

Head Office, CSD  
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CSD/77-88/SOP/ HP  
31 Jan 2023

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

All Zonal Offices, CSD  
All E&A Shops

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

Subj: **CSD HP Schemes**

1. CSD being a Wel Org is always striving to facilitate its valued Customers by providing household items, home appliances and vehicles. CSD Management make endeavors to introduce new schemes in accordance with market trends and customers requirements/ requests. CSD proudly announces launching of fol Scheme wef **01 Feb 2023**.

a. **Used Car Facility.** Due to recent price hike of new cars and increasing inflation, purchasing power of customers has reduced drastically. Moreover, car companies due to LC problems has reduced manufacturing, therefore most of the customers are requesting to provide used car on HP Scheme. Therefore, the facility is being started to facilitate our customers.

b. **Intro of Combo Deal.**

(1) After discount of Home 51 Package customers cannot purchase multiple ASL (Available Stock List) items on single HP Form. Therefore, to facilitate our customer, Combo Deal for purchase of ASL items has been introduced with fol ceiling:-

(i)	Offrs	-	1.5 M (ASL)/2M (LP)
(ii)	AFNS/Mjd Offrs	-	1 M
(iii)	JCOs	-	7 Lac
(iv)	NCOs	-	5 Lac
(v)	Sldrs	-	4 Lac

(2) Similarly, purchase of any LP (Local Purchase) items from local mkt through CSD nominated Coys, Vendors and Outlets has also been allowed in accordance to a/m limit.

c. **Extn of CSD HP Scheme to Retd AFNS/Mjd Off ex Pakistan Army.** Retd HP Scheme for AF Pers excl AFNS and Mjd Offrs ex Pakistan Army started in Dec 2021. Multiple requests have been received over the time to incl Retd AFNS/ Mjd Offrs ex Pakistan Army in HP Scheme. Therefore, extn of CSD HP Scheme to Retd AFNS/Mjd Offr ex Pakistan Army has been extended on same terms and conditions (less ceiling) issued vide our ltr no CSD/77-88/SOP/RO/HP dated 30 Nov 2021. Ceiling of Retd AFNS/Mjd Offr ex Pakistan Army has been fixed as fol:-

(1)	Brig (AFNS)	-	Upto 2.5 M
(2)	Lt Col / Col (AFNS)	-	Upto 1.5 M
(3)	Offrs upto Maj/Eqvt- (AFNS/ Mjd Offr)	-	Upto 1 M


d. **MC Facility for Retd JCOs/NCOs/Equivalent.** CSD HP Scheme for Retd AF Pers, started in Dec 2021. Currently JCOs/NCOs are allowed only Gen Items. Since start of Scheme, multiple requests have been received from Retd JCOs/ NCOs to incl MC in HP Scheme. Therefore, facility of Low Cost MC (Honda CD-70 and below) on HP has been extended to Retd JCOs/NCOs.

e. **Death Compensation to AF Retd Pers.** Presently CSD is providing Death Compensation to serving HP Members. However, since CSD has also extended HP facility to Retd AF pers wef 1 Dec 2021. Therefore, subj facility has also been approved for AF Retd pers on same terms and conditions as in case of Death of serving AF pers. Approved SOP on the subj is reproduced as under:-

- (1) All dues of death cases who remained regular in their payments during life, shall be excused/waived off and clearance cert shall be issued to Next of Kin.
- (2) In cases of death (excluding suicide cases) who remained irregular in payments, 50% of the lump sum due amount (maximum upto Rs. 400,000) on the date of death shall be waived off.

- (3) A case shall be considered to be Regular if 90% of the principal amount due upto the preceding month of death has been paid. Moreover, in case of death of customer, decision of reg/irregular case will be decided based on instl paid by the customer upto last day of preceding month.

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



Brig  
Dir Hire Purchase  
(Muhammad Saleem Qadir, Retd)