

## **GENERAL INFORMATION**

DNPF may be contacted via e-mail (ngif-advance@navy.gov.in) after 15 days of dispatch of the documents for any query. Direct contact with staff members regarding House Building Advance queries is not permitted.

1. HBA sanctions are made twice a month on fortnightly basis. Processing time till sanction stage is 2 weeks if all documents are in order. Therefore, members are to ensure that all relevant documents are forwarded well in time to NGIF for processing. Deficiency in documentation if any, would be intimated to the members via SMS on the mobile number provided, letter and e-mail within 15 days of receipt of their application.
2. Payments are made twice a month on fortnightly basis. All requisite documents for disbursement of House Building Advance should reach atleast one month in advance from the date an individual requires the payment. However, members buying flats from private builders should liaise with their builders for timely issue of Original demand notices and these may be forwarded alongwith pre receipt( with revenue stamp), Original receipt of last payment released and latest SE for bank details to NGIF by Speed Post for timely payment.
3. All original property documents are required to create mortgage. Never purchase any property without visiting it personally.
4. All important documents are to be sent through Speed Post/Registered Mail.
5. Members are requested to intimate in case of change of address and mobile number by Post.
6. Contact Telephone Numbers:
  - (a) Secretary NGIF/ Secretary INAF – 011-2141 0788
  - (b) Fax – 011-2141 0789
  - (c) Email – ngif-advance@navy.gov.in
  - (d) Address : Directorate of Non-Public Funds(DNPF)  
IHQ/MoD(Navy)  
Talkatora Annexe Building  
Ground Floor, Talkatora Indoor Stadium  
New Delhi -110 001

## **GENERAL GUIDELINES FOR COMPLETION OF DOCUMENTS**

1. Before filling the application for House Building Advance please check your eligibility for the same (Rules 2 to 10).
2. To be eligible for a House Building Advance from NGIF, a member must have completed 3 years of service and paid 10% of cost of the house/flat. Proof regarding payment of 10% cost (in original) should be submitted with the application. In case of construction of house, a member has to spend 10% of cost of construction from own resources, before applying for House Building Advance.
3. Details of other documents which are required to be submitted are indicated separately.
4. All columns of the application, as applicable, are to be filled. Date of retirement in the present rank should be mentioned.
5. While filling agreement/bond/mortgage deed and other documents, scoring, overtyping should be avoided. If such things occur, the same should be duly endorsed by a signature by the applicant/surety in the margin. These documents should be submitted on non-judicial stamp paper as indicated in the booklet. The matter is to be typed only on the front side of the stamp paper.
6. The applicant should append his/her signature on each page of all documents executed by him/her.
7. **Once the House Building Advance is sanctioned, the original copies of all the legal documents are required to be in custody of NGIF. It is, therefore, suggested that applicant should always keep true copy/photocopy of all such documents for personal reference/record. Under no circumstances, the original documents, held in custody by NGIF would be made available till the entire House Building Advance together with the interest is repaid by the applicant.**
8. Completed application with the requisite documents is to be sent by speed post / registered post to the Secretary, Naval Group Insurance Fund, Directorate of Non Public Funds, Integrated Headquarters, Ministry of Defence(Navy), Talkatora Annexe Building, Ground Floor, Talkatora Indoor Stadium, New Delhi – 110 001.
9. The Documents mentioned are not exhaustive. Additional documents may be called for, depending on nature of specific cases.
10. While corresponding, a member must quote NGIF file reference number mentioned in House Building Advance sanction letter and the housing scheme viz AFNHB, DDA, Govt. Housing, co-op Society, Private Builder, Self-Construction.