

**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. The “**Platinum Jubilee Natural Calamity and Disaster Relief Scheme**” is applicable to the serving air warriors only.
2. A subsidised loan for damage/loss due to various Natural Calamities only will be admissible.
3. Subsidised loan will be admissible only in case the natural calamity is declared as “**Level-3 disaster**” by the Government.
4. The maximum subsidized loan upto **Rs 3 lakh** will be admissible.
5. The rate of interest shall be 3% per annum on the subsidized loan.
6. 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.
7. 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).
8. 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.**
9. 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.**
10. Payments are made by ‘NEFT / RTGS’ in the salary account as updated in AFCAO. For RTGS/ NEFT following information is mandatory: Updated/latest IFSC Code of bank and bank branch address in AFCAO records. The interest on the loan amount will be charged from the month of payment
11. The application form duly completed in all respects is to be sent to the **Secretary, IAF Benevolent Association, AFGIS Bhawan, Subroto Park, New Delhi-110010.**
12. Incomplete applications will not be considered and will be returned back for necessary correction.
13. Any points for clarification that may arise are to be referred to the Secretary IAF Benevolent Association. The decision of the Executive Committee shall be final.
14. The website address on **AFNET** is [www.iafba.iaf.in](http://www.iafba.iaf.in) and **Email ID** [iafba@yahoo.com](mailto:iafba@yahoo.com). **Contact for Queries:** AFNET:2330 7533,7535, 7539, 7540.
15. For more information you may visit IAFBA website on Internet available on [www.indianairforce.nic.in](http://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 to be recommended by AOC/ StnCdr/ Director/ CO/ Branch Head on Page no 5 and countersigned on page no-6.
4. No sheet of application form is to be detached.
5. Application is to be forwarded to IAFBA under a covering letter from the applicant's unit.
6. Total deduction including anticipated EMI of the loan applied does not exceed 80% of Gross pay.
7. 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) stating the calamity as **Level-3 (as per National Disaster Management Plan (NDMP), Ministry of Home Affairs, Government of India dated May 16)** and also certifying the loss and giving the extents of losses suffered in monetary terms.(Specimen for reference attached).

**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.....Pay in Band.....  
(e) Date of commission/ enrolment.....  
(f) Date of retirement/ release.....

2. Details of Family Particulars with POR

- (a).....(c).....  
(b).....(d).....

3. Amount of Loan applied for Rs.....No. of Installments.....

4. Name of Natural Calamity.....

5. Particulars of Loan from CO's Benevolent Fund or other unit Non Public Funds:

- (a) Amount Rs.....(b) Date taken.....(c) Monthly EMI.....

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

7. Bank Account details for NEFT/ RTGS: (Loan amount will be disbursed into the Salary account maintained in AFCAO. Hence, keep account details updated.)

8. Information given by me at SI No.1 to 7 above is correct and if found false, I understand I will be liable for disciplinary action.

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>                                               |
|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| ServiceNo. _____                                                                   | ServiceNo. _____                                                                   |
| Rank _____                                                                         | Rank _____                                                                         |
| Name _____                                                                         | Name _____                                                                         |
| Date of Birth _____                                                                | Date of Birth _____                                                                |
| Date of Superannuation in the Present Rank is _____                                | Date of Discharge as per present term of engagement is _____                       |
| No Disciplinary cases pending Against the applicant which may truncate his service | No Disciplinary cases pending against the applicant which may truncate his service |

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

13. Certificates by AOC/ Stn Cdr/ Director/CO/ Branch Head. (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 Rs..... from unit Non Public Fund has been given on.....**date**.....and no further assistance can be given by the unit.

(c) I recommend IAFBA Subsidised loan of Rs.....

Date.....

**Signature of Branch Head/ Unit Commander/  
Station Commander/Director/AOC**

#### HOMEADDRESS

Address \_\_\_\_\_  
\_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_  
Pin \_\_\_\_\_

## **LETTER OF AUTHORISATION TO PD AFGIS, AOC AFCAO AND PD DAV**

1. I Service No \_\_\_\_\_ Rank \_\_\_\_\_ Name \_\_\_\_\_  
Branch/ Trade \_\_\_\_\_ hereby voluntarily authorize PD AFGIS, AOC AFCAO and PD DAV ( in that order), in the event of my becoming Non Effective 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 \_\_\_\_\_

**COUNTERSIGNED**

Date.....

**BRANCH HEAD/ AOC/ STN CDR/  
DIRECTOR/ UNIT COMMANDER**  
(WithRubberStamp)

**SANCTION/ EMI APPROVED**

|              |                    |                |
|--------------|--------------------|----------------|
| Loan Applied | Amount Sanctioned  | Approval       |
|              | No of installments |                |
|              | EMI Rs             | JD/ Secy/ DNPF |



## **CERTIFICATE**

(Specimen for Reference)

1, Certified that Shri \_\_\_\_\_ S/O  
\_\_\_\_\_ is a resident of (Address) \_\_\_\_\_  
\_\_\_\_\_.

2. It is also certified that the area in which the above stated house is situated was severely affected by the natural calamity named as (Name of calamity) \_\_\_\_\_ on date \_\_\_\_\_.

3. This disaster is declared as **Level3** disaster by the **National Disaster Management Plan (NDMP), Ministry of Home Affairs, Government of India dated May 16** vide (Gazette No. \_\_\_\_\_ dated \_\_\_\_\_)

4. The monetary loss of house and property items due to the said calamity for the above mentioned individual amounts to Rs. \_\_\_\_\_ ( Rupees \_\_\_\_\_) approximately.

Official  
Stamp

(Signature of).....

Block Revenue Officer/First Class Magistrate/SDM. Etc

Place: \_\_\_\_\_

Date: \_\_\_\_\_



**IAFBA PJNDRF LOAN**

**EQUATED MONTHLY INSTALMENT (EMI CHART @ 3%)**

| YRS | 50000 | 100000 | 200000 | 300000 |
|-----|-------|--------|--------|--------|
| 1   | 4235  | 8470   | 16939  | 25409  |
| 2   | 2150  | 4299   | 8597   | 12895  |
| 3   | 1455  | 2909   | 5817   | 8725   |
| 4   | 1107  | 2214   | 4427   | 6641   |
| 5   | 899   | 1797   | 3594   | 5391   |

**(To be retained by individual)**

