

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

1. Type of Loan	Car	2. Army Number	OR123M
3. Old Army No	OR123M	4. Rank	Hav
5. Name	ADF	6. Date of Birth	01-01-1995
7. DOE/DOC	02-06-2012	8. Date of Retirement	02-06-2036
9. Mobile No	2131311131	10. Email ID	FASDFA@gmail.com
11. Regt/Corps	11GR	12. PCDA(O)/PAO(OR)	11 GR, Lucknow
13. PCDA(O) Acct No	00/000/000000A	14. PAN Card	FASDF3131A
15. Aadhaar Card No	3213-1311-1312	16. Parent Unit	Army Group Insurance Fund
17. Present Unit	Army Group Insurance Fund	18. Unit PIN	331313
19. Unit Address	c/o 56 APO	20. Civil Postal Address	
21. Fmn HQ	FS	22. Date of Prom	
23. Permt Home Address	LKH, HK, JH, JH, 233323		
22. Dealer Name	dsda	23. Model Name	asd
24. Vehicle Cost	1500000	25. Vehicle Type	New Car
26. Loan Amt Reqd:	1000000.00	27. No of EMI (In Months)	96
28. Salary Acct No	252525252525	29. Bank IFS Code	ASDF1113313

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 or have committed a breach of the terms, conditions / instructions 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 entire amount of loan or balance of the outstanding loan together with interest for period of default of 2 % higher than the rate of interest at which the loan was sanctioned, to AGIF without any demur.

(b) I will ensure that 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 along with interest for period of default of two percent over and above the rate of interest at which the loan was sanctioned, as levied by the AGIF for the delayed period of instalments.

(c) I will repay the loan amount with interest by monthly deductions from my salary and I hereby authorise the AGIF to make such deductions. I will repay the difference to the AGIF forthwith within one month from the date of sanction of loan, if the actual cost of vehicle is less than the loan paid for purchase of motor vehicle.

(d) In case the vehicle for which loan has been obtained meets with an accident or gets damaged due to unforeseen event and is declared beyond economical repairs or is lost due to theft or fire, the amount claimed from Insurance company will be paid in full towards balance amount of loan to AGIF.

(e) 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.

(f) 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. I hereby assign and transfer upto the AGIF the Motor Vehicle by way of security for the said loan and the interest thereon.

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.

OR123M

Hav ADF

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