Salary Account No	12345678901234567	22. IFSC Code	HDFC0001234
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SL87978978M

Lt John Doe