

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

1. Type of Loan	Car	2. Army Number	IC12345678H
3.Old Army No	IC12121N	4.Rank	Capt
5. Name	Rajnish Singh	6. Date of Birth	01-01-2000
7. DOE/DOC	01-01-2020	8.Date of Retirement	01-01-2054
9. Mobile No	9879846546	10. Email ID	rajnish@gmail.com
11. Regt/Corps	APS	12. PCDA(O)/PAO(OR)	PCDA(O) Pune
13.PCDA(O) Acct No	98/898/887454A	14. PAN Card	ASAAS9879A
15. Aadhaar Card No	9877-9879-8798	16. Parent Unit	Army Software Developer Center
17. Present Unit	Army Software Developer Center	18.Unit PIN	645987
19. Unit Address	c/o 56 APO	20. Civil Postal Address	
21. Fmn HQ	asdc	22. Date of Prom	
23. Permt Home Address	TEST, TEST, TEST, TEST, 879456		
22. Dealer Name	Test	23. Model Name	assad
24.Vehicle Cost	4000000	25. Vehicle Type	New Car
26. Loan Amt Reqd:	2000000.00	27. No of EMI (In Months)	96
28.Salary Acct No	7777777777777777	29. Bank IFS Code	ASAS7878788

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.

IC12345678H

Capt Rajnish Singh

2025-08-22 15:51:15.0549655

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RECOMMENDATIONS AND COUNTERSIGNATURE

1. I certify that above **Loan Application** has been submitted by **IC12345678H Capt Rajnish 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 **IC12345678H Capt Rajnish 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 **7777777777777777** of Bank **sbi** with IFSC **ASAS7878788** as given in the application and cancelled cheque is of Salary account of **IC12345678H Capt Rajnish 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.

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

Verified by - Ankit IP Address – 127.0.0.1 Date Time – 19-11-2025 10:21 pm



Digital Signature of CO

IC123654L

Lt Ankit Singh

CO, Army Software Developer Center

Mobile No: 7788996655

Digital Sign On: 19-11-2025 22:21

Applicant Details

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

HBA Loan Details

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

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 or transfer the house 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, 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) 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 - NewAdmin IP Address – 127.0.0.1 Date Time – 19-06-2025 12:30 PM

SL87978978M

Lt John Doe

Applicant Details

1. Applicant Name	John Doe	2. Army Number	SL87978978M
3. Rank	Lt	4. Present Unit	Army Software Developer Center
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19. Army Post Office	c/o 56 APO	20. Present Unit PIN	688789
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23. Bank Name	HDFC Bank	24. Bank Branch	HDFC Main Branch
25. PCDA/PAO	test1		

HBA Loan Details

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

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 or transfer the house by way of gift deed.

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- (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.
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HBA Loan Details

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30. Loan Frequency	2		

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