

ARMY GROUP INSURANCE FUND
APPLICATION FORM :HOUSE BUILDING ADVANCE

1. Type of Loan	HBA	2. Army Number	IC123456A
3.Old Army No	SC9877897K	4.Rank	Lt
5. Name	Anurag Singh	6. Date of Birth	01-01-2000
7. DOE/DOC	01-01-2020	8.Date of Retirement	01-01-2052
9. Mobile No	6546456587	10. Email ID	anurag
11. Regt/Corps	3GR	12. PCDA(O)/PAO(OR)	test32
13.PCDA(O) Acct No	98/765/456456A	14. Pan Card	ASASA4564A
15. Aadhaar Card No	9877-4564-5665	16. Parent Unit	Army Software Developer Center
17. Present Unit	Army Software Developer Center	18.Unit Pin	789879
19. Unit Address	c/o 99 APO	20. Civil Postal Address	
21. Fmn HQ	asdc	22. Date of Prom	
23. Permt Home Address	asdasd, demo, asdads, asdasdas, 879879		
24. Property Address	sdssdsd	25.Property Type	Society/AWHO-Flat purchase under construction linked plan
26. Estimated Cost	660000.00	27. Loan Amt Reqd	561000.00
28. No of EMI (In Months)	1	29.Salary Acct No	1111111111111111
30. Bank IFSC Code	SDSD6549999		

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 – 06-08-2025 03:18 pm

IC123456A

Lt Anurag Singh

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RECOMMENDATIONS AND COUNTERSIGNATURE

1.I certify that above **HOUSE BUILDING ADVANCE** Application has been submitted by **IC123456A Lt Anurag Singh** 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 IC123456A Lt Anurag Singh 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 1111111111111111 of Bank (sds) with IFSC SDSD6549999 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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06/08/2025 15:18

**APPLICATION FOR WITHDRAWAL UPTO 90 PERCENT OF MATURITY
BENEFIT ON COMPLETION OF 15 YRS OF SERVICE FOR EDUCATION /
MARRIAGE OF CHILDREN OR RENOVATION /REPAIR OF HOUSE IN THE
LAST TWO YEARS OF SERVICE**

PART -1

1. ArmyNo:	IC32156489K	2. Rank:	Sep SKT
3. Name:	test	4. Regt/Corps:	ASSAM
5. Present Unit:	1	6. Date of Birth:	01/01/2000
7. Date of Enrollment:	01/01/2020	8. Total service (In Year):	19
9. E-mail ID:	stest@gmail.com	10. Adhar No:	556565656565
11. PAN No:	AAAAA9999A	12. Mob. No:	5646546545
13. Purpose of withdrawal:	Education of Word above 12th class		

Note:-(All fields above are mandatory)

14. Details of Existing AGIF Loans.

S/No & Type of Loan	Date of Loan Taken	Duration of Loan	Amount Taken
(a) House Building Advance		0	0.00
(b) Conveyance Advance		0	0.00
(c) Computer Advance		0	0.00

PART -2

15. STRIKE OUT THE WHICH EVER IS NOT APPLICABLE

Amount of withdrawal required (Withdrawal will be limited to actual expenditure or 90% of Maturity Benefit whichever is less) : Rs.
0

16. Particulars of Children(For Education/Marriage of Wards only).

- (a) Name of Child :
(b) DO Part-II No :
(c) DO Part-II Date:

17. For Education only(Applicable for children studying in 12th Class and above).

- (a) Presently studying in : graduation
(b) Name of Course/Class for withdrawal required: 12th
(c) Name of College/Institution where studying : akgec
(d) Total Expenditure : 500000.00

18. For Marriage Purpose only

- (a) Age of Ward : 0
(b) Date of Marriage:

19. For Renovation/Repair of House only (Applicable only in last two years of service)

- (a) Address of property intended to make renovation/repair:
(b) Name of property holder(s) :
(c) Estimated cost of expenditure : 0.00
(d) Retirement Date of Service :

20. Any other reason Requiring waiver

(Relevant sp docus alongwith:

Pers appln justifying exhaustion of finances from other sources duly endorsed by CO unit/OC tps not bellow rank of Col)

21. Total No of withdrawal (First/Second)

Note:- (Maximum two withdrawals permitted in entire service):

22.if for the second time

- (a) Reason for first withdrawal:
(b) Amount Paid : 0.00
(c) Date of withdrawal :

23. Bank Details

- (a) Name of the Bank(Salary Account only) (att latest salary statement) : 43fgd
(b) Branch Name : sbi
(c) Account No : 56465465465465
(d) IFSC Code(In case of transferred account present branch IFSC should be mentioned : asasasas564s4a
(e) Bank Address with Pin Code No :
hjgdsajhsadjhgads221711
(f) Contact No of Bank : 78879789

24. Certificate

- (a) Certified that the particulars given above are correct
- (b) I understand that , if I withdraw money from maturity amount , it will reduce my ultimate saving amount receivable at the time of retirement/release/discharge. **I am aware that Rate of Interest of AGIF is more than DSOP/AFPP Fund.**
- (c) Following documents are attached with the application (**Strike out whichever is not applicable**):-

- (i) Attested copy of Birth Pt II Order of child(In case of edn/marriage of child).
- (ii) Attested copy of Fee details of child (For Edn of Child).
- (iii) Cancelled cheque/First page of pass book for NEFT.
- (iv) Latest Pay Slip.
- (v) Marriage invitation Card(In case of marriage of child).
- (vi) Estimate of cost of expdr(For renovation of House in the last two years of service).
- (vii) If the withdrawal is for the second time , gap after first withdrawal should be more than six months.

Unit:

(Signature of the applicant) No:

Date:

Rank:

Name:

COUNTERSIGNED

(Application to be countersigned by the CO unit/OC Tps not below rank of Col)

"It is certified that Army No, Rank , Name and Date of Enrolment has been verified from the Field Service(FS) Docu of individual and found correct. The purpose of withdrawal is genuine and recommended."

(Signature of the applicant)

Station:

Rank:

Date:

Name:

Designation:

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21/05/2025 16:48

**APPLICATION FOR WITHDRAWAL UPTO 90 PERCENT OF MATURITY
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