

Head Office, CSD
Post Box No. 1039
Rawalpindi Cantt
Tel Mil - 32872
CSD/77-88/SOP/RO /HP
Nov 2021

30

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

Subj: Extn of CSD HP Scheme to All AF Retd Offrs Less AFNS and Mjd Offrs

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 Offrs of AF. CSD proudly announces launching of Subj Scheme wef 01 Dec 2021.

3. Eligibility/ Entitlement

a. Eligibility. All Retd Offrs of AF less AFNS and Mjd Offrs are eligible provided the HP term in respective case expires max a day before **65th Birthday** of the Offr.

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

- (1) Offrs Court-marshalled or Dismissed from svc on Disciplinary Gds.
- (2) Offrs Retd prematurely on Inefficiency/ Disciplinary Gds.
- (3) Offrs compulsory Retd due to fault.
- (4) Any Offr who defaulted / remained irregular in making payment in any previous case during svc or case under HP Scheme for Retd Offrs.
- (5) Serving Offr HP case shall not be converted into Retd Offr case. Serving HP customer has to close his case to obtain NOC on retirement.

c. **Entitlement.** Offr will be entitled for HP Car/Tractor Scheme only (Less MCs/Gen Items) as per fol ceiling:-

- (1) Brig / Eqvt and above - Upto 4 M
- (2) Col/ Lt Col and Eqvt - Upto 3 M
- (3) Offrs upto Maj and Eqvt - Upto 2 M
- (4) All types of of tractors can be purchased under this Scheme.

4. **Demand Procedure**

a. **Submission of HP App Form.** Same HP App Forms shall be used by Retd Offrs, which are aval at all E&A Shops, CSD Website, ZOs and HO CSD. Initially, the Retd Offrs 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) Sdg 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. To ensure smooth functioning of the Scheme, Offrs will be req to submit fol alongwith HP Application Form:--

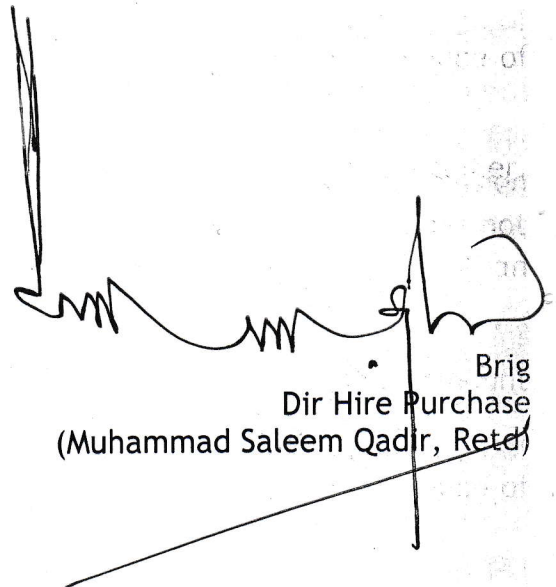
a. **Un dated Cheques.** In lieu of surety, customer will be required to provide undated, unnamed cheques of equal amount valuing HP Price of Car/Tractor for number of years equivalent to the HP term e.g, if HP value is Rs.2000,000/- issued for a period of Five Years then CSD will obtain 5x Cheques of Rs.400,000/- 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.

c. **SIDA Form** of Askari Bank and HBL Pension Acct shall be mandatory for Retd Offrs for CSD HP Scheme. Monthly instl shall be deducted from Pension Acct of the customer. Customer will render Undertaking that He/ She will not change His/ Her Pension Acct till complete realization / payment of CSD Hire Purchase monthly installments amount, Anx-A.

6. **Car Ins Policy** shall be mandatory for all customers and tracker shall be installed prior to delivery of veh to the customer. The cost of tracker shall be paid by the customer and shall be incl in DP. However subsequent tracker fee will be incl in instl plan.

7. **Monthly Instl.** HP customer shall be req to ensure aval of funds in His/ Her Pension Bank Acct eqvt to the monthly instl as signed on credit note and in case the funds are not sufficient in acct then it shall be the resp of customer to deposit monthly instl not later than 10th of each month.
8. **Surcharge / COF.** In case of delayed payment surcharge @ 2% of default amount shall be charged monthly.
9. **Original Regn Docus** of Veh shall be retained by the HP Regn Sec till issuance of NOC by CSD.
10. On completion of full payments, CSD shall issue Case Clearance Cert to the customer.
11. **For QMG Coord Only.** Please disseminate the info to all through OAS.



Brig
Dir Hire Purchase
(Muhammad Saleem Qadir, Retd)

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CSD/77-88/SOP /RO /HP
14
Apr 2022

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

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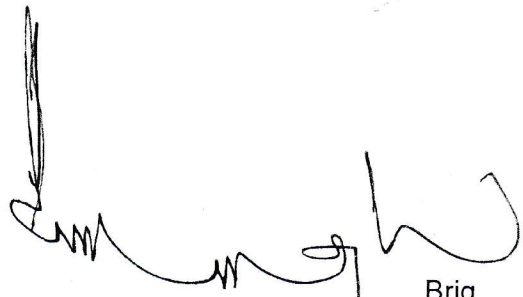
Para 3c of CSD HO HP Div ltr no CSD/77-88/SOP/RO/HP dated 30 Nov 2021 ref.

1. Fol amdts may please be made in our under ref ltr:-

FOR: Entitlement. Offr will be entitled for HP Car/Tractor Scheme only
(Less MCs/ Gen Items).

READ: Entitlement. Offr will be entitled for HP Car/Tractor Scheme
Incl MCs/ Gen Items.

2. **For QMG Coord Only.** It is requested to disseminate the info to all through
OAS.


Brig
DHP
(Muhammad Saleem Qadir, Retd)

UNDERTAKING - NOT TO CHANGE PENSION BANK ACCOUNT

I _____ have been issued / drawn on account of CSD Hire Purchase Scheme for Armed Forces Retired Officers/ Soldiers _____^(Bank Name) x monthly installments, against CSD Hire Purchase case No. _____. Sequel to the same I do hereby willingly / voluntarily without any duress, pressure, on solemn affirmation, undertake that in the event of payment of monthly installments from my pension account with _____ Bank Limited Account No. _____, I shall be legally bound not to change my Pension Bank Account No. _____ with _____ Bank Limited till complete realization / payment of CSD Hire Purchase monthly installments amount or on the provision of CSD NOC. In case of non-compliance of said undertaking by me due to any reason whatsoever I shall be legally held responsible for its consequences at my own risk and cost.

Army No: _____ Rank: _____

Name: _____ S/O _____

CNIC No: _____

Address: _____

Signature: _____

Date: _____

Note: This undertaking is required to be furnished on a judicial stamp paper of Rs. 50 or above to be attested by Oath Commissioner.