

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

1. Type of Loan	HBA	2. Army Number	IC123456A
3.Old Army No	IC12456L	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	8797989874	10. Email ID	anurag
11. Regt/Corps	11GR	12. PCDA(O)/PAO(OR)	test37
13.PCDA(O) Acct No	98/765/465499A	14. Pan Card	KJHKJ9877A
15. Aadhaar Card No	9877-9879-7987	16. Parent Unit	Army Software Developer Center
17. Present Unit	Army Software Developer Center	18.Unit Pin	987978
19. Unit Address	c/o 99 APO	20. Civil Postal Address	
21. Fmn HQ	asdc	22. Date of Prom	
23. Permt Home Address	demo, demo, sdwmo, odemp, 987987		
24. Property Address	sdssdsd	25.Property Type	Society/AWHO-Flat purchase under construction linked plan
26. Estimated Cost	10000000.00	27. Loan Amt Reqd	8500000.00
28. No of EMI (In Months)	1	29.Salary Acct No	1111111111111111
30. Bank IFSC Code	ASDA6464546		

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 consturuction 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 mortage 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 liablities whatsover to AGIF together with interest, costs, charges and expeneses thereon.I hereby agress 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 09:37 am

IC123456A

Lt Anurag Singh

**ARMY GROUP INSURANCE FUND**  
**APPLICATION FORM :CAR / TWO WHEELER ADVANCE**

1. Type of Loan	Two Wheeler	2. Army Number	IC54465798N
3.Old Army No	IC56454646Y	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	9879877789	10. Email ID	anurag
11. Regt/Corps	11GR	12. PCDA(O)/PAO(OR)	test37
13.PCDA(O) Acct No	97/798/987798A	14. Pan Card	ASASA7897A
15. Aadhaar Card No	9878-9778-9878	16. Parent Unit	Army Software Developer Center
17. Present Unit	Army Software Developer Center	18.Unit Pin	798798
19. Unit Address	c/o 56 APO	20. Civil Postal Address	
21. Fmn HQ	asdc	22. Date of Prom	
23. Permt Home Address	demo, demo, demo, demo, 879879		
22. Dealer Name	desaler nadme	23. Model Name	assad
24.Vehicle Cost	5465645	25. Vehicle Type	Two Wheeler
26. Loan Amt Reqd:	1000000.00	27. Loan Frequency	1
28.Salary Acct No	1111111111111111	29. Bank IFSC Code	ASAS5486878

30. I state and certify that:

- (a) I have read the instr / rules regulating the grant of loan to AGIF members for purchase of four / two wheeler and agree to abide by the terms and conditions stipulated therein from time to time. I agree to pay the one-time non-refundable insurance premium and abide by its terms and conditions.
- (b) I shall refund in one lump sum the full loan together with interest outstanding thereon, in case, I wish to sell the vehicle. The vehicle will be kept comprehensively insured from the date of its purchase till the loan together with interest, is fully repaid to AGIF. I will not use the vehicle for commercial purpose.
- (c) Attested copy of **RC, Insurance, Bill / Invoice and Cash Receipt from Dealer** will be submitted within 180 days of sanction of loan. I shall refund the loan in one lump-sum with interest in the event of my failure to purchase the vehicle or to produce relevant documents of purchase within the stipulated time **180 days**, failing which I authorise MD, AGIF to effect recovery of the entire outstanding amount together with additional interest of 2% for default period, through my IRLA.

31. I further agree that:

- (a) If, at any time, it is found that I have obtained Car / Two Wheeler Loan from AGIF by misrepresentation, misstatement or fraud.
- (b) I will ensure that I will maintain adequate credit in my IRLA during the duration of repayment of complete loan instalments.
- (c) I will repay the loan amount with interest by monthly deductions from my salary.
- (d) In case the vehicle for which loan has been obtained meets with an accident.

(e) In the event of my becoming non-effective / retirement / dismissal / premature retirement.

(f) I will pay the sum of loan amount or the balance remaining unpaid.

32. 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 – 07-08-2025 11:01 am

IC54465798N

Lt Anurag Singh

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#### RECOMMENDATIONS AND COUNTERSIGNATURE

1. I certify that above **Loan Application** has been submitted by **IC54465798N Lt Anurag Singh** of my Unit **Army Software Developer Center**. I identify his signature on supporting documents as attested by him and certify them to be correct.

2. It's certified that I am the CO/OC Tps of **IC54465798N Lt Anurag Singh** and I am authorised to countersign financial documents of this individual.

3. I have interviewed him on **07-08-2025** 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 (**SBI**) with IFSC **SBI** as given in the application and cancelled cheque is of Salary account of **IC54465798N Lt Anurag Singh**

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.

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