

**IAF BENEVOLENT ASSOCIATION
AFGIS BHAWAN, SUBROTO PARK, NEW DELHI-110010**

PLATINUM JUBILEE NATURAL CALAMITY AND DISASTER RELIEF SCHEME

**(KINDLY READ THE GENERAL INSTRUCTIONS AND GUIDELINES CAREFULLY
BEFORE FILLING UP THE FORM)**

GENERAL INSTRUCTIONS

1. This new scheme is effective for the cases occurring on or after 01 Oct 16.
2. The “**Platinum Jubilee Natural Calamity and Disaster Relief Scheme**“ is applicable to the serving air warriors only.
3. A subsidised loan for damage/loss due to various Natural Calamities only will be admissible.
4. Subsidised loan will be admissible only in case the natural calamity is declared as “**National Calamity**”.
5. The maximum subsidized loan upto ₹ **3 lakh** will be admissible.
6. The rate of interest shall be 3% per annum on the subsidized loan.
7. Subsidised loan will be available to serving Officer/Airmen/NCs(E) to defray expenses towards repair of house/property both self owned or ancestral /and or purchase of items of basic house hold goods.
8. The loan will be recoverable in maximum 60 installments or upto present term of engagement for Airmen and retirement in present rank in case of Officers and NCs(E).
9. The loan shall be admissible subject to one’s repaying capacity which will be determined by ascertaining that the total deduction in IRLA including the anticipated EMI against the loan does not exceed 80% of gross emoluments reflected in the latest (F) 1517/1523 of the individual. Income of spouse and other private income are not included for determination of repaying capacity. **Applicants are to verify correctness of repaying capacity before submission of application.**
10. An air warrior would be eligible for subsidized loan even if he has availed any other loan from IAFBA. However, the eligibility would be subject to repaying capacity.

11. An air warrior declared Potential Habitual Offender would not be eligible for subsidized loan.
12. Payments are made by 'NEFT /RTGS'. The interest on the loan amount will be charged from the month of payment and first EMI will be recovered in the IRLA of subsequent month.
13. The application form duly completed in all respects is to be sent to the Secretary, IAF Benevolent Association, AFGIS Bhavan, Subroto Park, New Delhi - 110010.
14. Incomplete applications will not be considered and will be returned back for necessary correction.
15. Any point for clarification that may arise are to be referred to the Secretary IAF Benevolent Association. The decision of the Executive Committee shall be final.
16. The website address on **AFNET** is www.iafba.iaf.in and **Email ID** is iafba@yahoo.com. **Contact for Queries:** AFNET: 23307535, 7533, 7540, 7539.
17. For more information you may visit IAFBA website on Internet available on www.indianairforce.nic.in►Welfare/services tag.

INSTRUCTIONS FOR FILLING UP APPLICATION FORM

1. The application form is to be filled up in single copy after ensuring eligibility of loan as per rules.
2. Cross out the words which are not applicable. No column is to be left blank. Incomplete application will be rejected in toto.
3. The application is required to be recommended by AOC/Stn Cdr /Director/CO on Page no 6.
4. No sheet of application form is to be detached.
5. Application should be forwarded to IAFBA under a covering letter from the applicant's unit only along with recommendation of AOC/Stn Cdr.
6. The following documents are to be attached with the application:
 - (i) Application form duly filled and signed in all respects.
 - (ii) Certificate from local authorities (Block Revenue Officer/First Class Magistrate / SDM etc) certifying the loss and giving the extents of losses suffered in monetary terms.
 - (iii) Latest e-pay slip (self authenticated).
 - (iv) Agreement Form on Non-Judicial Stamp paper of Rs 100, signed by Adjutant (1st witness). All pages of agreement are to be signed by the individual (Specimen attached Annexure 'A').
 - (v) For RTGS/NEFT, please attach the cancelled cheque indicating Account No. And IFSC Code.

Note: EMI commences from the month in which the payment is affected.

PLATINUM JUBILEE NATURAL CALAMITY AND DISASTER RELIEF SCHEME**Application Form For Subsidised Loan for Natural Calamity**

(To be raised in one copy for loan)

PART I

(To be filled by the applicant)

1. Personal particulars
 - (a) Service No..... Rank.....
 - (b) Name..... Br/Trade.....
 - (c) Posted unit..... Name of HQ Comd.....
 - (d) Accounting unit..... Basic.....
 - (e) Date of commission/enrolment.....
 - (f) Present age.....
 - (g) Date of retirement/release.....

2. Details of Family Particulars with POR
 - (a).....(b).....
 - (c).....(d).....

3. Details of Previous Loan availed from IAFBA:
 - (a) Amount
 - (b) Month Date
 - (c) Purpose
 - (d) Month last installment refunded

4. Amount of Loan now applied for

5. Details of loss due to Natural Calamity (Attach Proof/documents as given in the guidelines).

6. Particulars of Loan from CO's Benevolent Fund or other unit Non Public Funds:
 - (a) Amount
 - (b) Date taken
 - (c) Monthly installment

7. Details of financial assistance received from other sources viz Central/State Government.....

8. Certificates by Applicant
 - (a) Information given by me at Sl No.1 to 7 above is correct and if found false, I understand I will be liable for disciplinary action.

 - (b) I have exhausted my DSOP/AFPP fund sources.

9. I undertake to avail IAFBA Subsidised loan and I will ensure that my IRLA does not run into debit. If my IRLA runs into debit due to any reason at any time I authorize AFCAO to reduce my Provident Fund to the mandatory percentage immediately.

Date.....

Signature of Applicant.....

PART II

(To be filled by Adjutant)

10.

<u>Applicable for Officers</u>	<u>Applicable for Airmen / NCs(E)</u>																												
<p>1. Personal No. _____</p> <p>Rank _____</p> <p>Name _____</p> <p>Date of Birth _____</p> <p>2. (a) Date of Superannuation in Present Rank is _____</p> <p>(b) No Disciplinary cases pending Against the applicant which may Truncate his service</p>	<p>1. Service No. _____ Rank _____</p> <p>Name _____</p> <p>Date of Birth _____ Medical Cat ____</p> <p>2. (a) Date of Discharge as per present term of engagement is _____</p> <p>(b) No Disciplinary cases pending against the applicant which may truncate his service</p> <p>(c) Details of red / black entries.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Sl No.</th> <th style="text-align: left;">Red/Black Entry</th> <th style="text-align: left;">Date of Award</th> <th style="text-align: left;">Reason</th> </tr> </thead> <tbody> <tr><td>_____</td><td>_____</td><td>_____</td><td>_____</td></tr> <tr><td>_____</td><td>_____</td><td>_____</td><td>_____</td></tr> <tr><td>_____</td><td>_____</td><td>_____</td><td>_____</td></tr> <tr><td>_____</td><td>_____</td><td>_____</td><td>_____</td></tr> <tr><td>_____</td><td>_____</td><td>_____</td><td>_____</td></tr> <tr><td>_____</td><td>_____</td><td>_____</td><td>_____</td></tr> </tbody> </table> <p>(d) The Air warrior is not one entry short of being Declared Potential Habitual Offender in terms of Para 6 of letter No.Air HQ/C23406/685/PS dt 18 Dec 1996.</p>	Sl No.	Red/Black Entry	Date of Award	Reason	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
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11. Certified that the particulars of self and family members as given at Part I above are correct as per service documents.

Date:.....

Unit Seal.

Signature of Adjutant
With rubber stamp

PART III

12. Certificates by AOC/Stn Cdr/Director/CO. (Delete whichever is not applicable).

(a) I have personally interviewed the applicant and find that his need for the loan is genuine.

(b) I have informed the applicant that he would be liable to disciplinary action if information given by him is found to be incorrect or false.

(c) Maximum permissible loan of ₹ from unit Non Public Fund has been given on.....(date) and that no further assistance can be given by the unit.

(d) I recommend IAFBA Subsidised loan of ₹.....

Date.....

Signature of AOC/Stn Cdr/Director/CO

LETTER OF AUTHORISTION TO PD AFGIS, AOC AFCAO AND PD DAV

1. I Service no. _____ Rank Sgt _____ Name _____ Branch/Trade _____ hereby voluntarily authorize PD AFGIS, AOC AFCAO and PD DAV (in that order), in the event of my becoming Non Efective in IAF for any reason, to pay IAFBA on my behalf, an amount equivalent to the outstanding loan together with interest in my account as intimated by IAFBA out of my Survival Benefits, of AFGIS (as and when finalized), DSOP/AFPP Fund account and IRLA balance, encashment of leave, DCRG, pension.

2. I hereby certify that a fresh certificate will be rendered as and when a change in the particulars of Next of Kin takes place.

Signature of Applicant _____ Date _____ Unit _____

Witness 1 (Signatue)

Name _____

Address _____ Unit _____

Witness 2 (Signature)

Name _____

Address _____ Unit _____

I hereby state that I have no objection to

what is stated above by my Spouse/ _____ (relation)

Signature of Husbnd/Wife/NOK _____

Name _____ Relation _____

Age _____ Date _____

COUNTERSIGNED

Date.....

AOC/STN CDR/DIRECTOR / UNIT COMMANDER
(With Rubber Stamp)

AGREEMENT

AN AGREEMENT MADE THIS day of Two thousand between Borrower's name Son/Daughter/Wife of (hereinafter called the borrower which expression shall include his/her heirs, administrators, executors and legal representatives) on the one part and IAF Benevolent Association, a society registered under the Societies Registration Act, 1860 having its office at Subroto Park, New Delhi-110 010, hereinafter called the Society, which expression shall include its successors in office and assigns on the other part.

WHEREAS the Borrower who is the member of IAFBA, has agreed under the provisions of the Rules framed by the Society to regulate the grant of loan to members to meet financial commitments as given in DACL 17/99 (hereinafter referred to as the "said rules" which expression shall, wherein context Society for loan of `.....(Rs.....to borrower on terms and conditions hereinafter contained.

NOW IT HEREBY AGREED by and between the parties here to as follows:-

1. In consideration of the sum of `..... (Rupees) to be paid by the Association after the execution of this agreement for.....Purpose of loan..... to the Borrower in the manner as provided in the said rules, the Borrower hereby agrees with IAFBA to make such deductions.

(a) To repay to the IAFBA the said amount with interest calculated according to said rules by monthly deductions from his/her salary as provided in the said rules and hereby authorize the AFCAO, New Delhi to make such deductions from the monthly pay and allowances.

2. IT IS HEREBY LASTLY AGREED AND DECLARED THAT IF THE borrower within that period becomes insolvent or quits the service of the Govt., the whole amount of the loan together with interest accrued thereon shall immediately become due and payable to the IAFBA.

3. The IAFBA shall be entitled to recover and/or receive the balance of said advance with interest remaining unpaid and any other dues at the time of his retirement/cashiering/dismissal from service and proceeding on retirement, from the whole or any specified part of the encashment of leave, IRLA, DSOPF/ AFPP Fund, DCRG, Gratuity and Pension that may be sanctioned to him and Survival Benefits payable to the beneficiaries without any demur from any quarter.

IN WITNESS WHERE OF THE BORROWER has hereunto set his/her hand and Director IAFBA for and on behalf of the IAFBA has hereunto set his/her hand on the day month and year aforementioned.

Signed by the said Borrower in the presence of

.....
(Signature of the Borrower)

1st Witness

2nd Witness

Service No	Rank.....
Name	

Service No	Rank.....
Name	

Signed by (Authorised signatory of IAFBA).....In the office of IAFBA, New Delhi.

Signed In the presence of

1st witness.....

2nd witness.....

Occupation.....

Occupation.....

Address: IAFBA, Subroto Park, New Delhi-110010

Address: IAFBA, Subroto Park, New Delhi-110010

Note: Amount column to be left BLANK in Agreement. All pages of agreement to be signed by individual.

