

ARMY GROUP INSURANCE FUND
APPLICATION FORM :PERSONAL COMPUTER LOAN

1. Type of Loan	PCA	2. Army Number	IC4324324F
3.Old Army No	IC32423423M	4.Rank	Lt
5. Name	John Doeaa	6. Date of Birth	01-01-1990
7. DOE/DOC	01-01-2010	8.Date of Retirement	01-01-2042
9. Mobile No	9876543210	10. Email ID	johndoe@example.com@gmail.com
11. Regt/Corps	ASSAM	12. PCDA(O)/PAO(OR)	Assam Regt, Shillong
13.PCDA(O) Acct No	56/465/465499A	14. PAN Card	ABCDE1234F
15. Aadhaar Card No	123456789012	16. Parent Unit	Army Software Developer Center
17. Present Unit	Army Software Developer Center	18.Unit PIN	324242
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	asdsadsad, dssdfsd, sdfsdf, dsfsdfs, 645465		
24. Dealer Name	dfasds	25. Model Name	asdf
26. Est Cost:	2000000.00	27. Loan Amt Reqd:	200000.00
28. Loan Frequency	1	29.Salary Acct No	1111111111111111
30. Bank IFSC Code	ASAS4564654		

31. I state and certify that:

- (a) I have read the rules regulating the grant of loan to AGIF members for purchase of personal computer and agree to abide by the terms and conditions stipulated therein from time to time.
- (b) I will maintain adequate credit in my IRLA during the duration of repayment of complete loan instalments. In case of any debit balance resulting in non-remittance of EMI (instalment) by the CDA (O) / PAO(OR) to AGIF, I undertake to pay it directly alongwith interest for period of default. I shall refund in one lump sum the full loan together with interest outstanding thereon, in case, I wish to sell the computer prior to liquidation of Loan.
- (c) Loan Amount being taken as PCA loan will be used for purchasing of Computers / Laptops only. The said amount will not be used for any other purposes. I will repay the loan amount with interest by monthly deductions from my salary and I hereby authorise the AGIF to make such deductions.
- (d) In the event of my becoming non-effective / retirement / dismissal / premature retirement and death preceding retirement, 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 that may be sanctioned to me, Insurance / Disability / Maturity / survival benefit of AGIF, death benefits, DSOP Fund, DCRG, Commuted value of pension, leave encashment, Service pension, payable to the Applicant, without any demur from any quarter.

I will pay the sum of loan amount or the balance remaining unpaid at the date of retirement / dismissal / premature retirement from service by equal payments on the first day of every month and will pay interest on the sum remaining due as calculated according to the rules. I authorise the PAO (OR) / CDA (O) to deduct the amount as conveyed by AGIF from my salary.

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.

IC4324324F

Lt John Doeaa

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RECOMMENDATIONS AND COUNTERSIGNATURE

1. I certify that above **PCA** Application has been submitted by **IC4324324F Lt John Doeaa** 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 **IC4324324F Lt John Doeaa** 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 **sdaasas** with IFSC **ASAS4564654** as given in the application and cancelled cheque is of Salary account of **IC4324324F Lt John Doeaa**
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.

Verified by - Ankit IP Address – 127.0.0.1 Date Time – 14-11-2025 11:39 am

Digital Signature of CO

IC123456784L

Lt Ankit Singh

Mobile No: 7788996655

Digital Sign On: 14-11-2025 11:39

Q: What is the Army Group Insurance Fund (AGIF) and what is its purpose?

A: AGIF stands for Army Group Insurance Fund.

It is an organization of the Indian Army that provides financial security and welfare to its personnel through:

- Life Insurance Cover for Regular Army Personnel
- Insurance Cover for TA, APS and DSC personnel
- Additional Insurance Cover for Army Aviation Pilots
- Disability Benefits
- Maturity Benefits
- Final Withdrawal from Maturity Benefit towards meeting obligations of marriage and education of members' children
- Ex Gratia Disability Allowance to severely handicapped and disabled Officers, JCOs/OR, and Cadets undergoing training at IMA and OTA
- Insurance Cover for Cadets at NDA, IMA, OTA, CME, MCTE, MCEME, and AFMC
- Sustenance Allowance to differently abled children of service personnel dying in harness
- Post Retirement Extended Insurance Scheme (PREIS) with refund of premium on maturity
- Social Security Deposit Scheme for widows and minors
- Conveyance Advance Scheme
- House Building Advance Scheme
- Personal Computer Advance Scheme
- Conveyance and House Building Advance Linked Group Life Insurance Scheme

The main aim of AGIF is to provide a safety net and financial assistance to Army personnel and their families during and after service.

Q: Does AGIF come under the Right to Information Act (RTI), 2005?

A: No, AGIF does not fall under the purview of the RTI Act. It is not considered a "State" under Article 12 of the Indian Constitution. Hence, AGIF is independent in its functioning and not bound to disclose internal details under RTI requests.

Q: How much is the insurance cover for serving Officers and JCOs/OR under AGIF?

A: Officers contribute ₹10,000 per month and are insured for ₹1 crore, with a 100% disability cover of ₹25 lakh. JCOs/OR contribute ₹5,000 per month and are insured for ₹50 lakh, with a 100% disability cover of ₹12.5 lakh. The disability cover reduces proportionately for disabilities below 100%.

Q: What additional cover is given to Army Aviation Corps Officers?

A: Army Aviation Corps Officers who are in receipt of Flying Pay are provided an additional insurance cover of ₹7 lakh, over and above their regular AGIF insurance.

Q: What is Extended Insurance (EI) and who is eligible for it?

A: Extended Insurance (EI) is a post-retirement insurance cover provided to Army personnel. Officers can opt for EI by paying a one-time refundable premium of ₹1,60,000, which provides ₹15 lakh cover for 26 years post-retirement or until 80 years of age (whichever is earlier). JCOs/OR can opt for EI by paying ₹68,000, which provides ₹7.5 lakh cover for 30 years post-retirement or until 75 years of age.

Q: What is the Social Security Deposit (SSD) Scheme?

A: SSD is designed to safeguard the interests of widows and minor children of deceased soldiers. Instead of paying the insurance benefit directly in lump sum, AGIF invests it in Fixed Deposits with nationalized banks. For widows, the deposits are locked for 2–5 years, and for minor children, the deposits remain until they attain majority. Interest is paid quarterly to beneficiaries.

Q: What is the Sustenance Allowance Scheme for specially abled children?

A: AGIF provides a monthly sustenance allowance of ₹12,000 per child (for up to two children) of soldiers who die in harness. The child must have a disability of at least 40%, certified by a medical authority, and must not be capable of earning a living. Disabilities include autism, cerebral palsy, blindness, mental illness, hearing impairment, and others.

Q: What is the Ex-Gratia Disability Allowance?

A: In addition to the 100% disability benefit, AGIF provides Ex-Gratia Disability Allowance to members invalidated out with 100% disability who require constant attendance. The allowance equals the interest earned on a corpus of ₹25 lakh (for Officers) or ₹12.5 lakh (for JCOs/OR) invested by AGIF. Interest is paid quarterly, and the corpus reverts to AGIF upon the beneficiary's death.

Q: What is House Building Advance (HBA) under AGIF?

A: HBA is a loan scheme for construction, purchase, or repair of a dwelling unit. Officers can avail up to ₹80 lakh at 7.5% interest. JCOs can avail ₹35 lakh, and OR can avail ₹30 lakh at 7%. For repairs or alterations, the limit is ₹20 lakh. An additional ₹5 lakh is available for electric vehicles included in house loans.

Q: Can a member take a second HBA loan?

A: Yes, a second HBA can be availed after liquidation of the first loan. It is sanctioned for the balance amount required for construction or purchase, and all other terms remain the same.

Q: What is the revised policy regarding HBA on Gift Deeds?

A: Earlier, HBA was only given if the member had a clear title in their name or jointly with spouse. Since parents can revoke Gift Deeds under the 2007 Parents & Senior Citizens Act, AGIF revised the policy to allow HBA against such Gift Deeds if the surviving parent provides a certificate acknowledging AGIF's charge on the property.

Q: What is the Pre-EMI system and how has it changed?

A: Earlier, members paid Pre-EMI (interest on disbursed loan installments) until the final disbursement, after which EMI began. This caused financial burden. AGIF replaced it with two options:

- Option I: EMI on the full sanctioned amount from the first installment (default).
- Option II: EMI based on disbursed installment amount, with EMI increasing as more installments are released.

Q: What concessions are given in case of delayed housing projects?

A: AGIF allows members to withdraw from delayed projects and reapply for HBA, provided refunded amounts are settled. It also permits flexibility to enhance loans before possession and allows transfer of loans to new AWHO allotments in case of change.

Q14: What is Conveyance Advance (CA) and its maximum limit?

A: CA is a loan for vehicles. Officers can get up to ₹20 lakh for a new car (₹25 lakh for EVs), ₹10 lakh for a second-hand car, and ₹10 lakh for a two-wheeler. JCOs/OR can get ₹10 lakh for new cars (₹15 lakh for EVs), ₹5 lakh for second-hand cars, and ₹2 lakh for two-wheelers.

Q: How many times can a member avail conveyance loan?

A: A maximum of three times in their career, with only two loans allowed for four-wheelers. One four-wheeler and one two-wheeler loan can run concurrently.

Q: What is the interest rate on Conveyance Advance?

A: 8.25% per annum, fixed for all categories.

Q: What happens if EMI is not deducted from pay slip?

A: Members must remit EMI directly to AGIF via Demand Draft, post-dated cheques, or NEFT. It is the responsibility of the loanee to check their payslip and ensure EMI deduction.

Q: What is Personal Computer Advance (PCA)?

A: PCA is a loan scheme for buying computers. Officers can avail it on commissioning, while JCOs/OR can avail it after two years of service. The maximum limit is ₹2 lakh at 8.5% interest, repayable over 4 years. It can be availed twice in service.

Q: Can re-employed officers avail PCA or CA?

A: No. Re-employed officers are not eligible for either Personal Computer Advance or Conveyance Advance.

Q: What is MAWD (Maturity Advance Withdrawal)?

A: MAWD allows withdrawal of up to 90% of maturity benefits after 15 years of service for children's education (class 12 and above), children's marriage, or for house repair/renovation in the last two years of service. Maximum two withdrawals are permitted, with at least six months gap.

Q: What documents are required for MAWD for education purposes?

A: Attested birth certificate of the child, bonafide certificate/admission letter, and fee details from the institution.

Q: What documents are required for MAWD for marriage purposes?

A: Attested copy of birth certificate, marriage invitation card, and other proof of the ward's eligibility.

Q: What documents are required for MAWD for house renovation?

A: Property ownership details, estimated expenditure certificate, and proof of nearing retirement (last two years of service).

Q: What is the Saving Element in AGIF contributions?

A: A part of the monthly subscription goes into a savings element, which accumulates and earns annualized returns. Historically, returns have ranged between 8–10% annually depending on the year of joining.

Q: How are returns on the Saving Element calculated?

A: Using the XIRR (Extended Internal Rate of Return) method, which accounts for irregular contribution intervals and calculates true annualized yield.

Q: How does AGIF protect members against fraud?

A: AGIF regularly issues advisories warning against fraudsters who impersonate officials or demand money for processing claims. AGIF clarifies it has no agents and never demands fees for claims.

Q: What should members do if they receive fraudulent calls in AGIF's name?

A: They should not share personal details, not transfer any money, and immediately inform AGIF. Official contact numbers and emails should be used for verification.

Q: How are IT rebate certificates provided to loanees?

A: Earlier sent by post, IT rebate certificates are now issued via email. Members must provide their Folio No, Army/IC No, and registered mobile number to AGIF for receipt.

Q: What is the Benevolent Reserve Fund (BRF) used for now?

A: Since May 2018, BRF is limited to three activities:

(1) Running the Social Security Deposit Scheme,

(2) Ex-gratia grants to cadets invalidated out with <20% disability, and

(3) Sustenance allowance to specially abled children of personnel who die in harness.

Q: Where is AGIF headquarters located and how can members contact?

A: AGIF HQ is at AGI Bhawan, Rao Tula Ram Marg, PO – Vasant Vihar, Post Bag No. 14, New Delhi – 110057.

•Exchange: 011-26142749 / 26145058

- Claims Division: 011-26145709 / claimdiv@armygroupinsurance.in
- Loan Division: 011-26148055 / loandiv@armygroupinsurance.in
- General Email: agif@armygroupinsurance.in

Q: What are the common fraud methods used in AGIF's name?

A: Fraudsters often impersonate AGIF officials or CDA staff and lure veterans by promising quick settlement of dues, TDS refunds, or lottery winnings. They usually have personal service details (Army No, DOB, rank, claims history) and ask the victim to deposit around 10% as "service charges." AGIF warns that no such charges exist and advises caution.

Q: Does AGIF authorize any private firms or agents to recover money on behalf of veterans?

A: No. AGIF has not employed any firm or agent. Any demand for money in the name of AGIF is fraudulent. All claim settlements are processed directly by AGIF without middlemen.

Q: How can one report fraud related to AGIF?

A: Veterans and serving personnel should immediately contact AGIF at official numbers or email (adagif@gmail.com) if approached by suspected fraudsters. They should also avoid sharing personal details with strangers claiming to represent AGIF.

Q: What is the current policy on House Building Advance (HBA) when a property is gifted?

A: If a property is transferred to a member through a registered Gift Deed, AGIF accepts it as valid security for HBA. However, due to provisions in the Senior Citizens Act 2007 allowing parents to revoke gifts, the surviving parent must provide a signed certificate acknowledging AGIF's charge even if the gift is revoked.

Q: Why was the HBA Gift Deed policy revised?

A: Because earlier members lost eligibility when parents revoked Gift Deeds. The revision ensures members are not deprived of benefits and AGIF's charge on property remains valid.

Q: What is the maximum withdrawal allowed under MAWD?

A: Members can withdraw up to 90% of the maturity benefit for education (Class 12 and above), marriage of children, or house renovation in the last two years of service.

Q: How many MAWD withdrawals are permitted during service?

A: Maximum two withdrawals are allowed in the entire service, with a mandatory gap of at least six months between them.

Q: What warning is issued in MAWD applications regarding savings?

A: Applicants must certify they understand that withdrawing money from the maturity amount reduces the final savings receivable at retirement. They are reminded that AGIF offers higher interest than DSOP/AFPP funds.

Q: What major change was introduced in the Pre-EMI policy for HBA?

A: AGIF discontinued Pre-EMI (interest-only recovery during disbursement) and replaced it with two EMI options: full sanctioned EMI from first installment (default), or step-up EMI increasing with each installment disbursed.

Q: Why was the Pre-EMI system replaced?

A: Because loanees were burdened with paying large Pre-EMIs without reducing principal. The new EMI options are fairer and reduce overall financial strain.

Q: What happens if a housing project is delayed and possession is not given?

A: Loanees faced loss in Pre-EMI and rent, plus loss of IT rebates. AGIF allows withdrawal from delayed projects, transfer of loans to new allotments, and reworking of EMIs for frozen cases.

Q: What is the definition of “Delayed Project” in AGIF policy?

A: A project that has exceeded 5 years since construction began, or one not completed within 12 months of its projected possession date.

Q: What is the Benevolent Reserve Fund (BRF)?

A: BRF is a special fund of AGIF used to provide social security measures. Since 01 May 2018, it is limited to running the SSD scheme, providing ex-gratia grants to cadets with <20% disability, and sustenance allowance to specially abled children of soldiers who die in service.

Q: Is scholarship available from BRF?

A: No. The scholarship scheme from BRF for wards of Army personnel in AWES institutes was discontinued from academic year 2018–19.

Q: What is the process for applying for PCA or CA loans online?

A: Members must access the AGIF webpage through Army Intranet (ADN), fill the online form, print it, sign it, and get it countersigned by their CO/OC. Then all supporting documents are scanned into a single PDF and uploaded via the AGIF portal.

Q: Can loan applications be submitted from civilian internet?

A: No. Online AGIF loan applications are accessible only through the Army Intranet (ADN), not civilian internet.

Q: What documents are mandatory for loan application submission?

A: Cancelled cheque of salary account, latest pay slip, dealer's quotation, driving license (for CA), and duly countersigned application. All must be scanned into a single PDF file.

Q: What happens if loan documents are uploaded piecemeal?

A: Applications will be rejected. AGIF strictly requires a single PDF file containing all documents.

Q: What is the EMI structure for PCA at 8.5% interest?

A: For ₹2 lakh over 4 years, EMI is ₹4,930. For ₹50,000 over 1 year, EMI is ₹4,361. Other slab-wise EMIs are pre-calculated in AGIF rules.

Q: How many Conveyance Advances can an officer avail?

A: Three in total service, with a maximum of two for four-wheelers. One car and one two-wheeler loan can run simultaneously.

Q: Can CA be sanctioned for vehicles already purchased?

A: No. Loans are not sanctioned for vehicles bought before loan sanction date.

Q: What is the maximum repayment period for conveyance loans?

A: For new cars, up to 96 months for first-time loan, 72 months for second. For two-wheelers, maximum 60 months.

Q: What happens if second-hand car is older than 6 years?

A: CA will not be sanctioned for vehicles older than six years or those under existing loans.

Q: What are the penalties if cost of purchased vehicle is less than dealer quotation?

A: The difference must be refunded to AGIF with 2% penal interest. EMI count will be reduced but EMI amount will remain fixed.

Q: What is the penalty for not submitting RC/Insurance within 180 days of CA sanction?

A: A 2% additional interest is levied for the default period, over and above sanctioned interest.

Q: What are the loan NEFT details for repayment?

A:

- HBA: A/c No 90722010004836 (Syndicate Bank, AGI Bhawan)
- CA: A/c No 90722010015791
- PCA: A/c No 90722010008235

All accounts under IFSC SYNB0009072.

Q: What must a loanee do after transferring NEFT repayment?

A: Inform AGIF immediately with Folio No, loan type, amount, and UTR number. A confirmatory SMS will be sent within 48 hours.

Q: What should members do if confirmatory SMS is not received after NEFT?

A: Contact AGIF immediately. The onus lies with the loanee to ensure transaction is updated.

Q: Why did AGIF switch to NEFT payments?

A: To avoid delays and risks of cheques/DDs lost in transit, and to modernize payment process.

Q: How are IT rebate certificates now issued?

A: By email instead of postal dak. Members must provide Folio No, Army/IC No, and registered mobile to AGIF.

Q: What is the Saving Element in officer subscriptions?

A: It is the accumulated portion of monthly contribution, invested by AGIF, and compounded over service. For example, an officer joining in 1981 had ₹6.8 lakh contribution that grew to over ₹16.9 lakh by 2019, yielding ~10.5% annualized return.

Q: What formula does AGIF use to calculate returns?

A: The XIRR (Extended Internal Rate of Return) function in Excel is used, which accounts for irregular contributions and computes true annualized yield.

Q: What has been the trend of annualized return over years?

A: Early joiners (1981–85) earned ~10.4% return. By 2015–18, returns reduced slightly to ~8.5–9.2% due to market interest rate trends.

Q: Does AGIF Saving Element apply equally to JCOs/OR?

A: Yes. The percentage return is uniform across ranks since investments are pooled; only contribution amounts differ.

Q: What is the Nomination Form in AGIF?

A: A legal form where members nominate beneficiaries (spouse, children, parents, etc.) to receive AGIF benefits in case of death or retirement.

Q: Who can be nominated if the member is unmarried?

A: Parents, unmarried/widowed sisters, or minor brothers. If no family exists, any person, corporate body, or institution can be nominated.

Q: Who are Class I legal heirs in AGIF benefits?

A: Wife, children, and mother. Benefits are mandatorily shared among them as per law of succession.

Q: Does a Will override an AGIF nomination?

A: No. Unless the Will specifically revokes the AGIF nomination, the nomination form takes precedence over a general Will.

Q: How often should nominations be reviewed?

A: Every five years, or upon change in family status (marriage, birth, death, divorce).

Q: Who is considered guardian for minor nominees?

A: The mother is treated as the natural guardian, and benefits for minors are paid through her without requiring guardianship certificates.

Q: What is the maximum EMI for HBA?

A: The maximum EMI for HBA is 240.

Q: What is the maximum loan amount for HBA?

A:

- Officers: ₹ 1 Crore
- JCOs: ₹ 50 Lakh
- OR: ₹ 40 Lakh

Q: What is the rate of interest for HBA?

A:

- Officers: 7.5%
- JCOs/OR: 7%

Q: What is the maximum EMI for HBA (Repair & Renovation)?

A: The maximum EMI is 120.

Q: What is the maximum loan amount for HBA (Repair & Renovation)?

A: ₹ 20 Lakh.

Q: What is the rate of interest for HBA (Repair & Renovation)?

- A:
- Officers: 8%
 - JCOs/OR: 7.5%

Q: What is the maximum EMI for Conveyance Advance (CA)?

A: The maximum EMI is 96.

Q: What is the maximum eligible loan amount under CA?

A:

- New Car: Officers – ₹ 20 Lakh, JCOs/OR – ₹ 10 Lakh
- Electric Vehicle (EV): Officers – ₹ 25 Lakh, JCOs/OR – ₹ 15 Lakh
- Old Car: Officers – ₹ 10 Lakh, JCOs/OR – ₹ 5 Lakh (Max EMI 72)
- Two-Wheeler (TW): Officers – ₹ 10 Lakh, JCOs/OR – ₹ 2 Lakh (Max EMI 60)

Q: What is the rate of interest for CA?

A:

- Officers: 8.25%

- JCOs/OR: 8.25%

Q: What is the maximum EMI for PCA?

A: The maximum EMI is 48.

Q: What is the maximum eligible loan amount under PCA?

A: ₹ 2 Lakh.

Q: What is the rate of interest for PCA?

A:

- Officers: 8.50%

- JCOs/OR: 8.50%

Q: What is AGIF's caution regarding fraudsters?

A: AGIF warns members never to pay money to touts for claim settlement, loan approval, or maturity benefits. All services are direct and free.

Q: Are cadets covered under AGIF?

A: Yes. Cadets at IMA/OTA/MCEME/CME/MCTE (in receipt of stipend) pay ₹10,000/month and get ₹1 crore cover. NDA/OTA/AFMC cadets (no stipend) pay one-time ₹7,200 and get ₹15 lakh cover.

Q: What is the insurance cover for BSc Nursing cadets?

A: Onetime premium ₹4,625 with ₹8 lakh cover.

Q: Are TA and DSC personnel covered?

A: Yes. TA officers pay ₹48,000/year for ₹50 lakh cover; DSC JCOs/OR pay ₹2,590/month for ₹37.5 lakh cover.

Q: How does AGIF handle disputes among heirs?

A: Disputes are referred to the AGIF Claim Committee, whose decision is final unless a court order exists. Till resolution, money is kept in AGIF SSD account.

Q: What happens if a nominee predeceases the member?

A: Nomination must be redone. If not, benefits are distributed as per succession law.

Q: What happens if a member dies in battle casualty?

A: Benefits are shared among wife, children, and parents with mandatory minimum 50% to parents if alive.

Q: What is AGIF's warning about touts for IT rebate certificates?

A: Members should not depend on middlemen; IT certificates are emailed directly on providing Folio, Army/IC No, and registered mobile.

Q: What are AGIF contact numbers for loan-related queries?

A: Loan Division Help Desk – 011-26148055 / 26148654 / 26143693.

Q: What is AGIF's Claims Help Desk contact?

A: 011-26145709 / 26143393, Claim (Officer): 8882484303, JCO/OR Insurance Section: 7290007425.

Q: What are AGIF's email IDs for official communication?

A: General: agif@armygroupinsurance.in; Claims: claimdiv@armygroupinsurance.in; Loans: loandiv@armygroupinsurance.in.

Q: What is the purpose of AGIF's Sustenance Allowance?

A: To financially support specially abled children of soldiers who die in harness, covering disabilities like autism, cerebral palsy, blindness, mental retardation, and more.

Q: What are the disability categories for Ex-Gratia Allowance?

A: Total blindness, paraplegia, quadriplegia, irreversible coma, and amputation of both legs or arms.

Q: What is AGIF's cautionary note on fraud in brochures?

A: Members must beware of anyone demanding money for early processing of dues, loans, or claims. AGIF neither employs mediators nor demands fees.

Q: What loan concessions were introduced after 2018?

A: Relief from Pre-EMI burden, option to withdraw from delayed projects, and allowance for loan transfer in case of AWHO allotment change.

Q: Can CA or PCA EMI be changed after sanction?

A: No. Once loan is sanctioned, EMI and amount remain fixed.

Q: Can AGIF loans be disbursed in cash?

A: No. Since 2015, all loans are disbursed through NEFT transfer to salary account.

Q: How to check the status of a loan application (APPL)?

A: To check the status of your loan application, first click on “Apply for Loan Online”. A dropdown menu will open—select “Check Status” from it. Then, enter your Army Number and Date of Birth to view your application status.

Link:- https://agif.army.mil/Car_PC_Advance_Application/CheckAppStatus

Q: What is a Car Application (CA)?

A: Car Application, also called Conveyance Advance (CA), is a loan scheme provided by AGIF to Army personnel for purchasing vehicles. It includes:

- Loan facility for new cars, old cars, and electric vehicles (EVs)

- Loan facility for two-wheelers (TW)
- Repayment through monthly EMIs
- Applicable interest rates for both Officers and JCOs/OR

Q: What are the present AGIF Schemes?

A: The present AGIF schemes are:

- Life Insurance Cover for Regular Army Personnel
- Insurance Cover for TA, APS and DSC personnel
- Additional Insurance Cover for Army Aviation Pilots
- Disability Benefits
- Maturity Benefits
- Final Withdrawal from Maturity Benefit towards meeting obligations of marriage and education of members' children
- Ex Gratia Disability Allowance to severely handicapped and disabled Officers, JCOs/OR, and Cadets undergoing training at IMA and OTA
- Insurance Cover for Cadets at NDA, IMA, OTA, CME, MCTE, MCEME, and AFMC
- Sustenance Allowance to differently abled children of service personnel dying in harness
- Post Retirement Extended Insurance Scheme (PREIS) with refund of premium on maturity
- Social Security Deposit Scheme for widows and minors
- Conveyance Advance Scheme
- House Building Advance Scheme
- Personal Computer Advance Scheme
- Conveyance and House Building Advance Linked Group Life Insurance Scheme

Q: What is PCA Application or Computer Application?

A: PCA stands for Personal Computer Advance. It is a loan scheme under AGIF that provides financial assistance to Army personnel for purchasing a personal computer. Key details are:

- Maximum loan amount: ₹2 Lakh
- Maximum repayment period: 48 EMIs
- Rate of interest: 8.50% (for both Officers and JCOs/OR)

Q: What is HBA Application?

A: HBA stands for House Building Advance. It is a loan scheme under AGIF that provides financial assistance to Army personnel for construction, purchase, or renovation of a house. Key details are:

- Maximum EMI: 240
- Maximum Loan Amount: ₹1 Crore (Officers), ₹50 Lakh (JCOs), ₹40 Lakh (OR)
- Rate of Interest: 7.5% (Officers), 7% (JCOs/OR)

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Q: What is the Army Group Insurance Fund (AGIF) and what is its purpose?

A: AGIF stands for Army Group Insurance Fund.

It is an organization of the Indian Army that provides financial security and welfare to its personnel through:

- Life Insurance Cover for Regular Army Personnel
- Insurance Cover for TA, APS and DSC personnel
- Additional Insurance Cover for Army Aviation Pilots
- Disability Benefits
- Maturity Benefits
- Final Withdrawal from Maturity Benefit towards meeting obligations of marriage and education of members' children
- Ex Gratia Disability Allowance to severely handicapped and disabled Officers, JCOs/OR, and Cadets undergoing training at IMA and OTA
- Insurance Cover for Cadets at NDA, IMA, OTA, CME, MCTE, MCEME, and AFMC
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The main aim of AGIF is to provide a safety net and financial assistance to Army personnel and their families during and after service.

Q: Does AGIF come under the Right to Information Act (RTI), 2005?

A: No, AGIF does not fall under the purview of the RTI Act. It is not considered a "State" under Article 12 of the Indian Constitution. Hence, AGIF is independent in its functioning and not bound to disclose internal details under RTI requests.

Q: How much is the insurance cover for serving Officers and JCOs/OR under AGIF?

A: Officers contribute ₹10,000 per month and are insured for ₹1 crore, with a 100% disability cover of ₹25 lakh. JCOs/OR contribute ₹5,000 per month and are insured for ₹50 lakh, with a 100% disability cover of ₹12.5 lakh. The disability cover reduces proportionately for disabilities below 100%.

Q: What additional cover is given to Army Aviation Corps Officers?

A: Army Aviation Corps Officers who are in receipt of Flying Pay are provided an additional insurance cover of ₹7 lakh, over and above their regular AGIF insurance.

Q: What is Extended Insurance (EI) and who is eligible for it?

A: Extended Insurance (EI) is a post-retirement insurance cover provided to Army personnel. Officers can opt for EI by paying a one-time refundable premium of ₹1,60,000, which provides ₹15 lakh cover for 26 years post-retirement or until 80 years of age (whichever is earlier). JCOs/OR can opt for EI by paying ₹68,000, which provides ₹7.5 lakh cover for 30 years post-retirement or until 75 years of age.

Q: What is the Social Security Deposit (SSD) Scheme?

A: SSD is designed to safeguard the interests of widows and minor children of deceased soldiers. Instead of paying the insurance benefit directly in lump sum, AGIF invests it in Fixed Deposits with nationalized banks. For widows, the deposits are locked for 2–5 years, and for minor children, the deposits remain until they attain majority. Interest is paid quarterly to beneficiaries.

Q: What is the Sustenance Allowance Scheme for specially abled children?

A: AGIF provides a monthly sustenance allowance of ₹12,000 per child (for up to two children) of soldiers who die in harness. The child must have a disability of at least 40%, certified by a medical authority, and must not be capable of earning a living. Disabilities include autism, cerebral palsy, blindness, mental illness, hearing impairment, and others.

Q: What is the Ex-Gratia Disability Allowance?

A: In addition to the 100% disability benefit, AGIF provides Ex-Gratia Disability Allowance to members invalidated out with 100% disability who require constant attendance. The allowance equals the interest earned on a corpus of ₹25 lakh (for Officers) or ₹12.5 lakh (for JCOs/OR) invested by AGIF. Interest is paid quarterly, and the corpus reverts to AGIF upon the beneficiary's death.

Q: What is House Building Advance (HBA) under AGIF?

A: HBA is a loan scheme for construction, purchase, or repair of a dwelling unit. Officers can avail up to ₹80 lakh at 7.5% interest. JCOs can avail ₹35 lakh, and OR can avail ₹30 lakh at 7%. For repairs or alterations, the limit is ₹20 lakh. An additional ₹5 lakh is available for electric vehicles included in house loans.

Q: Can a member take a second HBA loan?

A: Yes, a second HBA can be availed after liquidation of the first loan. It is sanctioned for the balance amount required for construction or purchase, and all other terms remain the same.

Q: What is the revised policy regarding HBA on Gift Deeds?

A: Earlier, HBA was only given if the member had a clear title in their name or jointly with spouse. Since parents can revoke Gift Deeds under the 2007 Parents & Senior Citizens Act, AGIF revised the policy to allow HBA against such Gift Deeds if the surviving parent provides a certificate acknowledging AGIF's charge on the property.

Q: What is the Pre-EMI system and how has it changed?

A: Earlier, members paid Pre-EMI (interest on disbursed loan installments) until the final disbursement, after which EMI began. This caused financial burden. AGIF replaced it with two options:

- Option I: EMI on the full sanctioned amount from the first installment (default).
- Option II: EMI based on disbursed installment amount, with EMI increasing as more installments are released.

Q: What concessions are given in case of delayed housing projects?

A: AGIF allows members to withdraw from delayed projects and reapply for HBA, provided refunded amounts are settled. It also permits flexibility to enhance loans before possession and allows transfer of loans to new AWHO allotments in case of change.

Q14: What is Conveyance Advance (CA) and its maximum limit?

A: CA is a loan for vehicles. Officers can get up to ₹20 lakh for a new car (₹25 lakh for EVs), ₹10 lakh for a second-hand car, and ₹10 lakh for a two-wheeler. JCOs/OR can get ₹10 lakh for new cars (₹15 lakh for EVs), ₹5 lakh for second-hand cars, and ₹2 lakh for two-wheelers.

Q: How many times can a member avail conveyance loan?

A: A maximum of three times in their career, with only two loans allowed for four-wheelers. One four-wheeler and one two-wheeler loan can run concurrently.

Q: What is the interest rate on Conveyance Advance?

A: 8.25% per annum, fixed for all categories.

Q: What happens if EMI is not deducted from pay slip?

A: Members must remit EMI directly to AGIF via Demand Draft, post-dated cheques, or NEFT. It is the responsibility of the loanee to check their payslip and ensure EMI deduction.

Q: What is Personal Computer Advance (PCA)?

A: PCA is a loan scheme for buying computers. Officers can avail it on commissioning, while JCOs/OR can avail it after two years of service. The maximum limit is ₹2 lakh at 8.5% interest, repayable over 4 years. It can be availed twice in service.

Q: Can re-employed officers avail PCA or CA?

A: No. Re-employed officers are not eligible for either Personal Computer Advance or Conveyance Advance.

Q: What is MAWD (Maturity Advance Withdrawal)?

A: MAWD allows withdrawal of up to 90% of maturity benefits after 15 years of service for children's education (class 12 and above), children's marriage, or for house repair/renovation in the last two years of service. Maximum two withdrawals are permitted, with at least six months gap.

Q: What documents are required for MAWD for education purposes?

A: Attested birth certificate of the child, bonafide certificate/admission letter, and fee details from the institution.

Q: What documents are required for MAWD for marriage purposes?

A: Attested copy of birth certificate, marriage invitation card, and other proof of the ward's eligibility.

Q: What documents are required for MAWD for house renovation?

A: Property ownership details, estimated expenditure certificate, and proof of nearing retirement (last two years of service).

Q: What is the Saving Element in AGIF contributions?

A: A part of the monthly subscription goes into a savings element, which accumulates and earns annualized returns. Historically, returns have ranged between 8–10% annually depending on the year of joining.

Q: How are returns on the Saving Element calculated?

A: Using the XIRR (Extended Internal Rate of Return) method, which accounts for irregular contribution intervals and calculates true annualized yield.

Q: How does AGIF protect members against fraud?

A: AGIF regularly issues advisories warning against fraudsters who impersonate officials or demand money for processing claims. AGIF clarifies it has no agents and never demands fees for claims.

Q: What should members do if they receive fraudulent calls in AGIF's name?

A: They should not share personal details, not transfer any money, and immediately inform AGIF. Official contact numbers and emails should be used for verification.

Q: How are IT rebate certificates provided to loanees?

A: Earlier sent by post, IT rebate certificates are now issued via email. Members must provide their Folio No, Army/IC No, and registered mobile number to AGIF for receipt.

Q: What is the Benevolent Reserve Fund (BRF) used for now?

A: Since May 2018, BRF is limited to three activities:

(1) Running the Social Security Deposit Scheme,

(2) Ex-gratia grants to cadets invalidated out with <20% disability, and

(3) Sustenance allowance to specially abled children of personnel who die in harness.

Q: Where is AGIF headquarters located and how can members contact?

A: AGIF HQ is at AGI Bhawan, Rao Tula Ram Marg, PO – Vasant Vihar, Post Bag No. 14, New Delhi – 110057.

•Exchange: 011-26142749 / 26145058

- Claims Division: 011-26145709 / claimdiv@armygroupinsurance.in
- Loan Division: 011-26148055 / loandiv@armygroupinsurance.in
- General Email: agif@armygroupinsurance.in

Q: What are the common fraud methods used in AGIF's name?

A: Fraudsters often impersonate AGIF officials or CDA staff and lure veterans by promising quick settlement of dues, TDS refunds, or lottery winnings. They usually have personal service details (Army No, DOB, rank, claims history) and ask the victim to deposit around 10% as "service charges." AGIF warns that no such charges exist and advises caution.

Q: Does AGIF authorize any private firms or agents to recover money on behalf of veterans?

A: No. AGIF has not employed any firm or agent. Any demand for money in the name of AGIF is fraudulent. All claim settlements are processed directly by AGIF without middlemen.

Q: How can one report fraud related to AGIF?

A: Veterans and serving personnel should immediately contact AGIF at official numbers or email (adagif@gmail.com) if approached by suspected fraudsters. They should also avoid sharing personal details with strangers claiming to represent AGIF.

Q: What is the current policy on House Building Advance (HBA) when a property is gifted?

A: If a property is transferred to a member through a registered Gift Deed, AGIF accepts it as valid security for HBA. However, due to provisions in the Senior Citizens Act 2007 allowing parents to revoke gifts, the surviving parent must provide a signed certificate acknowledging AGIF's charge even if the gift is revoked.

Q: Why was the HBA Gift Deed policy revised?

A: Because earlier members lost eligibility when parents revoked Gift Deeds. The revision ensures members are not deprived of benefits and AGIF's charge on property remains valid.

Q: What is the maximum withdrawal allowed under MAWD?

A: Members can withdraw up to 90% of the maturity benefit for education (Class 12 and above), marriage of children, or house renovation in the last two years of service.

Q: How many MAWD withdrawals are permitted during service?

A: Maximum two withdrawals are allowed in the entire service, with a mandatory gap of at least six months between them.

Q: What warning is issued in MAWD applications regarding savings?

A: Applicants must certify they understand that withdrawing money from the maturity amount reduces the final savings receivable at retirement. They are reminded that AGIF offers higher interest than DSOP/AFPP funds.

Q: What major change was introduced in the Pre-EMI policy for HBA?

A: AGIF discontinued Pre-EMI (interest-only recovery during disbursement) and replaced it with two EMI options: full sanctioned EMI from first installment (default), or step-up EMI increasing with each installment disbursed.

Q: Why was the Pre-EMI system replaced?

A: Because loanees were burdened with paying large Pre-EMIs without reducing principal. The new EMI options are fairer and reduce overall financial strain.

Q: What happens if a housing project is delayed and possession is not given?

A: Loanees faced loss in Pre-EMI and rent, plus loss of IT rebates. AGIF allows withdrawal from delayed projects, transfer of loans to new allotments, and reworking of EMIs for frozen cases.

Q: What is the definition of “Delayed Project” in AGIF policy?

A: A project that has exceeded 5 years since construction began, or one not completed within 12 months of its projected possession date.

Q: What is the Benevolent Reserve Fund (BRF)?

A: BRF is a special fund of AGIF used to provide social security measures. Since 01 May 2018, it is limited to running the SSD scheme, providing ex-gratia grants to cadets with <20% disability, and sustenance allowance to specially abled children of soldiers who die in service.

Q: Is scholarship available from BRF?

A: No. The scholarship scheme from BRF for wards of Army personnel in AWES institutes was discontinued from academic year 2018–19.

Q: What is the process for applying for PCA or CA loans online?

A: Members must access the AGIF webpage through Army Intranet (ADN), fill the online form, print it, sign it, and get it countersigned by their CO/OC. Then all supporting documents are scanned into a single PDF and uploaded via the AGIF portal.

Q: Can loan applications be submitted from civilian internet?

A: No. Online AGIF loan applications are accessible only through the Army Intranet (ADN), not civilian internet.

Q: What documents are mandatory for loan application submission?

A: Cancelled cheque of salary account, latest pay slip, dealer's quotation, driving license (for CA), and duly countersigned application. All must be scanned into a single PDF file.

Q: What happens if loan documents are uploaded piecemeal?

A: Applications will be rejected. AGIF strictly requires a single PDF file containing all documents.

Q: What is the EMI structure for PCA at 8.5% interest?

A: For ₹2 lakh over 4 years, EMI is ₹4,930. For ₹50,000 over 1 year, EMI is ₹4,361. Other slab-wise EMIs are pre-calculated in AGIF rules.

Q: How many Conveyance Advances can an officer avail?

A: Three in total service, with a maximum of two for four-wheelers. One car and one two-wheeler loan can run simultaneously.

Q: Can CA be sanctioned for vehicles already purchased?

A: No. Loans are not sanctioned for vehicles bought before loan sanction date.

Q: What is the maximum repayment period for conveyance loans?

A: For new cars, up to 96 months for first-time loan, 72 months for second. For two-wheelers, maximum 60 months.

Q: What happens if second-hand car is older than 6 years?

A: CA will not be sanctioned for vehicles older than six years or those under existing loans.

Q: What are the penalties if cost of purchased vehicle is less than dealer quotation?

A: The difference must be refunded to AGIF with 2% penal interest. EMI count will be reduced but EMI amount will remain fixed.

Q: What is the penalty for not submitting RC/Insurance within 180 days of CA sanction?

A: A 2% additional interest is levied for the default period, over and above sanctioned interest.

Q: What are the loan NEFT details for repayment?

A:

- HBA: A/c No 90722010004836 (Syndicate Bank, AGI Bhawan)
- CA: A/c No 90722010015791
- PCA: A/c No 90722010008235

All accounts under IFSC SYNB0009072.

Q: What must a loanee do after transferring NEFT repayment?

A: Inform AGIF immediately with Folio No, loan type, amount, and UTR number. A confirmatory SMS will be sent within 48 hours.

Q: What should members do if confirmatory SMS is not received after NEFT?

A: Contact AGIF immediately. The onus lies with the loanee to ensure transaction is updated.

Q: Why did AGIF switch to NEFT payments?

A: To avoid delays and risks of cheques/DDs lost in transit, and to modernize payment process.

Q: How are IT rebate certificates now issued?

A: By email instead of postal dak. Members must provide Folio No, Army/IC No, and registered mobile to AGIF.

Q: What is the Saving Element in officer subscriptions?

A: It is the accumulated portion of monthly contribution, invested by AGIF, and compounded over service. For example, an officer joining in 1981 had ₹6.8 lakh contribution that grew to over ₹16.9 lakh by 2019, yielding ~10.5% annualized return.

Q: What formula does AGIF use to calculate returns?

A: The XIRR (Extended Internal Rate of Return) function in Excel is used, which accounts for irregular contributions and computes true annualized yield.

Q: What has been the trend of annualized return over years?

A: Early joiners (1981–85) earned ~10.4% return. By 2015–18, returns reduced slightly to ~8.5–9.2% due to market interest rate trends.

Q: Does AGIF Saving Element apply equally to JCOs/OR?

A: Yes. The percentage return is uniform across ranks since investments are pooled; only contribution amounts differ.

Q: What is the Nomination Form in AGIF?

A: A legal form where members nominate beneficiaries (spouse, children, parents, etc.) to receive AGIF benefits in case of death or retirement.

Q: Who can be nominated if the member is unmarried?

A: Parents, unmarried/widowed sisters, or minor brothers. If no family exists, any person, corporate body, or institution can be nominated.

Q: Who are Class I legal heirs in AGIF benefits?

A: Wife, children, and mother. Benefits are mandatorily shared among them as per law of succession.

Q: Does a Will override an AGIF nomination?

A: No. Unless the Will specifically revokes the AGIF nomination, the nomination form takes precedence over a general Will.

Q: How often should nominations be reviewed?

A: Every five years, or upon change in family status (marriage, birth, death, divorce).

Q: Who is considered guardian for minor nominees?

A: The mother is treated as the natural guardian, and benefits for minors are paid through her without requiring guardianship certificates.

Q: What is the maximum EMI for HBA?

A: The maximum EMI for HBA is 240.

Q: What is the maximum loan amount for HBA?

A:

- Officers: ₹ 1 Crore

- JCOs: ₹ 50 Lakh

- OR: ₹ 40 Lakh

Q: What is the rate of interest for HBA?

A:

- Officers: 7.5%

- JCOs/OR: 7%

Q: What is the maximum EMI for HBA (Repair & Renovation)?

A: The maximum EMI is 120.

Q: What is the maximum loan amount for HBA (Repair & Renovation)?

A: ₹ 20 Lakh.

Q: What is the rate of interest for HBA (Repair & Renovation)?

A: •Officers: 8%

- JCOs/OR: 7.5%

Q: What is the maximum EMI for Conveyance Advance (CA)?

A: The maximum EMI is 96.

Q: What is the maximum eligible loan amount under CA?

A:

- New Car: Officers – ₹ 20 Lakh, JCOs/OR – ₹ 10 Lakh

- Electric Vehicle (EV): Officers – ₹ 25 Lakh, JCOs/OR – ₹ 15 Lakh

- Old Car: Officers – ₹ 10 Lakh, JCOs/OR – ₹ 5 Lakh (Max EMI 72)

- Two-Wheeler (TW): Officers – ₹ 10 Lakh, JCOs/OR – ₹ 2 Lakh (Max EMI 60)

Q: What is the rate of interest for CA?

A:

- Officers: 8.25%

- JCOs/OR: 8.25%

Q: What is the maximum EMI for PCA?

A: The maximum EMI is 48.

Q: What is the maximum eligible loan amount under PCA?

A: ₹ 2 Lakh.

Q: What is the rate of interest for PCA?

A:

- Officers: 8.50%

- JCOs/OR: 8.50%

Q: What is AGIF's caution regarding fraudsters?

A: AGIF warns members never to pay money to touts for claim settlement, loan approval, or maturity benefits. All services are direct and free.

Q: Are cadets covered under AGIF?

A: Yes. Cadets at IMA/OTA/MCEME/CME/MCTE (in receipt of stipend) pay ₹10,000/month and get ₹1 crore cover. NDA/OTA/AFMC cadets (no stipend) pay one-time ₹7,200 and get ₹15 lakh cover.

Q: What is the insurance cover for BSc Nursing cadets?

A: Onetime premium ₹4,625 with ₹8 lakh cover.

Q: Are TA and DSC personnel covered?

A: Yes. TA officers pay ₹48,000/year for ₹50 lakh cover; DSC JCOs/OR pay ₹2,590/month for ₹37.5 lakh cover.

Q: How does AGIF handle disputes among heirs?

A: Disputes are referred to the AGIF Claim Committee, whose decision is final unless a court order exists. Till resolution, money is kept in AGIF SSD account.

Q: What happens if a nominee predeceases the member?

A: Nomination must be redone. If not, benefits are distributed as per succession law.

Q: What happens if a member dies in battle casualty?

A: Benefits are shared among wife, children, and parents with mandatory minimum 50% to parents if alive.

Q: What is AGIF's warning about touts for IT rebate certificates?

A: Members should not depend on middlemen; IT certificates are emailed directly on providing Folio, Army/IC No, and registered mobile.

Q: What are AGIF contact numbers for loan-related queries?

A: Loan Division Help Desk – 011-26148055 / 26148654 / 26143693.

Q: What is AGIF's Claims Help Desk contact?

A: 011-26145709 / 26143393, Claim (Officer): 8882484303, JCO/OR Insurance Section: 7290007425.

Q: What are AGIF's email IDs for official communication?

A: General: agif@armygroupinsurance.in; Claims: claimdiv@armygroupinsurance.in; Loans: loandiv@armygroupinsurance.in.

Q: What is the purpose of AGIF's Sustenance Allowance?

A: To financially support specially abled children of soldiers who die in harness, covering disabilities like autism, cerebral palsy, blindness, mental retardation, and more.

Q: What are the disability categories for Ex-Gratia Allowance?

A: Total blindness, paraplegia, quadriplegia, irreversible coma, and amputation of both legs or arms.

Q: What is AGIF's cautionary note on fraud in brochures?

A: Members must beware of anyone demanding money for early processing of dues, loans, or claims. AGIF neither employs mediators nor demands fees.

Q: What loan concessions were introduced after 2018?

A: Relief from Pre-EMI burden, option to withdraw from delayed projects, and allowance for loan transfer in case of AWHO allotment change.

Q: Can CA or PCA EMI be changed after sanction?

A: No. Once loan is sanctioned, EMI and amount remain fixed.

Q: Can AGIF loans be disbursed in cash?

A: No. Since 2015, all loans are disbursed through NEFT transfer to salary account.

Q: How to check the status of a loan application (APPL)?

A: To check the status of your loan application, first click on “Apply for Loan Online”. A dropdown menu will open—select “Check Status” from it. Then, enter your Army Number and Date of Birth to view your application status.

Link:- https://agif.army.mil/Car_PC_Advance_Application/CheckAppStatus

Q: What is a Car Application (CA)?

A: Car Application, also called Conveyance Advance (CA), is a loan scheme provided by AGIF to Army personnel for purchasing vehicles. It includes:

- Loan facility for new cars, old cars, and electric vehicles (EVs)

- Loan facility for two-wheelers (TW)
- Repayment through monthly EMIs
- Applicable interest rates for both Officers and JCOs/OR

Q: What are the present AGIF Schemes?

A: The present AGIF schemes are:

- Life Insurance Cover for Regular Army Personnel
- Insurance Cover for TA, APS and DSC personnel
- Additional Insurance Cover for Army Aviation Pilots
- Disability Benefits
- Maturity Benefits
- Final Withdrawal from Maturity Benefit towards meeting obligations of marriage and education of members' children
- Ex Gratia Disability Allowance to severely handicapped and disabled Officers, JCOs/OR, and Cadets undergoing training at IMA and OTA
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Q: What is PCA Application or Computer Application?

A: PCA stands for Personal Computer Advance. It is a loan scheme under AGIF that provides financial assistance to Army personnel for purchasing a personal computer. Key details are:

- Maximum loan amount: ₹2 Lakh
- Maximum repayment period: 48 EMIs
- Rate of interest: 8.50% (for both Officers and JCOs/OR)

Q: What is HBA Application?

A: HBA stands for House Building Advance. It is a loan scheme under AGIF that provides financial assistance to Army personnel for construction, purchase, or renovation of a house. Key details are:

- Maximum EMI: 240
- Maximum Loan Amount: ₹1 Crore (Officers), ₹50 Lakh (JCOs), ₹40 Lakh (OR)
- Rate of Interest: 7.5% (Officers), 7% (JCOs/OR)

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Q: What is the Army Group Insurance Fund (AGIF) and what is its purpose?

A: AGIF stands for Army Group Insurance Fund.

It is an organization of the Indian Army that provides financial security and welfare to its personnel through:

- Life Insurance Cover for Regular Army Personnel
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- Additional Insurance Cover for Army Aviation Pilots
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Q: What concessions are given in case of delayed housing projects?

A: AGIF allows members to withdraw from delayed projects and reapply for HBA, provided refunded amounts are settled. It also permits flexibility to enhance loans before possession and allows transfer of loans to new AWHO allotments in case of change.

Q14: What is Conveyance Advance (CA) and its maximum limit?

A: CA is a loan for vehicles. Officers can get up to ₹20 lakh for a new car (₹25 lakh for EVs), ₹10 lakh for a second-hand car, and ₹10 lakh for a two-wheeler. JCOs/OR can get ₹10 lakh for new cars (₹15 lakh for EVs), ₹5 lakh for second-hand cars, and ₹2 lakh for two-wheelers.

Q: How many times can a member avail conveyance loan?

A: A maximum of three times in their career, with only two loans allowed for four-wheelers. One four-wheeler and one two-wheeler loan can run concurrently.

Q: What is the interest rate on Conveyance Advance?

A: 8.25% per annum, fixed for all categories.

Q: What happens if EMI is not deducted from pay slip?

A: Members must remit EMI directly to AGIF via Demand Draft, post-dated cheques, or NEFT. It is the responsibility of the loanee to check their payslip and ensure EMI deduction.

Q: What is Personal Computer Advance (PCA)?

A: PCA is a loan scheme for buying computers. Officers can avail it on commissioning, while JCOs/OR can avail it after two years of service. The maximum limit is ₹2 lakh at 8.5% interest, repayable over 4 years. It can be availed twice in service.

Q: Can re-employed officers avail PCA or CA?

A: No. Re-employed officers are not eligible for either Personal Computer Advance or Conveyance Advance.

Q: What is MAWD (Maturity Advance Withdrawal)?

A: MAWD allows withdrawal of up to 90% of maturity benefits after 15 years of service for children's education (class 12 and above), children's marriage, or for house repair/renovation in the last two years of service. Maximum two withdrawals are permitted, with at least six months gap.

Q: What documents are required for MAWD for education purposes?

A: Attested birth certificate of the child, bonafide certificate/admission letter, and fee details from the institution.

Q: What documents are required for MAWD for marriage purposes?

A: Attested copy of birth certificate, marriage invitation card, and other proof of the ward's eligibility.

Q: What documents are required for MAWD for house renovation?

A: Property ownership details, estimated expenditure certificate, and proof of nearing retirement (last two years of service).

Q: What is the Saving Element in AGIF contributions?

A: A part of the monthly subscription goes into a savings element, which accumulates and earns annualized returns. Historically, returns have ranged between 8–10% annually depending on the year of joining.

Q: How are returns on the Saving Element calculated?

A: Using the XIRR (Extended Internal Rate of Return) method, which accounts for irregular contribution intervals and calculates true annualized yield.

Q: How does AGIF protect members against fraud?

A: AGIF regularly issues advisories warning against fraudsters who impersonate officials or demand money for processing claims. AGIF clarifies it has no agents and never demands fees for claims.

Q: What should members do if they receive fraudulent calls in AGIF's name?

A: They should not share personal details, not transfer any money, and immediately inform AGIF. Official contact numbers and emails should be used for verification.

Q: How are IT rebate certificates provided to loanees?

A: Earlier sent by post, IT rebate certificates are now issued via email. Members must provide their Folio No, Army/IC No, and registered mobile number to AGIF for receipt.

Q: What is the Benevolent Reserve Fund (BRF) used for now?

A: Since May 2018, BRF is limited to three activities:

(1) Running the Social Security Deposit Scheme,

(2) Ex-gratia grants to cadets invalidated out with <20% disability, and

(3) Sustenance allowance to specially abled children of personnel who die in harness.

Q: Where is AGIF headquarters located and how can members contact?

A: AGIF HQ is at AGI Bhawan, Rao Tula Ram Marg, PO – Vasant Vihar, Post Bag No. 14, New Delhi – 110057.

•Exchange: 011-26142749 / 26145058

- Claims Division: 011-26145709 / claimdiv@armygroupinsurance.in
- Loan Division: 011-26148055 / loandiv@armygroupinsurance.in
- General Email: agif@armygroupinsurance.in

Q: What are the common fraud methods used in AGIF's name?

A: Fraudsters often impersonate AGIF officials or CDA staff and lure veterans by promising quick settlement of dues, TDS refunds, or lottery winnings. They usually have personal service details (Army No, DOB, rank, claims history) and ask the victim to deposit around 10% as "service charges." AGIF warns that no such charges exist and advises caution.

Q: Does AGIF authorize any private firms or agents to recover money on behalf of veterans?

A: No. AGIF has not employed any firm or agent. Any demand for money in the name of AGIF is fraudulent. All claim settlements are processed directly by AGIF without middlemen.

Q: How can one report fraud related to AGIF?

A: Veterans and serving personnel should immediately contact AGIF at official numbers or email (adagif@gmail.com) if approached by suspected fraudsters. They should also avoid sharing personal details with strangers claiming to represent AGIF.

Q: What is the current policy on House Building Advance (HBA) when a property is gifted?

A: If a property is transferred to a member through a registered Gift Deed, AGIF accepts it as valid security for HBA. However, due to provisions in the Senior Citizens Act 2007 allowing parents to revoke gifts, the surviving parent must provide a signed certificate acknowledging AGIF's charge even if the gift is revoked.

Q: Why was the HBA Gift Deed policy revised?

A: Because earlier members lost eligibility when parents revoked Gift Deeds. The revision ensures members are not deprived of benefits and AGIF's charge on property remains valid.

Q: What is the maximum withdrawal allowed under MAWD?

A: Members can withdraw up to 90% of the maturity benefit for education (Class 12 and above), marriage of children, or house renovation in the last two years of service.

Q: How many MAWD withdrawals are permitted during service?

A: Maximum two withdrawals are allowed in the entire service, with a mandatory gap of at least six months between them.

Q: What warning is issued in MAWD applications regarding savings?

A: Applicants must certify they understand that withdrawing money from the maturity amount reduces the final savings receivable at retirement. They are reminded that AGIF offers higher interest than DSOP/AFPP funds.

Q: What major change was introduced in the Pre-EMI policy for HBA?

A: AGIF discontinued Pre-EMI (interest-only recovery during disbursement) and replaced it with two EMI options: full sanctioned EMI from first installment (default), or step-up EMI increasing with each installment disbursed.

Q: Why was the Pre-EMI system replaced?

A: Because loanees were burdened with paying large Pre-EMIs without reducing principal. The new EMI options are fairer and reduce overall financial strain.

Q: What happens if a housing project is delayed and possession is not given?

A: Loanees faced loss in Pre-EMI and rent, plus loss of IT rebates. AGIF allows withdrawal from delayed projects, transfer of loans to new allotments, and reworking of EMIs for frozen cases.

Q: What is the definition of “Delayed Project” in AGIF policy?

A: A project that has exceeded 5 years since construction began, or one not completed within 12 months of its projected possession date.

Q: What is the Benevolent Reserve Fund (BRF)?

A: BRF is a special fund of AGIF used to provide social security measures. Since 01 May 2018, it is limited to running the SSD scheme, providing ex-gratia grants to cadets with <20% disability, and sustenance allowance to specially abled children of soldiers who die in service.

Q: Is scholarship available from BRF?

A: No. The scholarship scheme from BRF for wards of Army personnel in AWES institutes was discontinued from academic year 2018–19.

Q: What is the process for applying for PCA or CA loans online?

A: Members must access the AGIF webpage through Army Intranet (ADN), fill the online form, print it, sign it, and get it countersigned by their CO/OC. Then all supporting documents are scanned into a single PDF and uploaded via the AGIF portal.

Q: Can loan applications be submitted from civilian internet?

A: No. Online AGIF loan applications are accessible only through the Army Intranet (ADN), not civilian internet.

Q: What documents are mandatory for loan application submission?

A: Cancelled cheque of salary account, latest pay slip, dealer's quotation, driving license (for CA), and duly countersigned application. All must be scanned into a single PDF file.

Q: What happens if loan documents are uploaded piecemeal?

A: Applications will be rejected. AGIF strictly requires a single PDF file containing all documents.

Q: What is the EMI structure for PCA at 8.5% interest?

A: For ₹2 lakh over 4 years, EMI is ₹4,930. For ₹50,000 over 1 year, EMI is ₹4,361. Other slab-wise EMIs are pre-calculated in AGIF rules.

Q: How many Conveyance Advances can an officer avail?

A: Three in total service, with a maximum of two for four-wheelers. One car and one two-wheeler loan can run simultaneously.

Q: Can CA be sanctioned for vehicles already purchased?

A: No. Loans are not sanctioned for vehicles bought before loan sanction date.

Q: What is the maximum repayment period for conveyance loans?

A: For new cars, up to 96 months for first-time loan, 72 months for second. For two-wheelers, maximum 60 months.

Q: What happens if second-hand car is older than 6 years?

A: CA will not be sanctioned for vehicles older than six years or those under existing loans.

Q: What are the penalties if cost of purchased vehicle is less than dealer quotation?

A: The difference must be refunded to AGIF with 2% penal interest. EMI count will be reduced but EMI amount will remain fixed.

Q: What is the penalty for not submitting RC/Insurance within 180 days of CA sanction?

A: A 2% additional interest is levied for the default period, over and above sanctioned interest.

Q: What are the loan NEFT details for repayment?

A:

- HBA: A/c No 90722010004836 (Syndicate Bank, AGI Bhawan)
- CA: A/c No 90722010015791
- PCA: A/c No 90722010008235

All accounts under IFSC SYNB0009072.

Q: What must a loanee do after transferring NEFT repayment?

A: Inform AGIF immediately with Folio No, loan type, amount, and UTR number. A confirmatory SMS will be sent within 48 hours.

Q: What should members do if confirmatory SMS is not received after NEFT?

A: Contact AGIF immediately. The onus lies with the loanee to ensure transaction is updated.

Q: Why did AGIF switch to NEFT payments?

A: To avoid delays and risks of cheques/DDs lost in transit, and to modernize payment process.

Q: How are IT rebate certificates now issued?

A: By email instead of postal dak. Members must provide Folio No, Army/IC No, and registered mobile to AGIF.

Q: What is the Saving Element in officer subscriptions?

A: It is the accumulated portion of monthly contribution, invested by AGIF, and compounded over service. For example, an officer joining in 1981 had ₹6.8 lakh contribution that grew to over ₹16.9 lakh by 2019, yielding ~10.5% annualized return.

Q: What formula does AGIF use to calculate returns?

A: The XIRR (Extended Internal Rate of Return) function in Excel is used, which accounts for irregular contributions and computes true annualized yield.

Q: What has been the trend of annualized return over years?

A: Early joiners (1981–85) earned ~10.4% return. By 2015–18, returns reduced slightly to ~8.5–9.2% due to market interest rate trends.

Q: Does AGIF Saving Element apply equally to JCOs/OR?

A: Yes. The percentage return is uniform across ranks since investments are pooled; only contribution amounts differ.

Q: What is the Nomination Form in AGIF?

A: A legal form where members nominate beneficiaries (spouse, children, parents, etc.) to receive AGIF benefits in case of death or retirement.

Q: Who can be nominated if the member is unmarried?

A: Parents, unmarried/widowed sisters, or minor brothers. If no family exists, any person, corporate body, or institution can be nominated.

Q: Who are Class I legal heirs in AGIF benefits?

A: Wife, children, and mother. Benefits are mandatorily shared among them as per law of succession.

Q: Does a Will override an AGIF nomination?

A: No. Unless the Will specifically revokes the AGIF nomination, the nomination form takes precedence over a general Will.

Q: How often should nominations be reviewed?

A: Every five years, or upon change in family status (marriage, birth, death, divorce).

Q: Who is considered guardian for minor nominees?

A: The mother is treated as the natural guardian, and benefits for minors are paid through her without requiring guardianship certificates.

Q: What is the maximum EMI for HBA?

A: The maximum EMI for HBA is 240.

Q: What is the maximum loan amount for HBA?

A:

- Officers: ₹ 1 Crore
- JCOs: ₹ 50 Lakh
- OR: ₹ 40 Lakh

Q: What is the rate of interest for HBA?

A:

- Officers: 7.5%
- JCOs/OR: 7%

Q: What is the maximum EMI for HBA (Repair & Renovation)?

A: The maximum EMI is 120.

Q: What is the maximum loan amount for HBA (Repair & Renovation)?

A: ₹ 20 Lakh.

Q: What is the rate of interest for HBA (Repair & Renovation)?

- A:
- Officers: 8%
 - JCOs/OR: 7.5%

Q: What is the maximum EMI for Conveyance Advance (CA)?

A: The maximum EMI is 96.

Q: What is the maximum eligible loan amount under CA?

A:

- New Car: Officers – ₹ 20 Lakh, JCOs/OR – ₹ 10 Lakh
- Electric Vehicle (EV): Officers – ₹ 25 Lakh, JCOs/OR – ₹ 15 Lakh
- Old Car: Officers – ₹ 10 Lakh, JCOs/OR – ₹ 5 Lakh (Max EMI 72)
- Two-Wheeler (TW): Officers – ₹ 10 Lakh, JCOs/OR – ₹ 2 Lakh (Max EMI 60)

Q: What is the rate of interest for CA?

A:

- Officers: 8.25%

- JCOs/OR: 8.25%

Q: What is the maximum EMI for PCA?

A: The maximum EMI is 48.

Q: What is the maximum eligible loan amount under PCA?

A: ₹ 2 Lakh.

Q: What is the rate of interest for PCA?

A:

- Officers: 8.50%

- JCOs/OR: 8.50%

Q: What is AGIF's caution regarding fraudsters?

A: AGIF warns members never to pay money to touts for claim settlement, loan approval, or maturity benefits. All services are direct and free.

Q: Are cadets covered under AGIF?

A: Yes. Cadets at IMA/OTA/MCEME/CME/MCTE (in receipt of stipend) pay ₹10,000/month and get ₹1 crore cover. NDA/OTA/AFMC cadets (no stipend) pay one-time ₹7,200 and get ₹15 lakh cover.

Q: What is the insurance cover for BSc Nursing cadets?

A: Onetime premium ₹4,625 with ₹8 lakh cover.

Q: Are TA and DSC personnel covered?

A: Yes. TA officers pay ₹48,000/year for ₹50 lakh cover; DSC JCOs/OR pay ₹2,590/month for ₹37.5 lakh cover.

Q: How does AGIF handle disputes among heirs?

A: Disputes are referred to the AGIF Claim Committee, whose decision is final unless a court order exists. Till resolution, money is kept in AGIF SSD account.

Q: What happens if a nominee predeceases the member?

A: Nomination must be redone. If not, benefits are distributed as per succession law.

Q: What happens if a member dies in battle casualty?

A: Benefits are shared among wife, children, and parents with mandatory minimum 50% to parents if alive.

Q: What is AGIF's warning about touts for IT rebate certificates?

A: Members should not depend on middlemen; IT certificates are emailed directly on providing Folio, Army/IC No, and registered mobile.

Q: What are AGIF contact numbers for loan-related queries?

A: Loan Division Help Desk – 011-26148055 / 26148654 / 26143693.

Q: What is AGIF's Claims Help Desk contact?

A: 011-26145709 / 26143393, Claim (Officer): 8882484303, JCO/OR Insurance Section: 7290007425.

Q: What are AGIF's email IDs for official communication?

A: General: agif@armygroupinsurance.in; Claims: claimdiv@armygroupinsurance.in; Loans: loandiv@armygroupinsurance.in.

Q: What is the purpose of AGIF's Sustenance Allowance?

A: To financially support specially abled children of soldiers who die in harness, covering disabilities like autism, cerebral palsy, blindness, mental retardation, and more.

Q: What are the disability categories for Ex-Gratia Allowance?

A: Total blindness, paraplegia, quadriplegia, irreversible coma, and amputation of both legs or arms.

Q: What is AGIF's cautionary note on fraud in brochures?

A: Members must beware of anyone demanding money for early processing of dues, loans, or claims. AGIF neither employs mediators nor demands fees.

Q: What loan concessions were introduced after 2018?

A: Relief from Pre-EMI burden, option to withdraw from delayed projects, and allowance for loan transfer in case of AWHO allotment change.

Q: Can CA or PCA EMI be changed after sanction?

A: No. Once loan is sanctioned, EMI and amount remain fixed.

Q: Can AGIF loans be disbursed in cash?

A: No. Since 2015, all loans are disbursed through NEFT transfer to salary account.

Q: How to check the status of a loan application (APPL)?

A: To check the status of your loan application, first click on “Apply for Loan Online”. A dropdown menu will open—select “Check Status” from it. Then, enter your Army Number and Date of Birth to view your application status.

Link:- https://agif.army.mil/Car_PC_Advance_Application/CheckAppStatus

Q: What is a Car Application (CA)?

A: Car Application, also called Conveyance Advance (CA), is a loan scheme provided by AGIF to Army personnel for purchasing vehicles. It includes:

- Loan facility for new cars, old cars, and electric vehicles (EVs)

- Loan facility for two-wheelers (TW)
- Repayment through monthly EMIs
- Applicable interest rates for both Officers and JCOs/OR

Q: What are the present AGIF Schemes?

A: The present AGIF schemes are:

- Life Insurance Cover for Regular Army Personnel
- Insurance Cover for TA, APS and DSC personnel
- Additional Insurance Cover for Army Aviation Pilots
- Disability Benefits
- Maturity Benefits
- Final Withdrawal from Maturity Benefit towards meeting obligations of marriage and education of members' children
- Ex Gratia Disability Allowance to severely handicapped and disabled Officers, JCOs/OR, and Cadets undergoing training at IMA and OTA
- Insurance Cover for Cadets at NDA, IMA, OTA, CME, MCTE, MCEME, and AFMC
- Sustenance Allowance to differently abled children of service personnel dying in harness
- Post Retirement Extended Insurance Scheme (PREIS) with refund of premium on maturity
- Social Security Deposit Scheme for widows and minors
- Conveyance Advance Scheme
- House Building Advance Scheme
- Personal Computer Advance Scheme
- Conveyance and House Building Advance Linked Group Life Insurance Scheme

Q: What is PCA Application or Computer Application?

A: PCA stands for Personal Computer Advance. It is a loan scheme under AGIF that provides financial assistance to Army personnel for purchasing a personal computer. Key details are:

- Maximum loan amount: ₹2 Lakh
- Maximum repayment period: 48 EMIs
- Rate of interest: 8.50% (for both Officers and JCOs/OR)

Q: What is HBA Application?

A: HBA stands for House Building Advance. It is a loan scheme under AGIF that provides financial assistance to Army personnel for construction, purchase, or renovation of a house. Key details are:

- Maximum EMI: 240
- Maximum Loan Amount: ₹1 Crore (Officers), ₹50 Lakh (JCOs), ₹40 Lakh (OR)
- Rate of Interest: 7.5% (Officers), 7% (JCOs/OR)

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