

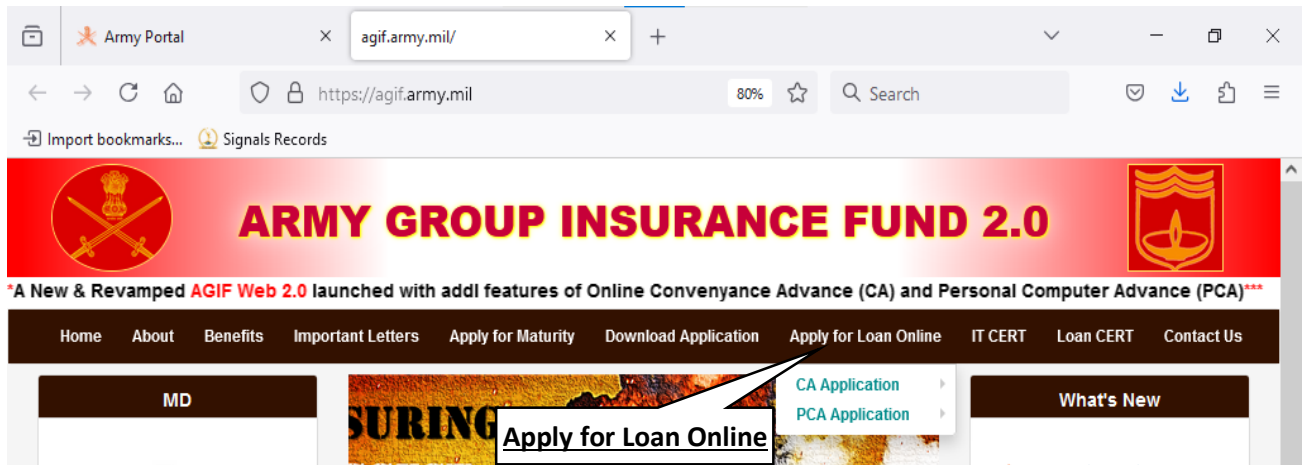
## **ONLINE LOAN APPLICATION**

1. Online Application to be filled through **Army IntraNet (ADN)** computer. This is not available on civil Internet. Online Loan Application is to be used for taking CA (Car, bike, scooter loan) or PCA (Computer loan). Loan application to be filled on **AGIF Webpage**. Use any of the following method to open AGIF Webpage on Army Intranet (ADN) computer.

(a) **Method 1** - Go to **Indian Army Portal Home Page** and click **Branches**. Thereafter Click **AGIF** below **AG's Br.**

(b) **Method 2** - On address bar type URL **https://agif.army.mil**

2. AGIF web page will open. Click on '**Apply for Loan Online**' as indicated below:-



3. Fill online loan application after reading the instructions carefully. Take print out of filled loan application form. Thereafter sign the application and get it countersigned as follows:-

<u><b>Posted At</b></u>	<u><b>Offrs</b></u>	<u><b>JCOs/OR</b></u>
Unit	IO	CO (Sign of OC not accepted)
Bde HQ	IO	Dy Cdr or Cdr
Div and above	IO	OC Tps (Col A, Brig A, MG IC Adm)

4. Scan the documents to prepare **single pdf file** of application with all supporting documents in following order:-

<u><b>Page No</b></u>	<u><b>Document to be Scanned</b></u>
1	Application form (Basic Data and details of loanee/loan)
2	Application form (Agreement & Countersignature)
3	Cancelled cheque of salary bank acct
4	Latest Monthly Pay Slip
5	Quotation from authorised dealer
6	Valid Driving License ( Not for PCA Application)

5. Piecemeal scanning and submission will not be accepted. Ensure all supporting documents and application are aggregated in one single PDF file.

6. Again Go to AGIF webpage on Army IntraNet (ADN) and click on '**Apply for Loan Online**'. Then click on **CA/PCA Application**. Thereafter click on **Upload Online CA/PCA Application and Docus**.

7. Upload single pdf file and submit. Contact AGIF in case of any difficulty or clarification as follows:-

(a) AGIF Help Line No - **011 - 26148055**

(b) AGIF (Loan) Email - **loandiv@armygroupinsurance.in**

**RULES REGULATING GRANT OF PERSONAL COMPUTER ADVANCE (PCA)**  
**GENERAL INFORMATION / INSTRUCTIONS**

Max Amt		Rate of Interest		Duration (Yrs)
Offrs	JCOs/OR	Offrs	JCOs/OR	
2 Lakh	2 Lakh	8.5%	8.5%	4

1. **Eligibility Criteria**

- (a) PCA will be gtd only twice in service.
  - (b) PCA for the second and final time will be admissible after liquidation of first loan.
  - (c) **JCOs/OR till two years of service are not eligible for loan. After completion of two years of service JCOs/OR are entitle for 100% PCA i.e Rs 2,00,000/-.**
  - (d) Applns of APS & DSC pers will be routed through concerned Dte.
  - (e) PCA will be disbursed in Salary account only.
  - (f) PCA is not applicable for re-employed offrs.
2. Please upload following docus with the appln, failing which it will be rendered rejected:-
- (a) Copy of **Latest Pay Slip**.
  - (b) Dealers **Quotation**.
  - (c) **Cancelled Cheque** of Salary account.
3. The application form is reqd to be filled carefully and signed, failing which it will render application to be rejected. **Mobile No** and **E-mail ID** is mandatory. **Latest Pay Slip** to be attached with application. Application is reqd to be countersigned by **Commanding Officer**. Application of Indl posted at **Fmn HQ / Directorate** will be **countersigned by OC Tps**.
4. Once the Loan is **sanctioned**, the **EMI / Loan** amount **cannot be changed**.
5. **Non Recovery (Missed EMI)**. If the PCDA(O) / PAO(OR) of the loanee does not deduct the EMI for the month from loanee's Pay Slip, individual need to pay EMI of the affected month to AGIF through Demand Draft / Online modes in favour of **Canara Bank AGIF PCA A/c No 90722010008235, IFSC Code - CNRB0019072** immediately. It is loanees responsibility to check his payslip every month for EMI deduction and make direct EMI payment to AGIF if it has not been deducted.
6. Loanee will be solely responsible for **intimating any change / update of address** whenever he moves out on posting / ERE / Long TD. Every loanee must update his Bank status whenever he changes bank account from one bank to another or changes branch as he moves to new station. It can be updated by sending one leaf of cancelled cheque of latest Bank account to AGIF. **Folio Number should be mentioned compulsorily** by loanee while corresponding with AGIF.
7. Offrs / JCOs / OR proceeding on **Deputation** to various Organisations, where EMI is not deducted by PCDA(O) / PAO(OR) from their pay slip must remit EMI through DD / Post Dated Cheques / Online modes by 15th of each month in favour of **Canara Bank AGIF PCA A/c No 90722010008235, IFSC Code - CNRB0019072**. Indl on deputation are advised to pay one additional EMI at the start of their deputation to cater for any delay in receipt of normal EMI.
8. All rights to review/change in the scheme will be reserved with AGIF Board of Governors (BOG). In the event of any dispute arising with regards to rules/policies it will be subject to the jurisdiction of Delhi courts only.

**DETAILS OF EMI AT THE RATE OF INTEREST 8.5% : PCA**

Loan Amount	1 Year	2 Years	3 Years	4 Years
50,000	4361	2273	1859	1479
1 Lakh	8722	4546	3157	2465
1.5 Lakh	13083	6819	5016	3944
2 Lakh	17444	9092	6314	4930