

No. 20-09/2019 -WL & Sports
Government of India
Ministry of Communications
Department of Posts
Welfare & Sports Section

Dak Bhawan, Sansad Marg
New Delhi - 110001
Dated: 11.02.2026

OFFICE MEMORANDUM

Subject:- Circle Welfare Fund for Gramin Dak Sevaks (CWFGDS) – regarding

Consequent upon the approval of the competent authority, a detailed revised scheme namely 'CWFGDS' as mentioned below is being circulated for necessary action. This shall supersede O.M. No. 20-09/2019 -WL & Sports dated 11.09.2024 regarding scheme of Circle Welfare Fund for Gramin Dak Sevaks.

1. **NAME OF THE SCHEME**

1.1. The Scheme will be known as Circle Welfare Fund for Gramin Dak Sevaks (CWFGDS).

1.2. The CWFGDS will be controlled by the Chief Postmaster General.

1.3. In order to decentralize the implementation of the Scheme and to ensure fast decision making it has been decided to delegate the powers at regional level in respect of Gramin Dak Sevaks Fund to Regional PMGs. Thus, while the Regional Funds will be operated at Regional Level, there will be only one single Circle Fund and the proportionate amount pertaining to region will be operated by Regional PMG under the overall control of the Head of Circle. Every Regional PMG should as on 1st April of every year be intimated the amount of fund available for operation for regional implementation after an audit of the disbursement, payment received, payment made from the fund has been done by an Accounts Officer of the Circle nominated by the CPMG.

2. OBJECTIVE

As on 31.03.2024, there are a total of 2,67,836 Gramin Dak Sevaks (GDS) who manage the rural Postal Network of 1,39,891 Branch Post Offices in the Country. Therefore, in order to look after their welfare, a Circle Welfare Fund has been set up which will be utilized exclusively for the Welfare of Gramin Dak Sevaks. The Fund will be managed and operated at Circle level by the respective Heads of Circles.

3. SCOPE OF THE SCHEME

The Scheme is mandatory and is applicable to all regularly engaged Gramin Dak Sevaks working in the Postal Circles. The Scheme will not cover the substitute, working in place of GDSs, on leave arrangement and provisionally engaged GDS.

4. BYE- LAWS

The bye-laws of the Scheme are attached as **Annexure-A**.

5. SUBSCRIPTION

The subscription to the fund by every Gramin Dak Sevak will be at the uniform rate of **Rs.40 per month**. The annual subscription of **Rs. 480/-** will be recovered in one lump sum in the month of April (TRCA of March) every year to minimize the accounting work. In case of newly engaged GDS, the annual subscription will be recovered from his first months' TRCA, on proportionate basis i.e. at the rate of Rs. 40 per month for all the months up to the financial year end irrespective of the date on which GDS joins in a month.

6. COMMENCEMENT OF SCHEME

The Scheme will come into force with effect from date of issue. Subscription will be regulated as per Para 5 of the Scheme.

7. RECOVERY OF SUBSCRIPTIONS FROM MEMBERS

The Annual subscription will be recovered from all the eligible Gramin Dak Sevaks by the Accounts Branch of the Head Post Office. The Head Post Office will remit the collections to the Treasurer of the Managing Committee, along with the list of members, category-wise, under intimation to their SSP/SP/SSRM/SRM etc. Similar procedure may be adopted mutatis mutandis in case of SRO/HRO of RMS. The Accounts Branch of the Head Post Office should maintain the register of GDS and ensure recovery every year in the month of April in one lump sum.

8. APPLICATION

8.1. The Gramin Dak Sevaks will apply for financial assistance under the Scheme in the prescribed Performa. The Controlling Authority and Divisional Head should report the fact of the death of the members at the earliest along with an application and attested copy of death certificate to the Secretary of the Managing Committee, duly certifying the facts of the regular contribution paid by the deceased. In case of accidental death, the additional details in the prescribed Forms as required are to be obtained and forwarded for Financial Assistance. In case of Major Surgical Operations, the Forms and details be forwarded duly supported by evidence of operation and certificate etc.

8.2. The applications will be decided on first come first serve basis. The date to be taken into account will be the date of application of GDS. The applicants cannot be held responsible for administrative delay in forwarding his case to Divisional office. Thus, in the Circle/Regional office the date of submission of application by GDS to his controlling Officer will be taken as date of priority.

8.3. The Divisional Heads after verification will forward the application of GDS clearly giving remarks as 'Recommended' or 'Not recommended' as the case may be along with the justification in brief. In the Regional Office/Circle Office, all the applications will be scrutinized once again and applications fulfilling all criteria will be retained for submission before the Committee competent to decide the matter. The Committee should comprise of minimum three officers from RO/CO. The non-eligible applications of applicants will be returned to the Divisional Heads, mentioning the ground/reason for the same.

8.4. The Committee will meet once in three months i.e. all applications received from January to March will be decided in the meeting held in April, all applications received from April to June will be decided in the meeting held in July, all applications received from July to September will be decided in the meeting held in October and all applications received from October to December will be decided in the meeting held in January. Formal minutes will be issued and circulated to all Divisional Heads.

9. ADMINISTERING OF SCHEME

9.1. The Circle Welfare Fund for Gramin Dak Sevaks (CWFGDS) shall be managed by the Managing Committee as per **clause 10** of the bye laws. The Head of Region will be the final authority in deciding the cases of financial grants to the GDS in the Region. However, the Head of the Circle will be the coordinating and final authority in resolving all the matters related to the Scheme/grants/assistance in the Circle. The decision of the Head of the Circle in all matters regarding grants to eligible GDS will be final.

9.2. The powers to make any changes in the scope of the Scheme will lie only with the Director General, Postal Services.

9.3. It may be ensured that at least two representatives of Staff Union of GDS or in case there are no such staff representatives then any two GDS having good knowledge of Welfare Schemes/rules and ability to present the cases of other GDS are included in the GDS Welfare Committee as Members at Circle and Regional level while scrutinizing and deciding the cases.

10. **ELIGIBILITY**

All Gramin Dak Sevaks are eligible for benefits subject to the condition that they have been duly engaged by the competent authority in accordance to the laid down procedure of the Department and the engagement orders of the GDS are available on record.

11. **CONTRIBUTORY SCHEME:**

11.1. The Scheme will be contributory in nature, with a component of grant-in-aid from Central Postal Welfare Fund of the Department.

11.2. Each Gramin Dak Sevak will contribute Rs. 40 per month and annual subscription of Rs.480/- will be recovered in advance in one lump sum in April every year from the TRCA of March. As example: -

(a)	Amount per month to be contributed by each GDS employee -	Rs 40/-
(b)	Yearly contribution -	Rs.40X12 = Rs.480
(c)	In one Circle if there are 10,000 GDS	Rs.480X10,000=Rs.48,00,000
(d)	GDS entering service at age of 18 years and retiring at 65 years i.e. total 47 years will contribute an amount of -	Rs.480X47= Rs.22560

12. **GRANT IN AID FROM THE CENTRAL POSTAL WELFARE FUND**

An amount of Rs.200 per GDS per year (on the basis of actual working GDSs) will be granted from the Central Welfare Fund to each Circle as one-time Annual contribution on recurring basis. For example, if a particular Circle is having 10,000 Gramin Dak Sevaks

working as on 31st March of that particular year then Rs. 20,00,000/- (10,000* Rs.200=Rs20,00,000/-) will be contributed by the Central Welfare Fund of the Directorate to that Circle for the Financial Year falling thereafter.

13. THREE COMPONENTS: -

The Circle Welfare Fund for Gramin Dak Sevaks will have three main components as under: -

- (i) Financial Grant - The details are given in Para 14.
- (ii) Financial assistance by way of loan of lower rate of interest @ 5% or @ 3% per annum. The details are given in Para 15.
- (iii) One time repayment at the time of retirement - The amount will be granted to those GDS who have not availed any financial assistance. The details are given in Para 16.

14. FINANCIAL GRANT -

14.1. Under this Scheme the Financial Grant will be provided under following heads/items: -

1.	Financial Assistance to families of deceased GDSs to meet immediate expenses following death, irrespective of whether death occurs during duty/outside duty hours.	Rs. 11,000/-
2.	Financial Assistance in case of death due to terrorist or extremist activity while on duty	Rs.1,65,000/-
3.	Financial Assistance in case of death of GDSs due to terrorist or extremist activity while not on duty.	Rs. 13,200/-
4.	Financial Assistance in case of death of GDSs while being on duty due to accident.	Rs. 27,500/-
5.	Funeral Expenses on death of GDS (payable in cases in which last rites of deceased GDS are performed by brothers	Rs.5,500/-

	or sisters or near relatives in the absence of any other next of kin)																	
6.	Financial Assistance in case of major surgical operations in ailments, like Cancer, brain haemorrhage, kidney failure/transplant, heart surgery etc.	Rs. 22,000/- up to 31.03.2026 Rs. 30,000/-(w.e.f. 01.04.2026)																
7.	Financial Assistance in case of accident of GDS while being on duty, requiring hospitalization for more than three days	Rs.5,500/-																
8.	Financial Assistance for nutritional diet to GDS suffering from TB (only once for a maximum period of six months, provided the GDS has put in at least six years of service & treatment is taken in government hospital.)	Indoor Treatment - Rs. 440 p.m. Outdoor Treatment - Rs. 220 p.m.																
9.	Grant of Scholarship under educational Schemes to the children of GDS (as per existing terms & conditions).	<table><tr><td>IIT, AIIMS and IIM</td><td>Rs.1100/pm</td></tr><tr><td colspan="2">Technical Education</td></tr><tr><td>(i) Degree</td><td>Rs.308/p.m.</td></tr><tr><td>(ii) Diploma</td><td>Rs.209/p.m.</td></tr><tr><td colspan="2">Non-Technical Degree</td></tr><tr><td>BA/BSc/B.Com</td><td>Rs.165/p.m.</td></tr><tr><td>Degree in fine Arts</td><td></td></tr><tr><td>ITI Certificate Courses</td><td>Rs.1034/p.a</td></tr></table>	IIT, AIIMS and IIM	Rs.1100/pm	Technical Education		(i) Degree	Rs.308/p.m.	(ii) Diploma	Rs.209/p.m.	Non-Technical Degree		BA/BSc/B.Com	Rs.165/p.m.	Degree in fine Arts		ITI Certificate Courses	Rs.1034/p.a
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10.	Incentive for excellence in academic achievement for 10 th and 12 th class.	1st Position in the Circle/Region- Rs.1,100/- 2nd Position in the Circle/Region- Rs.8,80/- 3rd Position in the Circle/Region- Rs.7,70/- 4th Position in the Circle/Region- Rs.6,60/- 5th Position in the Circle/Region- Rs.5,50/-
11.	Scholarship for physically handicapped children of GDS (for maximum 8 years & as per the existing terms & conditions)	Rs.220 p.m
12.	Maternity Grant to woman GDS	-Deleted- As per letter No.15-1/2016-WL&Sp dated 29.08.2018 this assistance is overridden by O.M. No. 17-31/2016-GDS dated 27.06.2018 issued by Establishment Division.
13.	Financial Assistance in cases of natural calamities, like fire, floods etc.	Rs.5,500/-
14.	Financial Assistance to GDS suffering from COVID	Rs. 50000/- (Reference to Order No. 20-8/2020-WL&Sports dated 15.09.2021)

(After consideration of gravity of the case by the Head of Circle)	
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14.2. The above-mentioned financial grants will be subjected to and governed by terms and conditions as enclosed at **Annexure B**.

14.3. An individual will be eligible only once for financial grant under a particular head and cannot apply more than one time for the same purpose for same person.

15. **REPAYABLE LOAN SCHEME**

15.1 Eligibility and Rate of Interest

Under the Scheme, GDS shall be eligible for grant of loan at a lower rate of simple interest, subject to a maximum loan amount of ₹1,00,000/-.

The loan may be granted for the following purposes:

Sl. No.	Purpose	Provision
(i)	Construction of one room with flush toilet facilities for housing the Branch Post Office	₹50,000/- @ 5%
(ii)	Purchase of Computer/Laptop to encourage computer literacy among GDS	₹20,000/- @ 5%
(iii)	Purchase of Moped/Scooter/Motorcycle to facilitate official duties such as BO bag exchange, visit to Account Office, etc.	₹20,000/- @ 5%
	Purchase of Electric Two-Wheelers (new provision)	₹50,000/- or 80% of the total cost of the vehicle, whichever is less. @ 3% simple interest.
(iv)	Purchase of Mobile/Tablet	₹15,000/- @ 5%

15.2 Number of Loans

The GDS will be eligible for loan on maximum two occasions in his entire career with a maximum ceiling of Rs 1,00,000/- subject to the condition that previous loan amount has been fully repaid and there is no outstanding loan against the GDS.

15.3 Sanctioning Limit from Welfare Corpus

Circles are allowed to sanction loans up to 40% of the GDS Welfare Corpus (i.e. in contravention of the prescribed limit of 25%), provided the Circle Welfare Fund has a minimum balance of ₹50.00 lakh; otherwise, the existing limit of 25% may be applied.

16. **ONE TIME REPAYMENT AT THE TIME OF RETIREMENT –**

16.1 A GDS who has not claimed any kind of assistance or grant from Circle Welfare Contributory Fund in his entire service will be paid a lump sum amount at the time of discharge from duty. The slabs for payment will be as under: -

S. No	Service	Amount to be paid
(i)	Less than 5 years	No Amount
(ii)	5 years from the date of start of contribution	Rs. 1000/-
(iii)	10 years from the date of start of contribution	Rs. 2000/-
(iv)	15 years from the date of start of contribution	Rs. 3000/-
(v)	20 years from the date of start of contribution	Rs. 4500/-
(vi)	25 years from the date of start of contribution	Rs. 5500/-
(vii)	30 years from the date of start of contribution	Rs. 6500/-
(viii)	35 years from the date of start of contribution	Rs. 8000/-
(ix)	40 years from the date of start of contribution	Rs. 9000/-
(x)	More than 45 years from the date of start of contribution	Rs. 11000/-

17. SANCTIONS FROM THE FUND

The Sanction orders will be issued by the Chief PMGs/ Regional PMGs. However, the Regional PMGs will, at the end of the year submit a list of officials along with amount granted under the Circle Welfare Scheme to the Chief PMG for information. In case of payment of funeral expenses, the payment may be ordered by the local controlling authority pending ex-post facto sanction by the competent authority.

18. AUDIT OF GDS WELFARE FUND

18.1 The Regional PMG at the close of each Financial Year shall submit to the CPMG, the Accounts of receipts and expenditure latest by 15th April. This exercise will be done by CPMG also in respect of Divisions/ Units under his direct control. Thereafter the Chief PMG will send the consolidated Accounts for the Circle as a whole duly audited in respect of Circle Welfare Fund for GDS to the Director (Welfare & Sports) in the Directorate.

18.2 A certificate that the GDS Welfare Fund for the Year has been audited and found correct shall be furnished to the Postal Directorate within one month of Auditing of Accounts.

18.3 The accounts of the fund shall be audited annually by the F&C Audit/ by any person authorized by GM (F)/ DAP, as the case may be, in the Circle on or before 30th June of each Year.

18.4 The accounts of the funds shall also be checked annually by the Internal Check Organization of the respective Circles before the Audit Inspection takes place.

19. MISCELLANEOUS

19.1 The disbursement of amount to the GDS after due scrutiny and approval of the competent authority will be made through issue of sanction orders.

19.2 The amount contributed from the TRCA of GDS will be deposited in a separate Savings Account.

19.3 The Annual Grants for GDS Category will be disbursed from the Central Welfare Fund of the Directorate to the Circle Welfare Fund for GDS. However, in case of any ambiguity in terms, conditions and any other aspect of Scheme, particularly, w.r.t Financial Grants, listed under Para 14.1 of this order, the action/ decision shall be guided and governed by various orders, issued by the Directorate, on the item/ subject and which may further be issued in future.

19.4 Orders containing provisions about day to day administering of Scheme, terms and conditions for grants/ loan and Proforma of various applications/ forms are enclosed in annexures.

20. This issues with the concurrence of JS&FA with diary no. 232/2025-26/FA-CS(P) dated 10.02.2026 and administrative approval of Director General (Postal Services).



Sunita
Director (Welfare & Sports)

To

All CPMsG
All PMsG
All Staff Union

Copy to

1. PS to Hon'ble Minister of Communications/PS to Hon'ble Minister of State for Communications.
2. PPS to Secretary (Posts)/PPS to Director General Postal Services.
3. All Members of Postal Services Board.
4. Sr. DDG (PAF)/ Sr. DDG (Vigilance) & CVO/ MD&CEO, IPPB/Director, Rafi Ahmed Kidwai National Postal Academy, Ghaziabad.
5. All DDsG/GMs/Secretary (PSB)/JS&FA
6. GM (CEPT), Mysore, with a request to upload the order in India Post Website.
7. All General Managers (Finance)/Directors Postal Accounts/DDAP.
8. All Directors, Postal Training Centers.
9. All Sections, Dak Bhawan (Through E-office Notice Board).
10. Guard File.



Ankit Panwar
Section Officer (Welfare and Sports Section)

ANNEXURE-A

BYE LAWS TO THE SCHEME OF GRAMIN DAK SEVAK CIRCLE WELFARE FUND

1. Name:

The Scheme shall be known as "Gramin Dak Sevaks Circle Welfare Fund". In the following clauses it is also referred to as, "the Scheme" or "the Fund" or "GDSCWF"

2. Objective:

The objective of the Scheme is to provide financial assistance to the Gramin Dak Sevaks in their need of hour. The Scheme will be subject to review by DG Posts for revising the amount and scope to cover more kinds of assistance as the situation may demand.

3. Membership: -

3.1. The membership of the Scheme shall be mandatory for all the regularly engaged and serving GDS.

3.2. This is subject to the condition that the Scheme will not cover the persons working as substitutes in place of GDS/provisionally engaged GDS.

3.3. If any GDS, who is a member of the Scheme is under put off duty, may continue the membership by paying the subscription regularly for the period.

3.4. The membership of the Scheme shall be valid as long as the subscription is paid and shall cease when a GDS member reaches the maximum age of service i.e. 65 years. In cases of non-recovery of subscription due to administrative reasons, the same shall be recovered in subsequent months without any interest. If the non-recovery of subscription is due to any reason attributable to the GDS then the subscription shall be recovered in subsequent months with penal interest of Rs.1/- per month, per instalment of subscription. If the subscription is not recovered continuously for (6) six months without valid reason, the membership shall stand terminated and no benefits shall be payable under the Scheme.

3.5. A Gramin Dak Sevak shall cease to be covered by the Scheme and in consequence, forfeit all entitlement of any benefit provided by it when he/she -

(a). Is discharged on attaining the age of 65 years or is got discharged from service by the competent authority before the prescribed age of discharge or on invalidation on medical grounds.

Or

(b). Is removed or dismissed from service by any authority competent to order such removal/dismissal or his services are terminated.

Or

(c). Resigns from service.

Or

(d). Is reported defaulter due to any reasons, whatsoever.

3.6 Those GDS who are discharged from their post due to reduction of post (s) shall continue to be entitled to the benefit of relief from the Scheme up to a maximum of one year after the date of their discharge provided, they continue as members by paying the contribution regularly for the period.

4. **Definition**

Under this Scheme, unless the context otherwise requires: -

(a). "Subscription" means the prescribed amount as determined from time to time that shall be payable by Gramin Dak Sevak as member of the Scheme, for enrolment or continuance as a member.

(b). "Committee" means the Managing Committee constituted under clause 10 of the Bye-Laws.

(c). "Members" means all eligible Gramin Dak Sevaks in the concerned Postal

Circle paying subscriptions as provided under clause 8 of the Bye-Laws.

(d). Fund means the total sum of subscription paid by the members together with the interest on balance/investments and any grant which may be received for the purpose of the Scheme. This also shall include any amount collected by means of donations, sale of tickets for benefit shows and advertisement charges realized by issue of souvenir etc.

(e). The CPMG will be final deciding authority in case of GDS working in the area directly under the control of CPMG as well as all matters regarding GDS in the Regions and referred to him by Regional PMGs.

- (f). Wherever the term GDSBPMs have been mentioned will also include GDSSPMS.
- (g). Accident means an incident due to which hurt or injury is caused to the body which may cause death.

5. **Commencement of the Scheme**

The Scheme shall be effective **from the date of issue** and made mandatory for all Gramin Dak Sevaks staff.

6. **Refund**

No refund or amount subscribed to the Fund shall be allowed for any reasons, whatsoever. However, the amount credited to the Fund due to wrong recovery or by mistake may be refunded.

7. **Eligibility**

All the GDS eligible as per Clause 3 of the Bye-Laws as on the date will be members of the Scheme and the Annual Subscription in terms of clause 8.3 of the Bye-Laws will be recovered annually from their pay. For the GDS engaged during any time of the year, the pro-rata subscription will be deducted from his TRCA from the month of joining, to the financial year (up to March) end.

8. **Finance of the Fund**

8.1. The finance of the fund shall comprise of subscriptions from members, grant-in-aid from the Central Welfare Fund and amounts collected by the committee under clause 8.5.

8.2. The subscription to the Scheme shall be the same for all members as prescribed in clause 8.3, irrespective of the category of the GDS.

8.3. The rates of subscription will be as under :-

Rs.480- Per annum in respect of all Gramin Dak Sevaks.

8.4. The annual subscription will be recovered in one lump sum in April every year from the TRCA of March to minimize the accounting work.

8.5. The Managing Committee may raise additional finance for this Welfare Scheme by raising donations, sale of tickets of benefit shows, by issue of a souvenir with paid advertisements or by any other means approved by Head of the Circle for the purpose.

9. Nomination

9.1. The nominations, as furnished by the GDS at the time of engagement will be the valid nominations for the purpose of this Scheme; unless revised option is exercised consequent on the nominee pre-deceasing.

9.2. If a member has a family, the nomination shall be only in favour of any member of his/her family. A nomination made in favour of a person other than a family member when he/she has a family will be deemed to be invalid.

9.3. If a member has no family, he/she may nominate any person to receive the relief from the Scheme. However, if he/she acquires a family later on, the nomination given earlier shall automatically cease to be valid. In such a case, the member/employee shall furnish a fresh nomination.

9.4. Family for the purpose of this Scheme shall be as defined in Department of Posts Gramin Dak Sevak (Conduct and Engagement) Rules, 2020.

9.5. In the event of death of Member, if there is no Nomination and if the family member do not express consent unanimously in favour of the claimant, the President of the Managing Committee may sanction the amount in favour of all the family members in equal shares.

9.6. If the nominee is a minor, the relief shall be paid to the surviving parent provided the minor is in his/her care and custody. If the minor nominee has no surviving parent or if the minor is not in the care and custody of the surviving parent, the amount of the relief may be made to the de-facto guardian having the care and custody of the minor nominee, on production of guardianship certificate.

10. Managing Committee

10.1 The Circle Welfare Fund for GDS (CWFGDS) shall be managed at Circle level by the Managing Committee consisting of the following office bearers and members-

(i)	President	Chief Postmaster General
(ii)	Vice-President	Director Postal Services, (Headquarters)
(iii)	Secretary	Assistant Director incharge of Welfare & Sports in Circle Office
(iv)	Treasurer	Accounts Officer in Circle Office

(v)	Member-I	GDS Staff Union member from the Circle
(vi)	Member-II	GDS Staff Union member from the Circle

10.2 All the office bearers of the Managing Committee will be ex-officio members; therefore, there shall be no prescribed term for the Managing Committee.

10.3 At the Regional level the Fund shall be managed by the Managing Committee consisting of the following office bearers and members-

(i)	President	Postmaster General, (Region)
(ii)	Vice-President	Director Postal Services, (Region)
(iii)	Secretary	Assistant Director incharge of Welfare & Sports in Regional Office
(iv)	Treasurer	Accounts Officer in Regional Office
(v)	Member-I	Nominated GDS/GDS Staff Union member from the Region
(vi)	Member-II	Nominated GDS/GDS Staff Union member from the Region

10.4 All the office bearers of the Regional Level Committee will be ex-officio members; therefore, there shall be no prescribed term for the Managing Committee.

11 **Duties of Managing Committee**

11.1 **President:** -

The President shall be the Head of the Managing Committee and shall preside over the meetings. He will also decide disputed issues and cases related with the Scheme. He shall accord the sanction of relief/grant for various items from the fund in accordance with provisions, after satisfying himself that the claim is genuine and in order.

11.2 **Vice President:** -

He will assist the President in all the work relating to this Scheme.

11.3 **Secretary:** -

(i). He will ensure smooth and proper implementation of the Scheme. He shall arrange the timely meetings of the Managing Committee and bring to its notice all matter requiring its consideration. He shall conduct all correspondence on behalf of the Managing

Committee and also receive and process claims and representations for grant of relief from the fund. He shall record or arrange to record the minutes of the meetings of the Managing Committee.

(ii). The bank account of the fund shall be operated by the Secretary together with the Treasurer.

(iii). After the approval is given by the President to a claim for relief from the fund, the Secretary shall issue sanction for payment of the relief. The Secretary and Treasurer are jointly authorized to sign cheques for payment of grant and to incur other expenditure, in connection with the implementation of the Scheme.

11.4 **Treasurer:** -

The Treasurer shall be responsible to the committee for the proper conduct of matter relating to finances of the fund. He/she shall be responsible for accounting of money received and payments made out of the fund. He/she shall maintain receipts and payments made out of the fund. He/she shall maintain the accounts and vouchers and supply the relevant information relating to the fund whenever required by the committee. He/she shall promptly remit to the bank all the Money received by him pertaining to the fund. On receipt of sanctions, he/she shall arrange remittance of relief promptly. He/she shall operate the account jointly with the Secretary. He/she shall bring to the notice of the Secretary and committee all matters relating to the finance of the fund that may require their attention and particularly the irregularities which come to his/her notice.

12 **Honorarium:** -

12.1 The rate of honorarium payable to any person, other than Treasurer and Auditor, attending to the work of the fund may be decided by the Managing Committee.

12.2 Taking into consideration the work involved in managing the Fund, Treasurer and Auditor may be given honorarium as under -

Treasurer	: Rs. 5,000/- Per annum
Auditor	: Rs. 1,000/- Per annum

13 **Auditing of Accounts**

Within two months of the end of each financial year, the auditing work will be done by the IFA, O/o the Chief Postmaster General or by any agency/officer appointed by the Managing Committee. The auditor so appointed will certify the correctness of accounts along with comments, if any. The report of the auditor shall be placed before the committee

soon after the completion of the audit, i.e. within three months of the end of the financial year.

14 **Investment of Funds**

Surplus funds, not required for immediate utilization may be invested to the best advantage of fund as decided by Managing Committee, only in Govt. financial institutions or Nationalized Banks.

15 **Amendments to the Scheme**

All powers regarding amendment in any part of the Scheme, in the larger interest of the members, rests with the Director General Posts.

ANNEXURE-B

Guidelines/Terms and Conditions for grant of financial assistance and grant of loan under Circle Welfare Fund for GDS

As mentioned in Para 19.4 of the scheme, the guidelines regarding implementation of provisions contained in the Scheme are issued here as under:-

2. The guidelines, terms and conditions governing Financial Grant under Para-14 of the Scheme are as under: -

- i. The GDS will have to fill in an application in prescribed format, enclosed as **Form-I (Annexure-C)** for joining the Circle Welfare Fund for Gramin Dak Sevaks (CWFGD).
- ii. For grant of financial assistance from the Circle Welfare Fund for GDS, an application shall be submitted in Form-II (**Annexure-D**).
- iii. Since there is provision for a separate Managing Committee at the Regional and Circle Levels, therefore all the cases of financial assistance to GDS officials will be processed and assistance granted by the Regions for the units under their control and similarly, Circle Office will grant financial assistance to GDS officials for the units under its control.
- iv. All the cases of financial assistance (except death cases of GDS) may be decided on quarterly basis.

3. The terms and conditions governing serial numbers (1) to (5) of Para 14.1 of the scheme, pertaining to death cases of Gramin Dak Sevaks are as under: -

- i. In case of serial number 1 & 5 of the scheme, the financial assistance to the family of deceased GDS may be released immediately by the Divisional Heads and thereafter may be sanctioned by the CPMG/PMG without waiting for quarterly meeting.
- ii. Funeral Expenses on death of GDS is payable only in cases in which last rites of deceased GDS are performed by brothers or sisters or near relatives in the absence of any other next of kin.
- iii. In case of serial numbers 2, 3 & 4 under Para 14.1 of the scheme, the financial grant will be considered by the Regional/Circle level committee, as the case may be.

4. The terms and conditions governing serial numbers (6) to (8) of Para 14.1 of the scheme regarding illness of Gramin Dak Sevak are as under: -

(i). The CPMGs/PMG are delegated with powers to sanction financial assistance up to ₹30,000/- in each case of *proved exceptional hardship* arising out of serious or prolonged illness or major surgical operations of GDS employees; and financial assistance up to ₹5,500/- in cases of accident while on duty, requiring hospitalization for more than three days.

(ii) The financial assistance from the welfare fund is for the purpose of meeting the incidental expenses like diet, cost of treatment, transport, etc. This financial assistance from the Circle Welfare Fund is not to be mistaken with reimbursement of medical bills/expenditure.

(iii) Each case of financial assistance should be decided on merit. In rare and exceptionally deserving cases, where it is considered necessary to provide additional financial assistance beyond the above cited limits, such cases may be referred to Postal Directorate for consideration of additional grants. While forwarding such cases, the following points may be kept in view: -

a. Such cases should have personal recommendation of concerned CPMsG/PMsG indicating the specific amount of assistance recommended and may be submitted in **Form- III (Annexure-E)**

(b) Copies of medical report and copies of bills of expenditure towards treatment should be enclosed;

(c) Information regarding total expenditure on treatment, grants from Circles Welfare Fund, etc. should be furnished;

(d) Financial position of the concerned GDS should be indicated.

(iv) **Financial Assistance for nutritional diet to GDS suffering from TB –**

(a). For the period a GDS remains hospitalized for treatment of Tuberculosis as an indoor patient, he will be granted financial assistance of Rs.440 per month for Nutritive Diet. Thereafter, when he/she is discharged from hospital and continues to take treatment as an Outdoor patient, he/she will be granted financial assistance of Rs. 220 per month for Nutritive Diet. However, the total period of financial assistance, including both, Indoor and Outdoor treatment will be limited to the maximum period of six months.

- (b). In case a GDS takes treatment of Tuberculosis as an Outdoor patient he will be granted financial assistance of Rs. 220 per month for a maximum period of six months for the purpose of Nutritive Diet.
- (c). GDS has put in at least six years of service in the Department.
- (d). This assistance will be admissible to GDS on production of Medical Certificate from a Medical Officer of a Govt. Hospital or TB sanatorium for having taken the treatment from there.
- (e). This assistance will be paid to GDS from the date of application or the date on which disease becomes two months old, whichever is earlier.
- (f). The application should be received within three months of detection of illness. No application will be accepted thereafter unless valid justification for delay is provided by GDS.
- (g). The application of GDS for grant of financial assistance for nutritional diet is to be considered in case of treatment of self only.

5. The terms and conditions governing serial numbers (9) to (11) of para-14.1 of the scheme regarding educational assistance for children of Gramin Dak Sevaks are as under:

(I). Grant of Scholarship under educational Schemes to the children of GDS-

- (a) The minimum eligibility of marks for consideration for grant of scholarship will be as under: -
 - (i). In the case of grant of scholarship to the wards of GDS who have gained admission in IIT, AIIMS and IIM, the scholarship of Rs.1100/- per month, will be granted without any restrictions of minimum marks in qualifying examination.
 - (ii). For granting scholarship under technical education category, of Rs. 308/- per month for Degree courses and Rs.209/- per month for Diploma courses, the minimum marks required in the qualifying examination, based on which they are admitted to technical degree/diploma courses will be 85%. All the children of GDSs, having more than 85% marks in qualifying examination will be eligible for this scholarship.
 - (iii). As regards grant of scholarship of Rs.165/- per month under Non-Technical Degree courses, the minimum marks required in the qualifying examination based on which they are admitted to the BA/BSc/B.Com/Degree in fine Arts courses will be 80%. All the children of GDSs having more than 80% marks in qualifying examination will be eligible for this scholarship.

(iv). For grant of scholarship of Rs. 1034/- per annum, under ITI Certificate Courses the minimum marks required in the qualifying examination based on which they are admitted to ITI Certificate Courses will be 65%. All the children of GDSs having more than 65% marks in qualifying examination will be eligible for this scholarship.

(b). The Scholarship once awarded will be admissible up to the maximum period of the prescribed duration of the course and not for a period longer than that.

(c). To begin with, the scholarship will be awarded for the first year of the course and will thereafter be subject to continuation/renewal every year (year-to-year basis) by the Heads of the Circle/Region on the following terms and conditions -

(i). For the first year of the course, the Scholarship will be granted on submission of copy of admission certificate or enrolment number, issued by the institute, copy of mark-sheet in the qualifying examination (not applicable in case of admission in IIT/IIM/AIIMS) and prescribed application form.

(ii). The scholarship will be renewed/continued on production of authenticated photocopies of two certificates –

A. . Photocopy of mark sheet of previous year's course.

B. . Photocopy of certificate that the student is promoted to next higher class/semester by the institution/university.

(iii). For renewal/continuation of scholarship, minimum 50% marks should be obtained in the annual/each semester examination. However, in case of students of IIT/IIM/AIIMS, the condition of marks will not be applied and the copy of certificate of their having been promoted to next higher class will be sufficient for renewal of scholarship. If a student fails to obtain 50% marks in the examination, the scholarship will be stopped till he secures 50% marks in the next semester/annual examination. If a student is detained, the scholarship will be discontinued altogether.

(iv). The scholarship once awarded shall be renewed year-on-year basis, for a maximum period of the prescribed duration of the course.

(v). However, the scholarship will automatically cease in the event of the GDS resigning from service / dismissed / removed / discharged on attaining the maximum prescribed age.

(d). The child of GDS should be pursuing the course as a regular student (not part-time, correspondence etc.) in a recognized institute/university. In case of doubt, whether a

particular course is to be treated as Technical Degree, reference may be made to the concerned authority of the State/Central Govt. for clarification.

(e). Keeping in view the availability of funds for scholarship, as expenditure is also involved on the renewal of scholarship sanctioned in the previous years, amount of the same should also be calculated under each category and thereafter amount available for different category should be decided. Scholarships will be granted only to the extent to which funds are available. In order to ensure that more number of GDS employees are covered under the scheme of scholarship, not more than two children of a GDS will be granted the scholarship.

(f). The maximum amount which can be utilized towards granting scholarships in a financial year in Region/Circle shall not exceed 20%, i.e. $\frac{1}{5}$ th of the balance available in Circle GDS fund as on 1st April of the year.

(II). **Incentive for excellence in academic achievement for 10th and 12th class.**

(a). Five (5) awards will be instituted for children of GDS in each of the following groups purely on merit on the basis of marks in the 10th and 12th Standard Board Examination, subject to the minimum percentage of marks shown against each group:-

Sl. No.	Class	Minimum Percentage of aggregate marks
1	10 th standard	85%
2	12 th Standard (Science Group)	85%
3	12 th Standard (Commerce Group)	80%
4	12 th Standard (Humanities Group)	80%

(b). A common Merit List for the units directly administered by the CPMG and similarly, a common merit list for units falling under the charge of Regional PMG will be drawn up separately for each showing the percentage of marks upto 2 decimals. Thus, separate Merit lists for regions and the units directly administered by CPMGs will be prepared. The Merit List will contain names of students of all Boards (State Board, CBSE, etc.) subject to the

minimum percentage fixed above. The first five students will be sanctioned the awards as follows: -

1 st Position in the Circle/Region	-Rs.1,100/-
2 nd Position in the Circle/Region	-Rs. 880/-
3 rd Position in the Circle/Region	-Rs. 770/-
4 th Position in the Circle/Region	-Rs. 660/-
5 th Position in the Circle/Region	-Rs. 550/-

(c). If more than one student obtains the same percentage of marks for any position then, all of them would be given the awards. The number of awards will be increased accordingly in such cases.

(d). Applications of GDS, whose children had appeared in Board examinations outside the Circle will be considered by the Circle/Region in which the GDS is working.

(e). The awards under this scheme should be finalized and announced before 30th September each year.

(III). **Scholarship for differently abled children of GDS** - Scholarships for differently abled/Mentally Challenged/Blind/Deaf/Dumb Children of GDS will be granted at the rate of Rs. 220/- p.m. subject to the following conditions: -

(a). These scholarships will be granted for a maximum period of 8 years.

(b). It will be renewed every year subject to the maximum period of 8 years provided that scholarship will not be paid more than twice for the same class/standard. In other words, even if a child is not promoted to the next standard, scholarship can be awarded for the first repeat year.

(c). The scholarship will be admissible to Differently Abled Children, with permanent partial disability of at least 40%. However; in case of totally Blind, Deaf & Dumb Children, no such limit will be applicable. This should be supported by a certificate from a Govt. Medical Officer.

6. The terms and conditions governing serial numbers (12) of Para-14.1 of the scheme regarding other kind of assistance to Gramin Dak Sevaks are as under:-

(i). The financial assistance in case of natural calamities is to be provided only to those GDSs, who are seriously affected/ property burnt by fire/property damaged by floods/children's books have been destroyed etc.

(ii). It is, therefore, enjoined that all cases of financial assistance in case of natural calamities should be scrutinized with reference to aforesaid parameters in addition to a certificate from the Revenue Authorities. All the claims should be got verified by deputing officers of appropriate level, so as to ensure correctness of the verification and financial assistance in those cases be granted where there has been real and substantial damage to property. No financial assistance should be granted in cases where there is no damage to the property/books etc. even if the area has been declared flood affected by the Revenue Authorities. In case of any irregularities coming to notice on this count, the verifying officer may be held responsible and noticed suitably.

(iii). Only those GDSs whose movable/immovable property has been substantially affected or damaged in an area affected by natural calamity are eligible for financial assistance.

(iv). The concerned State Government should have declared the area as having been affected by natural calamity, i.e. flood, drought, fire or cyclone, as the case may be, and granted similar advance/grant to their employees/people, in the area.

(v). Application should be given in Form-IV (Annexure-F); within three months of the date of Government Orders declaring the natural calamity.

(vi). If the official's declaration in the application regarding damage to his property is found untrue, he is liable for disciplinary action.

(vii) With reference to Para '14.3 of the scheme, the condition that an individual will be eligible only once for financial grant under a particular head can be waived in case of financial assistance for Natural calamity and major surgical operations by the concerned Management Committee in really deserving cases.

(viii) The concerned Management Committee may conduct Special meeting of the committee to decide financial assistance in case of floods and natural calamities, without waiting for quarterly meeting.

7. The guidelines, terms and conditions governing Para-15 of the Circle Welfare Fund for GDS, regarding repayable Loan **are as under :-**

7.1. For construction of one room with flush toilet facilities for housing the Branch Post Office.

- a. **Amount** - A maximum amount of Rs.50,000/- can be granted as loan.
- (ii) **Eligibility** - For drawl of loan under this category the GDSBPM/GDSSPM should have completed minimum 5 (five) years of continuous service as GDS, and should have a minimum of 8 (eight) years of service left (i.e. not more than 57 years of age).
- (iii) **Conditions** -
- a. An application for the grant of loan for the construction of Branch Post Office Room with flush toilet facilities shall be made in Form- V (Annexure-G).
 - b. It will be paid only for new construction and not for repairs or renovation of existing room or purchase of already constructed room.
 - c. The land should be available in the name of Branch Postmaster. Loan amount cannot be utilized for purchase of land.
 - d. Utilizing the room for any other purpose than housing the Branch Post Office will be construed as irregular attracting necessary action.
- (iv) **Construction** -
- (a). The loan will be provided for construction of one room for housing Branch Post Office with attached toilet facility.
 - (b). **Adherence to Plans** - The construction should be exactly according to the approved plan and specification, on the basis of which the advance was sanctioned.
 - (c). **Time-limit** - The construction should be completed within 6 months of the drawl of loan. Extension of time-limit up to one month can be considered by PMG and beyond one month by the Head of Circle if the work is delayed due to circumstances beyond the control of GDS.
- (v) **Maintenance** - The Branch Post Office Room shall be maintained in good condition by GDS at his cost.
- (vi) **Repayment of loan** - The entire amount of loan together with interest is repayable in 56 (fifty-six) equated monthly instalments (for both principal amount and interest) @ Rs. 1000/- per month.
- (vii) **Commencement of recovery** - The recovery will commence from the TRCA for the month following the month of drawl of advance.

(viii) **Manner of recovery** - Recovery will be affected from monthly TRCA. Recovery cannot be postponed without the prior approval of HoC.

(ix) **Surety** - The surety of two permanent regular departmental officials having more than 6 (six) years' service left (i.e. of not more than 54 years of age) is necessary before releasing the sanctioned advance or any part thereof which should be entered in **Form-VI (Annexure-H)**.

(x) **Insurance** - On completion of construction, the Branch Post Office Room may be insured by the GDS at his cost against fire, flood and lightning for the full value of the Room.

7.2 For purchase of Computer/Laptop to encourage computer literacy amongst GDS.

(i). **Amount** - A maximum amount of Rs.20,000/- can be granted as loan.

(ii). **Eligibility** - For drawl of loan under this category the GDS should have completed minimum 5 (five) years of continuous service as GDS, and should have a minimum of 5 (five) years of service left (i.e. of not more than 60 years of age).

(iii). **Conditions** –

(a). An application for the grant of loan for the purchase of a Personal Computer shall be made in **Form-VII (Annexure- I)**.

(b). The loan amount will be utilized for purchase of new Laptop/Computer. It shall not be utilized for purchase of old Laptop/Computer.

(c). Copy of bill/receipt for purchase should be produced by GDS within a month of purchase or within two months from the date of drawl of the loan, failing which penal interest @ 12% per annum from the date of drawl of the loan to the date of production of bill/receipt will be levied. If the delay in submitting the bill/receipt is not attributable to the Gramin Dak Sevak, the penal interest is not to be charged for the late submission of bill/receipt.

(iv). **Repayment of loan** - The entire amount of loan together with interest is repayable in 21 (twenty-one) equated monthly instalments (for both principal amount and interest) @ Rs. 1000/- per month.

(v). **Commencement of recovery** - The recovery will commence from the TRCA for the month following the month of drawl of advance.

(vi). **Surety** - The surety of two GDS employees having more than 5 (five) years' service left (i.e. of not more than 60 years of age) is necessary before releasing the sanctioned advance or any part thereof which should be entered in **Form-VI (Annexure-H)**.

7.3 For purchase of moped/scooter/Motor cycle which will also facilitate travel while discharging duty like exchange of BO Bag, visit to Account Office etc.

(i). **Amount** – A maximum amount of Rs. 20,000/- can be granted as loan.

(ii). **Eligibility** – For drawl of loan under this category the GDS should have completed minimum 5 (five) years of continuous service as GDS, and should have a minimum of 5 (five) years of service left (i.e. of not more than 60 years of age).

(iii). **Conditions** –

(a). An application for the grant of loan for the purchase of a Personal moped/scooter/motor cycle shall be made in **Form-VII (Annexure-I)**.

(b). The loan amount will be utilized for purchase of new moped/scooter/Motor cycle. It shall not be utilized for purchase of second hand or old moped/scooter/Motor cycle.

(c). The loan will not be granted if the vehicle has been purchased already and paid for. Purchase of the vehicle should be made within one month from the date of drawl of the loan.

(d). Copy of Registration Certificate (R.C.) of the vehicle in his name and of insurance of vehicle should be produced by GDS within a month of purchase or within two months from the date of drawal of the loan, failing which penal interest @ 12% per annum from the date of drawal of the loan to the date of production of RC will be levied. If the delay in submitting the RC is not attributable to the Gramin Dak Sevak, the penal interest is not to be charged for the late submission of RC.

(iv). **Procedure for drawl of loan** – Advance can be drawn after receipt of written assurance from the dealer that the supply of vehicle is likely to be available within a month and a certificate to this effect is recorded on the bill for the advance.

(v). **Repayment of loan** – The entire amount of loan together with interest is repayable in 21 (twenty-one) equated monthly instalments (for both principal amount and interest) @ Rs. 1000/- per month.

(vi). **Commencement of recovery** – The recovery will commence from the TRCA for the month following the month of drawl of advance.

(vii). **Surety** – The surety of two GDS employees having more than 5 (five) years' service left (i.e. of not more than 60 years of age) is necessary before releasing the sanctioned advance or any part thereof which should be entered in **Form-VI (Annexure-H)**.

(viii) The vehicle cannot be sold till repayment of principle and interest. Prior sanction of Competent Authority is necessary to sell or transfer the vehicle before repayment of the loan with interest thereon.

7.3(a) For Purchase of Electric Vehicles facilitating travel while discharging duty like exchange of BO Bag, visit to Account Office etc.

(i). **Amount** – A maximum amount of Rs. 50,000/- or 80% of the total cost, whichever is less can be granted as loan.

(ii). **Eligibility** – For drawl of loan under this category the GDS should have completed minimum 5 (five) years of continuous service as GDS, and should have a minimum of 5 (five) years of service left (i.e. of not more than 60 years of age).

(iii). **Conditions** –

(a). An application for the grant of loan for the purchase of an Electric Vehicle shall be made in Form-VII (Annexure-I).

(b). The loan amount will be utilized for purchase of new Electric Vehicle. It shall not be utilized for purchase of second hand or old moped/scooter/Motor cycle.

(c). The loan will not be granted if the vehicle has been purchased already and paid for. Purchase of the vehicle should be made within one month from the date of drawl of the loan.

(d). Copy of Registration Certificate (R.C.) of the vehicle in his name and of insurance of vehicle should be produced by GDS within a month of purchase or within two months from the date of drawl of the loan, failing which penal interest @ 12% per annum from the date of drawl of the loan to the date of production of RC will be levied. If the delay in submitting the RC is not attributable to the Gramin Dak Sevak, the penal interest is not to be charged for the late submission of RC.

(iv). **Procedure for drawl of loan** – Advance can be drawn after receipt of written assurance from the dealer that the supply of vehicle is likely to be available within a month and a certificate to this effect is recorded on the bill for the advance.

(v). Repayment of loan – The entire amount of loan together with interest is repayable in maximum 50 (fifty) equated monthly instalments (for both principal amount and interest as per the amount of loan availed by GDS.)

(vi). Commencement of recovery – The recovery will commence from the TRCA for the month following the month of drawl of advance.

(vii). Surety – The surety of two GDS employees having more than 5 (five) years' service left (i.e. of not more than 60 years of age) is necessary before releasing the sanctioned advance or any part thereof which should be entered in Form-VI (Annexure-H).

(viii) The vehicle cannot be sold till repayment of principle and interest. Prior sanction of Competent Authority is necessary to sell or transfer the vehicle before repayment of the loan with interest thereon.

7.4 For purchase of Mobile /Tablet to encourage computer literacy amongst GDS.

(i). **Amount** – A maximum amount of Rs. 15,000/- can be granted as loan.

(ii). **Eligibility** – For drawl of loan under this category the GDS should have completed minimum 5 (five) years of continuous engagement as GDS, and should have a minimum of 5 (five) years of engagement left (i.e. of not more than 60 years of age)

(iii). **Conditions** –

(a). An application for the grant of loan for the purchase of a mobile /Tablet shall be made in **Form VII Annexure-I**.

(b). The Mobile/Tablet bill should in the name of GDS. The loan amount will be utilized for purchase of new mobile /Tablet. It shall not be utilized for purchase of old mobile /Tablet.

(c) Copy of bill/receipt for purchase should be produced by GDS within a month of purchase or within two months from the date of drawl of the loan, failing which penal interest @ 12% per annum from the date of drawl of the loan to the date of production of bill and on the overdue amount for the period of default. Receipt will be levied. If the delay in submitting the bill/ receipt is not attributable to the Gramin Dak Sevaks, the penal interest is not to be charged for the late submission of bill/ receipt.

(iv). **Repayment** – The entire amount of loan together with interest is repayable in in 21 (twenty-one) equated monthly installments (for both principal amount and interest).

(v) **Commencement of recovery**- The recovery will commence from the TRCA for the month following the month of drawl of advance.

(vi) **Surety-** The surety of two GDS employees having more than 5 (five) years engagement left (i.e. of not more than 60 years of age) is necessary before releasing the sanctioned advance or any part thereof which should be entered in **Form-VI (Annexure-H)**

8. The general guidelines governing the Scheme regarding repayable Loan rate of will be as under: -

(a). All regularly engaged GDSs whose orders of engagement are available on record will be eligible for Loan under this Scheme. Those GDSs who have served in APS and rejoined as GDS, their past service in APS will be counted for eligibility. The sanctioning authority should be satisfied about the GDS's likely retention/continuation in service for more than five years/eight years, as the case may be. Other category of GDS (than BPMs) are not eligible for loan for construction of one room with flush toilet facilities for housing the Branch Post Office, under this Scheme.

(b). The loan under any of the three categories specified in Para-15 of the Scheme will be paid only once in entire working career of GDS.

(c). Priority to be given to those who have not availed any loan under the various categories listed in the Scheme, on the date of application.

(d). The loan should not be sanctioned or disbursed to an official who is under put off duty. If loan has already been sanctioned to him before he was placed under put off, he should not be permitted to draw the loan during the period of his put off. The loan will not be admissible to GDS if any disciplinary action is pending/contemplated or any criminal case is pending.

(e). The GDS will be eligible for loan subject to the condition that outstanding balance, if any, in respect of a loan previously granted for any of three purposes cited in Para-15 of the scheme together with interest thereon, has been fully repaid and there is no outstanding loan against the GDS.

(f). Furnishing a false certificate will render the GDS liable to disciplinary action and he may be directed to refund to the Department of Posts the entire advance together with interest accrued thereon. Further he shall become ineligible for any assistance/loan from the GDS Welfare Fund.

9. Failure in repayment-

(a) In the event of quitting service (resignation) before repayment of loan, the outstanding amount to the extent possible is to be adjusted against the TRCA due, if any.

In the case of quitting service due to medical invalidation, supported by a certificate issued by Civil Surgeon, the outstanding amount may also be adjusted from ex-gratia gratuity. However, resignation may be accepted on clearance of the outstanding amount. The balance amount remaining unpaid is to be recovered from surety.

(b) If the GDS fails to repay the balance of the loan on or before the date of retirement, or defaults on repayment due to any reason, the Department will be at liberty to enforce recovery from ex-gratia gratuity and/or by way of recovery from the two officials who have stood as surety for the GDS. The department will be at liberty to recover the outstanding dues of GDS, from pay or any other admissible allowances of the employees who gave sureties.

(c) In the event of untimely death of GDS, the amount will be recovered from the nominees, out of the amount of pay & allowances etc. due/accrued to deceased GDS and payable by the Department to nominee. The remaining outstanding amount, if any, will be recovered from sureties.

10. The Divisional Heads will cross check eligibility criteria before recommending applications and forwarding cases to Regional/Circle Office.

11. The Divisional Heads will obtain from each GDS an application in prescribed format, enclosed as **Form-I (Annexure-C)** for joining this scheme along with requisition letter and a declaration that he has gone through the Bye Laws and terms and conditions governing GDS Circle Welfare Fund and accepts the same.

12. The GDS are eligible for grant of leave without allowances (LWA) as per GDS (Conduct and Engagement) Rules 2020. During the period of LWA no amount is paid to GDS. If loan is paid to the GDS, the recovery of loan amount during the period of LWA will have to be deposited by the GDS every month.

13. The approval for grant of loans during a financial year should be restricted to 25% of the balance of the fund as on 1st April, in the Region/Circle as the case may be.

14. An incentive of Rs. 3,000/- per annum to the Dealing Assistant and Rs.1,500/- per annum to Supervisor in the Head Post Office will be paid from the GDS Circle Welfare Fund, for handling this work.

15. The rules governing Accounting procedure and maintenance of records thereof in the Head Post Offices are as under:-

(a) The GDS will submit application for loan to the Head of Division who will get it verified by Head Post Office records and Sub Divisional records/ Divisional Office records,

as the case may be. All applications received in a quarter will be processed and decided in CO/RO, as the case may be, latest by the subsequent quarter.

(b) The Head of Division will maintain a Register of Loans for GDS in the Divisional Office. The Head of Division will forward all applications for loan after duly examining correctness to the Head of Circle/Regional PMG.

(c) In the CO/RO the concerned branch will submit consolidated list of applications for loans before the Committee. The funds position should also be brought on record. The maximum limits of utilization of funds (balance as on 1st April of the year) will be as under:

(i)	Maximum up to 25% of Funds can be utilized for illness related cases. (Serial Numbers 6, 7, 8 & 14 of Para 14.1 of the scheme.
(ii)	Maximum up to 20% of Funds can be utilized for Education related financial assistance. (Serial Numbers 9, 10 & 11 of Para 14.1 of the scheme.
(iii)	Maximum up to 40% of the GDS Welfare Corpus can be utilized for the purpose of loans during the financial year on first come first serve basis provided the Circle Welfare Fund has a minimum balance of ₹50.00 lakh; otherwise, the limit of upto 25% of the fund may be applied (Para- 15 of the Scheme)
(iv)	The remaining balance will be utilized for all other welfare assistance including Circle/Regional reserve fund for emergencies. (Serial Numbers 1 to 5 and 13 of Para 14.1 of the scheme.

(d) The Committee will convey its approval of assistance/loan through issue of minutes to the Divisional Heads. The Divisional Heads will issue sanction orders.

16. As per Gramin Dak Sevaks (Conduct and Engagement) Rules, 2020 it has been laid down vide Para 27 under the heading **Insolvency and habitual indebtedness** that –

"A Sevak shall so manage his private affairs as to avoid habitual indebtedness or insolvency. A Sevak against whom any legal proceeding is instituted for the recovery of any debt due from him or for adjudging him as an insolvent shall forthwith report the full facts of the legal proceedings to the Government."

Accordingly, while considering cases for loan under this scheme, the Committee shall keep this aspect in view and can reject the application on this ground alone.

17. This scheme of Circle Welfare Fund for GDS will supersede all the previous orders about GDS issued if any and will automatically stand discontinued with the issue of this O.M.

ANNEXURE-C

(FORM-I)

APPLICATION FORM FOR JOINING THE CIRCLE WELFARE FUND FOR GRAMIN DAK SEWAKS (CWFGDS)

Sl. No.	Information	Details
1.	Name of GDS	
2.	Date of Birth	
3.	Date of completion of 65 years of age	
4.	Designation	
5.	Full address of Office where working	
6.	TRCA being drawn	
7.	Name of Account Office & name of Head Post Office	
8.	Name of Sub Division	
9.	Date of appointment	
10.	Whether regular appointment orders are, available? If yes, enclose copy thereof.	

DECLARATION

I have gone through the Bye Laws, terms and conditions governing Circle Welfare Fund for Gramin Dak Sewaks (CWFGDS) and accept all the terms and conditions contained therein. I hereby give my unconditional consent for joining this scheme. I also agree to abide by all future decisions that may be taken or will be taken in the matter, issued by way of any amendment, clarification, modification to the Scheme by the Department of Posts.

(Signature of GDS)

Date :

Place :

ACCEPTANCE OF MEMBERSHIP

Particulars have been checked. Membership is accepted / not accepted.

(Signature of Divisional Head/Unit
Head)

Date :

Place :

Strike off whichever is not
applicable.

ANNEXURE-D

(FORM-II)

**APPLICATION FOR FINANCIAL ASSISTANCE FORM CIRCLE WELFARE FUND
FOR GRAMIN DAK SEWAKS (GDSCWF)**

Sl. No.	Information	Details
1.	Name of GDS	
2.	Office of posting & post held	
3.	TRCA	
4.	Date of Engagement	
5.	Date of Birth	
6.	Details of any previous financial assistance under the GDSCWF	
7.	Purpose for applying under GDSCWF (Pl. enclose documents in support thereof)	
8.	Duration of Leave, if any	
9.	Amount of financial assistance applied for	
10.	Any other relevant information	

.....

(Signature of GDS)

Date :

Place :

Certificate & Recommendation of Controlling Authority

This is to certify that Shri/Smt. is a member of GDS Circle Welfare Fund & he/she has regularly contributed to the fund till The above particulars have been checked and the Financial Assistance of Rs to the GDS is hereby recommended after due verification of records.

Date :.....

Place:.....

.....

Signature of the Controlling Authority with Seal

ANNEXURE-E**(FORM-III)****PERFORMA FOR SUBMISSION OF CASE TO DIRECTORATE FOR GRANT OF
FINANCIAL ASSISTANCE BEYOND THE POWERS OF PMG/CPMG IN CASES OF
ILLNESS OF GRAMIN DAK SEWAKS**

Sl. No.	Information	Details
-	PART-A	-
1.	Name of the GDS	-
2.	Post held/TRCA	-
3.	Place of posting	-
4.	Amount of Financial Assistance required	-
5.	Pl. Indicate details of nature of prolonged illness, major surgery etc.	-
-	<u>PART-B</u>	-
(i)	Personal recommendations of concerned Head of Division indicating the specific amount for assistance recommended from Welfare Fund.	-
(ii)	Copies of medical reports	-
(iii)	Information regarding total expenditure on treatment.	-
(iv)	Whether the treatment has been taken from Govt. hospital if not, reasons for taking	-

	treatment from private hospital	
(v)	Expenditure on essential incidentals like transport, diet etc	
(vi)	Financial assistance granted from Welfare Fund in the past (if any)	
(vii)	Financial position of the concerned GDS	
(viii)	Any other relevant information	

Date :

Place :

.....

Signature of the PMG/CPMG

ANNEXURE-F**(FORM-IV)****PERFORMA FOR GRANT OF FINANCIAL ASSISTANCE IN CASES OF NATURAL CALAMITIES**

Sl. No.	Information	Details
1.	Name of the GDS	-
2.	Office of posting & posting held	-
3.	TRCA	-
4.	Date of Engagement	-
5.	Date of Birth	-
6.	Permanent Residential Address	-
7.	Present Residential Address	-
8.	Details of the property movable/immovable affected or damaged by the natural calamity – (Pl attach documents in support thereof)	-
(i)	Name of the place which has been affected by the natural calamity and the details of the property immovable as well as movable (to be shown separately) damaged	-
(ii)	Whether any Financial Assistance was granted on earlier occasion (by Department, State Govt. etc.) and if so, the date of drawal and amount	-
(iii)	Whether the earlier Financial Assistance was granted for damage to the same movable or immovable property and if so, the nature of further damage to the movable or immovable property to be indicated precisely.	-
(iv)	If reply to item (iii) is in the affirmative the details of damage that has now occurred requiring fresh financial assistance (list to be attached (iv) indicating details) -	-

9.	Amount of financial assistance applied for	-
10.	Any other relevant information	-

Date :

Place :

.....

(Signature of the GDS)

ANNEXURE-G**(FORM-V)****APPLICATION FORM FOR GRANT OF LOAN FOR CONSTRUCTION OF ONE ROOM WITH FLUSH TOILET FACILITIES FOR HOUSING THE BRANCH POST OFFICE**

Sl. No.	Information .	Details
1.	Name of GDSBPM	-
2.	Date of Birth	-
3.	Date of completion of 65 years of age	-
4.	Date of engagement in the Department	-
5.	Number of years of service completed on date of submission of Application	-
6.	Full address of Office where working	-
7.	TRCA being drawn	-
8.	Name of Account Office & name of Head Post Office	-
9.	Whether land is available and in the name of applicant GDS. Please enclose proof thereof, earmarking portion of land on which the construction is planned.	-
10.	The proof of estimated cost of construction.	-
11.	The amount of loan required	-

(a). Certified that the information given above is complete and true to the best of my knowledge. In case of any information being found untrue at any later stage, I am aware that I am liable to be proceeded for disciplinary action and I will forfeit all rights to claim any benefit/assistance under the Circle Welfare Fund for GDS scheme.

(b) I hereby promise to repay the loan (with interest) as per the terms and conditions of the Scheme.

Date :

Place :

.....

(Signature of the GDS)

DECLARATION

I do hereby declare that the statements furnished in item (8) above are correct.

Date :

Place :

.....

(Signature of the GDS)

Warning: If at any stage the information furnished above is found untrue, the sanctioning authority may take disciplinary action against you under the rules.

ANNEXURE-H

(FORM-VI)

FORM of SURETY BOND

KNOW ALL MEN BY THESE PRESENTS, THAT I son ofresident of..... in the District of..... at present employed as a permanent in the(hereinafter called "the Surety") am held and firmly bound up to the President of India (hereinafter called "the Government" which expression shall include his successors and assignees) in the sum of Rs.....(RupeesOnly) with interest as hereinafter specified and all cost between attorney and client and all charges and expenses that shall or may have been incurred by or occasioned to the Government to be paid to the Government FOR WHICH PAYMENT to be well and truly made I hereby bind myself, my heirs, executors, administrators and representatives firmly by these presents.

As witness my hand this..... Day oftwo thousand and

WHEREAS the Government has agreed to grant toson ofa resident of in the District ofat present engaged/employed as..... in the.....(hereinafter called, "the Borrower") at the Borrower's own request an advance of Rs..... (Rupees.....only) for the.....AND

WHEREAS THE BORROWER has undertaken to repay the said amount inequal monthly installments with interest as calculated at the rate and in the manner prescribed under Para 15, of Circle Welfare Fund for GDS vide **O.M. No. 20-09/2019 -WL & Sports dated ---.02.2026**, as shall for the time being remain due and unpaid calculated at the rates in force for such loans from the day of the advance.

AND WHEREAS in consideration of the Government having agreed to grant the aforesaid advance to the Borrower the Surety has agreed to execute the above Bond with such condition as hereunder is written.

NOW THE CONDITION OF THE ABOVE WRITTEN Bond is that if the said Borrower shall, while employed in the said

DULY and regularly pay or cause to be paid to the Government the amount of the aforesaid advance owing to the Government by installments with interest as calculated in the aforesaid manner thereon or on so much thereof as shall for the time being remain due and unpaid calculated at rates in force for such loans from the day of the advance until the said sum of Rs(Rupeesonly) with interest as calculated in the aforesaid manner shall be duly paid, then this Bond shall be void, otherwise the same shall be and remain in full force and virtue.

BUT SO NEVERTHELESS that if the Borrower shall die or become insolvent or at any time cease to be in the service of the Government, the whole or so much of the said principal sum of Rs(Rupeesonly) thereof as shall then remain unpaid and the interest due on the said principal sum calculated in the aforesaid manner from the day of the advance shall immediately become due and payable to the Government and be recoverable from the Surety in one installment by virtue of this Bond. The surety hereby gives the undertaking and unconditional consent for recovery of the outstanding amount of the loan, from his monthly pay. The Department, wherein, the surety is presently employed shall have all the rights to make such recovery from the surety's pay & allowances, in one or more installments, of the total outstanding amount of the loan.

The obligation undertaken by the Surety shall not be discharged or in any way affected by an extension of time or any other indulgence granted by the Government to the said Borrower whether with or without the knowledge or consent of the Surety.

The borrower has agreed to bear the stamp duty, if any, for this document.

Signed and

delivered {Signature of Surety)

by the said (Designation)

Office to which attached

at

this In presence of

day of(i).....

20.....(ii).....

Signature,

address

and occupation of

the Witnesses

ACCEPTED

For and on behalf of President of India.

ANNEXURE-I**(FORM-VII)****APPLICATION FORM FOR GRANT OF LOAN FOR THE PURCHASE OF
MOPED/SCOOTER/MOTOR CYCLE/ELECTRIC VEHICLE /LAPTOP/
COMPUTER/MOBILE/TABLET**

Sl. No.	Information	Details
1.	Name of the GDS	-
2.	Date of Birth	-
3.	Date of completion of 65 years of age	-
4.	Applicant's designation	-
5.	Full address of Office where working	-
6.	TRCA being drawn	-
7.	Name of Account Office & name of Head Post Office	-
8.	Anticipated price of Moped/Scooter/ Motorcycle/Electric Vehicle/Laptop/Computer/Mobile/Tablet	-
9.	Are any negotiations or preliminary enquiries being made so that delivery may be taken of the Motor Car/Motor Cycle/Electric Vehicle/Personal Computer/Mobile/Tablet within one month from the date of drawl of the loan?	-

10. (a) Certified that the information given above is complete and true.

(b) Certified that I have not taken delivery of the Moped/Scooter/Motor cycle/Electric Vehicle/Laptop/Computer/Mobile/Tablet on account of which I apply for the loan, which I

shall complete negotiations for the purchase of item finally and take possession of the same before the expiry of one month from the date of drawl of the loan.

Date :

Place :

.....

(Signature of the GDS)