

Head Office, CSD  
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CSD/77-88/SOP/R/Sldr/HP  
30 Nov 2021

To: All Pak Army Fmn HQ/Log Areas/Sta HQ  
Naval Headquarters (W&R Dte)  
Sector E-8, Islamabad

Air Headquarters (Wel Dte)  
PAF Complex (Sector E-9), Islamabad  
All Concerned Def Orgs/Depts

Info: QMG's Branch (QMG Coord)  
GHQ, Rawalpindi

Secy BOC CSD  
HO CSD Rawalpindi  
All Zonal Offices, CSD  
All E&A Shops

ID: All Divs of HO CSD  
MD Coord  
All Gps/Secs of HP Div Incl Sale & Stock Sec)

Subj: Extn of CSD HP Scheme to AF Retd Sldrs

1. CSD is a Wel Org and this aspect remained the Guiding Principle in setting its vision and msn statement. CSD in its endeavors has always been forthcoming to facilitate its customer and associates. In recent past it has progressed leaps and bound and has expanded its Business to manifolds that incls the Civ Org working under the umbrella of Min of Def.

2. Over the time multiple requests have been communicated through diff qtrs to extend CSD HP Scheme to Retd Sldrs of AF. CSD proudly announces launching of Subj Scheme wef 01 Dec 2021.

3. Eligibility/ Entitlement

a. Eligibility. All Retd Sldrs of AF are eligible to avail HP facility provided the HP term in respective case expires max a day before **50<sup>th</sup> Birthday** of the sldr.

b. Ineligibility. Fol Retd Sldrs will not be eligible to avail the facility:-

- (1) Court-marshalled or Dismissed, Retd due to Fault, Removed, Pre-mature Compulsory Retd on Disciplinary Gds.
- (2) Retd prematurely on inefficiency.
- (3) Any Sldr who defaulted/ non regular in payment of instl previously during svc or under HP Scheme for Retd Sldrs.
- (4) Serving Sldr HP case shall not be converted into HP Retd Sldr case. Serving HP customer has to close his case to obtain NOC from CSD on retirement.

c. Entitlement. Any Sldr can avail Gen items (Less MCs/Cars/Tractors) under HP Scheme provided the HP value of item(s) does not exceed 5 x gross monthly Pension of Sldr.

4. **Demand Procedure**

a. **Submission of HP App Form.** HP App forms in vogue shall be used by Retd Sldrs, which are aval at all E&A Shops, CSD Website, ZO's and HO CSD. Initially, the Retd Sldrs Apps shall be received and processed from fol E&A Outlets:-

- (1) SM Rwp
- (2) SM Kci
- (3) SM Mtn
- (4) Bedian Rd Lhr
- (5) Psc
- (6) Sgd Cantt
- (7) Qta
- (8) HO CSD

b. **Processing of HP App Forms.** App Forms complete in all respect shall be processed from a/m CSD Outlets and sent to HP Div at HO CSD through official mail or by hand under covering ltr.

5. **Safety/Security Measures.** To ensure smooth functioning of the Scheme and to mitigate the possibility of default and fraud fol firewalls have been designed to be made part of the Scheme:-

a. **Un dated Cheques.** In lieu of surety, customer will be required to provide undated, unnamed cheques of equal amount valuing HP Price of Gen Items (Less MCs/Car/Tractor) for number of years equivalent to the HP term e.g, if HP value is Rs.15,000 /- issued for a period of Three Years then CSD will obtain 3x Cheques of Rs.5,000/- each and the same will be kept in safe custody of respective Case File.

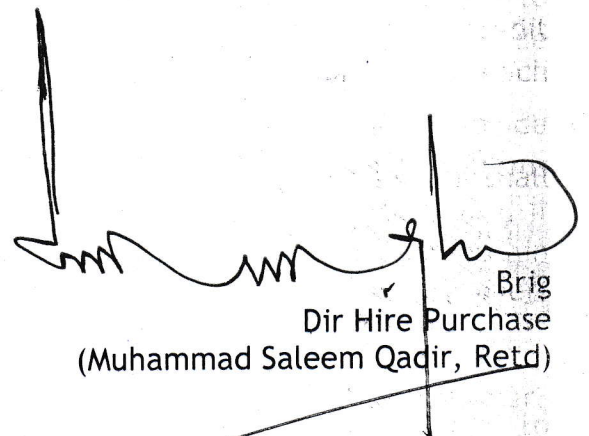
b. **Copy of Retirement Order** (Duly attested) shall be provided by the customer.

6. **Monthly Instl.** HP customer shall be req to deposit monthly instl as signed on credit note and shall be the resp of customer to deposit monthly instl not later than 10<sup>th</sup> of each month.

7. **Surcharge/COF.** In case of delayed payment surcharge @ 2% of default amount shall be charged monthly.

8. On completion of full payments CSD shall issue Case Clearance Cert to the customer.

9. **For QMG Coord Only.** Please disseminate the info to all through OAS.

  
Brig  
Dir Hire Purchase  
(Muhammad Saleem Qadir, Retd)