

**RESTRICTED**

***CENTRAL INDUSTRIAL SECURITY FORCE***



**F U N D S   M A N U A L**  
**2015**

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# **RULES FOR THE ADMINISTRATION OF CENTRAL INDUSTRIAL SECURITY FORCE WELFARE FUND**

## **1. SHORT TITLE**

These rules may be called the Central Industrial Security Force Welfare Fund Rules.

## **2. DEFINITIONS**

In these rules, unless the context otherwise requires :-

- (i) "Director General" means the Director General of the Central Industrial Security Force.
- (ii) "Force" means the Central Industrial Security Force.
- (iii) "Fund" means the Central Industrial Security Force Welfare Fund.
- (iv) "Members" means all Government servants who are in the service of the force, whether combatized or non-combatized personnel deployed at various formations/units on deputation to other departments and those serving on deputation to CISF from other departments.
- (v) Meaning of "Family":-

The term "family" means and includes :-

- (a) Member's spouse;
- (b) Sons including step-sons and legally adopted sons;
- (c) Daughter;
- (d) Dependent Brother;
- (e) Un-married or widowed sister dependent on the member.

### **3. APPLICATION**

The benefits of the fund shall be extended to all members subscribing towards fund.

### **4. OBJECT**

The object of the fund shall be :-

#### **(A) To extend the Out Right Grant to –**

- (i) A lump sum grant of ex-gratia as per enclosed "Appendix-A" is payable on death of a member of the Force under any circumstances to the Next of kin of deceased force personnel for funeral rites etc.
- (ii) The member in case of serious injury or sickness of self or family requiring prolonged or expensive treatment in cases of Kidney Transplant, Bye-pass Surgery, Cancer, Brain Hemorrhage, AIDS, Paralysis of one or more limb or Amputation of any organ of the body, or any other serious ailment on the merit of each case. This grant will be 10% of un-passed medical expenses under Government Rules subject to maximum as mentioned in "Appendix-A". The normal procedure for sanction of such grants will be either from UWF/ZWF/SWF/CWF as the case may be.
- (iii) To retired CISF personnel for major ailments like Cancer, Tumour, Renal diseases, Liver, Heart diseases, Kidney transplantations and life threatening disease for self or spouse limited to once in life time as per instructions vide MHA letter No.II-27012/23/98-PF.II/218 dated 8.7.1999 as given in "Appendix-A".
- (iv) The Force member sustained injury during active duty will be paid amount as per "Appendix-A" from Unit Welfare Fund, Zonal Welfare Fund/Sector Welfare Fund/Central Welfare Fund. This kind of help, however, can be enhanced by the President of the fund if the member of the force is injured in action, Combat with terrorists, extremists, militants or dacoits, fire – fighting, or during a violent mob during IS duties depending upon the merits of each case. If the Unit Welfare Fund is not able to meet

such exigency, it will be extended from Zonal Welfare Fund / Sector Welfare Fund / Central Welfare Fund. In such cases Unit and Zone must certify that they are not in a position to meet such exigency due to paucity of their respective funds.

- (v) The member, at the time of Superannuation/Voluntary retirement after completion of 20 years service in case of direct recruits and 10 years in case of re-employment may be presented with a gift of his choice worth as per "Appendix-A". This is to be paid from Unit/ Zonal/ Sector/ Central Welfare Fund. However, in addition to the gift item, a memento costing as per "Appendix-A" may also be given.
- (vi) The newly established unit / Bn. /Office, to establish Welfare Fund for welfare activities to members @ as per "Appendix-A" per person from CWF.
- (vii) The expenditure on organising Barakhana on the occasion of Republic Day, Independence Day, Raising Day, All India Police Games, Unit function, Inspection or any other special occasion be borne by contribution out of Ration money. The GOs will contribute according to the rate fixed for diet. Management officials be invited for Barakhana and expenditure thereon may be met from Non Govt. Fund.

The expenditure up to **Rs. 15/-** per person per month can be made for refreshment during the Sainik Sammelan or any other Regimental Function/Meeting and **Rs. 25/-** for farewell function at the time of retirement out of Welfare Fund with the approval of Managing Committee, only in case the unit does not have sufficient fund in Canteen Fund

- Viii To incur TV cable connection and other entertainment purposes from UWF/ZWF/SWF/CWF.
- ix) Any other purpose for betterment and enhancement of the image of the Force, this option can be exercised only by President of CWF i.e. DG/CISF and amount to be spent will also be decided by him.

**(B) To sanction loans for the following purposes.**

The loans will be sanctioned for the following purposes from UWF/ZWF/SWF/CWF. The application to CWF should come through Sector HQrs, if it is not met from the welfare funds of Unit, Zone or Sector:-

SN	Purpose	Limit of loan
(i)	Meeting expenses incurred in connection with marriage of self or his dependents and Daughter's engagement (Once in two years)	As mentioned in enclosed "Appendix-A".
(ii)	Meeting expenses incurred in connection with illness of self or dependents	As mentioned in enclosed "Appendix-A".
(iii)	Meeting expenses on higher education (Once in two years) (Medical, Engineering, MCA and other Technical / Professional courses, recognized by the Central / State Govt. regulatory bodies such as All India Council for Technical Education and Medical Council of India etc. for self and dependents.	As mentioned in enclosed "Appendix-A".
(iv)	Purchase / Booking of plot/flat or construction of a house for his residential use	As mentioned in enclosed "Appendix-A".
(v)	Cost of repairs of flat/house, owned by him or his spouse affected/caused by natural calamities	As mentioned in enclosed "Appendix-A".
(vi)	Purchase of Computer / laptop by Force personnel (Once in four years)	As mentioned in enclosed "Appendix-A".
(vii)	Meeting Funeral expenses in case of death of his immediate blood relations	As mentioned in enclosed "Appendix-A".
(viii)	Personnel going on UN Mission.	As mentioned in enclosed "Appendix-A".
(ix)	Purchase of sewing	As mentioned in enclosed

	machine(upto rank of Inspector)	"Appendix-A".
(x)	Any other good and bonafide purpose as decided by the Managing Committee.	As mentioned in enclosed "Appendix-A".

**Note: Welfare Fund loan may be restricted to 4 times in entire service and time gap between loans will be 2 years after repayment of previous loan. However in case of loans on medical grounds the time gap of 02 years is not applicable. To monitor this, after making payment of Welfare fund to Force personnel, entry to this effect duly signed by a DDO/Unit Comdr be made in the last page/inside back cover of R.S.Fund Pass book.**

**(C) TO SANCTION TEMPORARY INTEREST FREE LOANS FOR OFFICIAL PURPOSES:**

To sanction interest free loans to members for meeting urgent expenditure for official purposes.

**5. SOURCES OF FUND**

1. The fund shall be constituted from and supported by:-

(i) Subscription on half yearly basis (i.e. first half commencing from Apr to Sep and second half is Oct to Mar) shall be collected from all the members at the following rates prescribed by the Annual Governing Body -

Pay band-4	-	Rs. 100/- per month
Pay band-3	-	Rs. 70/- per month
Pay band-2	-	Rs. 40/- per month
Pay band-1	-	Rs. 30/- per month

However subscriptions in respect of personnel retiring from force may be recovered proportionately.

The rates can be revised in Annual Governing Body Meeting.

- (ii) Donations and grants from the Central or State Governments or other Government and quasi Government bodies including public undertakings.
- (iii) Voluntary contributions and donations from private persons or bodies provided that such contributions or donations will be accepted only

with the approval of concerned IG upto Rs.10,000/- and if the amount exceeds Rs.10,000/-, the approval of DG will be required.

- (iv) Interest on deposits and other investments as approved by IAC(Investment Advisory Committee).
- (v) Interest realized on loans granted under CISF Welfare Fund.
- (vi) DG/CISF can review the position of various non government funds in a Unit / formation and can pass orders for transfer of the same in part or wholly to UWF/ZWF/SWF/CWF.
- (vii) Donation for the Welfare of CISF children from members of public or private institutions included NRI may be accepted in the Welfare fund of the Force with the prior approval of MHA in each case. (Authority MHA OM No. 27011/09/2002-R&W/ dated 21<sup>st</sup> August'03.)
- (viii) Income generated from different miscellaneous activities pertaining to Welfare.
- (ix) **Share of Welfare Fund subscriptions to Sectors / Units (except North Sector)**

<b>Formation</b>	<b>Rate of Share</b>
To CISF HQrs	15%
To Sector HQrs	05%
To Zonal, DAE /DOS HQrs./GBS (from units under their command)	12%
To NISA Hyderabad	85%
To Units headed by DIsG plants	80%
To Gp. HQrs. (Under their command)	10%
To Units under Gp.HQrs	58%
To Other Units	68%

**Share for North Sector will be :-**

<b>Formation</b>	<b>Rate of Share</b>
To CISF HQrs	15%
To Sector HQrs	07%
To Zonal, DAE /DOS HQrs./GBS (from units under their command)	12%
To Units headed by DIsG plants	78%
To Gp. HQrs. (Under their command)	10%
To Units under Gp.HQrs	56%
To Other Units	66%

**Note** :- New units are exempted for making any subscription share to higher formations for first 2 years.

**6. ADMINISTRATION OF CWF (FHQ)**

1. The fund shall be administrated by a Governing Body comprising of 50 members (7 Ex- officio and 43 nominated ) as shown below:-



(i) Permanent Ex- Officio members and Office Bearers.

President	-	DG
Sr. Vice President	-	SDG/ADG (HQrs)
Vice President	-	IG(HQrs)
Secretary	-	DIG(WEL)
Jt. Secretary	-	AIG(WEL)
Treasurer	-	SO/AC(WEL)
Member	-	AD(Accounts)/AO(Accts)

(ii) Nominated members

IG(NS/ES/WS/NES/SS/APS/TS) (on rotation )	-	Two to be nominated by DG
DIG (from field Units/Zones)	-	Five to be nominated by DG
AIG/COMDT	-	One AIG/ Sr.Comdt. / Comdt. from each Sector – 07 (Nominated by IG )
DC / AC	-	01 from each Sector (Nominated by IG)
SO (Subordinate Officer)	-	01 from each Sector (Nominated by IG)
HC	-	01 from each Sector (Nominated by IG)
Const	-	01 from each Sector (Nominated by IG)
Civilian staff	-	One to be nominated by DIG/Wel, FHQR.

Note :- Out of above nominated members, Ladies of different ranks as mentioned below may be nominated –

GO - 01; SO - 01; OR's - 2 to 3

2. The Governing Body will meet once in a year to transact following business.

- (a) To review the policies and guidelines about the Administration of the fund in light of the given objectives;
- (b) To review and fix rates of subscription to be paid by each category of members;
- (c) To review the rate of interest on loans
- (d) To review the quantum of loans and Outright grant.
- (e) Decide about the investment of fund and ratification of investment of funds made with the approval of DG, CISF.
- (f) To approve and ratify the expenditure financed from CWF.
- (g) To write off loses, or irrecoverable loans, if any.
- (h) To review of Income and Expenditure accounts and balance sheet of yearly financial account and approve the same.
- (i) To review the honorarium being given to person employed for administration of CWF & other non-government funds.
- (j) To review the honorarium being given to Doctors from CWF.
- (k) To take a view on any subject brought before the AGB by any of the members regarding administration of CWF and Non Government Funds.

3. When the Governing Body is not in session, the various routine matters, referred to the Force HQrs, shall be disposed off by the Managing Committee of

the Force HQrs. as per fund rules and such disposal shall be brought to the notice of Governing Body in its meeting. The Managing Committee meeting shall be held twice a month. Managing Committee at Force HQrs will be constituted comprising the following :-

- |               |                               |
|---------------|-------------------------------|
| (a) President | - Dy. Inspector General (Wel) |
| (b) Secretary | - AIG (Welfare )              |
| (c) Member    | - AD(Accts) / AO(Accts)       |
| (d) Treasurer | - AC/SO (WEL)                 |

4. In addition to above the President of CWF i.e. DG/CISF can take decisions beyond the financial powers as stated above in para - 4 i.e (under OBJECT Head) depending upon the merits of each individual case. Such decision will be put up for ratification before Annual Governing Body Meeting.

#### 7. ADMINISTRATION OF SECTOR/ZONAL/UNIT WELFARE FUND

1. Amount placed at Sectors/ Zonal/ Trg. Inst./Res.Bns and Units shall be administrated by a Managing Committee comprising of 11 (eleven) members of which four members will hold office by virtue of their official position. They shall be :-

- |                    |   |
|--------------------|---|
| (a) President      | - Head of the office/ Unit/ Trg. Inst./Res.Bns. (Whatever be approved designation)                              |
| (b) Vice-President | - Second-in-command.  |
| (c) Secretary      | - Gazetted officer (Incharge of Welfare Fund). If GOs are not available, Inspector/ Sub-Insp. may be nominated. |
| (d) Treasurer      | - Asstt. Comdt/ Inspector/ Sub- Insp. Incharge (Welfare)  |

Note:- The remaining seven members shall be nominated by the President on the advice of the Vice- President and Secretary for a period of one year only in such a way that each category of members of the force gets represented in the Managing Committee.

2. The Managing Committee shall transact the following business in the light of general policy and guidelines issued by the Governing Body/ Welfare Fund Rules:-

- (i) Sanction of Outright Grant .
- (ii) Sanction of loans to members / unit / office.
- (iii) Review of monthly accounts / balance sheet of the fund, and
- (iv) Any other business, as authorized by the Governing Body.

- (3) In emergent cases like death, accident etc., the President of the Managing Committee shall have powers to sanction Grants/Loan/Advance. In absence of President, the Vice President may sanction the same. The payment so made shall be brought to the notice of the Managing Committee / President in the next meeting for ratification.

## 8. SYSTEM OF ACCOUNTS

- (1) The accounting year will be financial year as adopted by the Government of India (i.e. 1<sup>st</sup> April to 31 March).
- (2) The treasurer, under the supervision of the Secretary shall be responsible for the proper maintenance and up-keep of accounts.
- (3) The Secretary shall place the monthly account of Income and Expenditure of the previous month in each monthly meeting of the committee for the information of the committee members.
- (4) All transactions should be effected through Bank draft / Cheque.
- (5) Governing Body / Managing Committee shall ensure that various accounts, records and documents of receipt and payments are properly maintained and that adequate provisions have been made for systematic, internal checks for proper accounting of receipts disbursements.
- (6) Capital balance of fund will be utilized in the following ratio :-
  - 10% - in Fixed Deposit
  - 30% - for Welfare activities
  - 60% - for sanction of Loan to members

Note :- Units having surplus money in welfare fund may go for investing funds more than 10%. In no case, it should exceed 15% of funds.
- (7) Reconciliation of accounts should be done on monthly basis.
- (8) All money in the fund at all level i.e. FHQ, Sector, Zone & Unit in excess of normal requirement or atleast 10% of capital balance shall be invested in fixed deposits with any Nationalized Banks/Post Offices. However newly inducted units need not invest FD for first two years.
- (9) An account in the name of the fund will be opened with any Nationalized Bank.

- (10) The Bank account will be operated atleast by two office bearers jointly. It may be noted that no officer will open an account by name.
- (11) All CISF personnel proceeding on deputation will deposit their CWF subscription annually in advance at Force HQrs. In case there is a default in payment, the individual will not be extended any benefits. Regarding the incoming deputationists, no benefits will be accorded if they do not contribute to the Welfare Fund.
- (12) If CISF is withdrawn from any unit, all their non- govt. funds will be merged with CWF only. Before depositing all such amounts, the respective Zonal DIG will get the funds audited and ensure that all outstanding dues have been recovered / regularized in a proper manner. Transfer of funds will be done along with the proceedings duly countersigned by the Zonal DIG alongwith details of outstanding dues ,if any.
- (13) Applications for Out Right Grant and loan from the fund will be made in the proforma as shown in Annexure ' A' & 'B' respectively. An undertaking and two sureties as shown in Annexure 'C' will be taken from all applicants requesting for loan from Welfare Fund.
- (14) All applications will be scrutinized by the Treasurer and incomplete applications returned to the members for rectification etc.
- (15) Loan will not be granted to following personnel ;
  - (i) Who have not completed 2 years. of service in force. This shall not be applicable to the employees appointed on transfer or deputation or contract basis.
  - (ii) Who has applied for discharge;
  - (iii) Who is likely to retire before making good loan/ advance plus interest thereon.
  - (iv) Subsequent loan may be sanctioned after final payment of the previous loan/ advance including interest.
  - (v) Who has not paid his annual subscription.
  - (vi) One application can be entertained at a time.
- (16) No member shall stand surety for more than one debtor at a time.
- (17) Every loanee will furnish two sureties as under:-
  - (a) Gazetted Officers to Gazetted Officers.
  - (b) Other Ranks from equal or higher Ranks.

Note :- If no GO's posted in the Unit then Sureties from SO's may be obtained from the next below rank.

- (18) The committee will decide and sanction the amount of loans.
- (19) The Interest will be recovered in installments and should not greater than the amount of installments for recovery of principal amount. The recovery can be effected through DDO.
- (20) The rate of interest w.e.f. 01.06.2012 is as under :-
- |     |   |            |
|-----|---|------------|
| (a) | Loan sanctioned upto Rs.20,000/-  | - 5% p.a.  |
| (b) | Loan sanctioned above Rs.20,000/-and upto Rs.50,000/-                             | - 7% p.a.  |
| (c) | Loan sanctioned above Rs.50,000/-   | - 7% p.a.  |
| (d) | Loan sanctioned to all UN Mission and foreign assignments other than Trg. Courses | - 12% p.a. |
- (21) No interest will be charged for the month in which loan is paid. The installment due must be paid by each loanee by the **7th of the month**, if he is posted in Delhi or at the station from where the loan was taken. If he is posted at a station other than Delhi/ Station of getting loan by the **15th of the month**, otherwise it will carry interest for full month.
- (22) In case of default in payment of installments in any particular month penal rate of interest will be levied only on the outstanding amount of loan / advance at the time of default as under :-
- |       |                           |   |
|-------|---------------------------|---|
| (i)   | Upto 2 months             | - Grace period in case of leave Medical/ Course/ Temp. duty |
| (ii)  | Over 2 months to 4 months | - 12% p.a.  |
| (iii) | Over 4 months to 6 months | - 15% p.a.  |
| (iv)  | Over 6 months onward      | - 18% p.a.  |
| (v)   | Over 12 months onward     | - 24% p.a.  |
- (23) The President, Vice - President, Secretary, Treasurer and other Ex- officio members of the Governing Body/ Unit Managing Committee shall hold office by virtue of their respective official position in the Force, while other members will be nominated as per rules, for a period of one year only. No nominated member shall hold office for the second year in succession.
- (24) Although each unit will function independently under the Governing Body yet the Sector/Zonal/ Unit DIsG will be responsible to keep a watch on the working of the units under their control.

## 9. RECORDS

The following records will be maintained :-

- (i) Applications file containing applications received for loan / recovery register.
- (ii) Receipt Book serially numbered.
- (iii) Stock Register.
- (iv) Cash Book.
- (v) Guard file to keep all vouchers etc.
- (vi) Minutes book of the proceedings of Governing Body/ Managing Committee.
- (vii) Miscellaneous correspondence files.

## 10. HONORARIUM

The existing rate of honorarium to the cashier (Min. staff ) maintaining Welfare Fund at Force HQrs, Sector IsG, Zonal/ Plant DIsG, Gp. Comdts. and units is as under:-

FHQrs	-	Rs.300/- p.m.
Sector IsG	-	Rs. 90/- p.m.
Zonal/ Plant DIsG/ NISA	-	Rs. 180/- p.m.
Comdt/ Gp. Comdt/ DCs	-	Rs. 180/- p.m.
ACs/Inspector	-	Rs. 90/- p.m.

## 11. AUDIT

- (1) Account of fund shall be audited annually by an auditor appointed out of a panel of auditors approved by the Governing Body;
- (2) The account of the fund of the field units shall be audited annually by the concerned Zonal DIG.
  - (a) Welfare Fund account of the units should be inspected by IsG/ DIsG and Group Comdts. during their annual inspections.

(b) Audit of Welfare Accounts of Sector IG & Zonal / Plant DIsG and RTCs shall be carried out by Sector IsG as follows -

Formation	To be inspected by
North Sector HQrs	IG/West Sector
West Sector HQrs	IG/North Sector
Trg. Sector HQrs	IG/South Sector
South Sector HQrs	IG/Trg. Sector
Eastern Sector HQrs	IG/North East Sector
North East Sector HQrs	IG/East Sector
Airport Sector HQrs	CISF HQrs, New Delhi
All DIsG Airports Zonal Office/IGI Delhi/DIG(GBS)/SSG Greater Noida	IG/Airport Sector
All RTCs & FSTI	IG/Trg. Sector
DIsG WZ-1/WZ-II and DAE HQrs & all Plant DIsG under Western Sector	IG/West Sector
DIsG NZ-1 HQrs; Delhi/NZ-II Allahabad and DMRC & all Plant DIsG under North Sector	IG/North Sector
South Zone HQ and DOS HQ & all Plant DIsG under South Sector	IG/South Sector
DIG East Zone HQ and all Plant DIsG under Eastern Sector	IG/Eastern Sector
All DIsG / Plant DIsG under NE Sector	IG/North East Sector

## 12. FINANCIAL POWERS

As per table enclosed in Appendix 'D'.

## 13. GENERAL POWERS AND INTERPRETATION

(1) The Governing Body shall have full powers to regulate and issue instructions regarding prescription of forms for various purposes including accounts records, payment of and rate of subscription from members, amount of loans, grants, fees, honorarium and advances and their method of recovery or maintaining accounts or any other matter with view to achieving the objects of the fund. If any Question arises regarding interpretation of these rules, the decision of the Governing Body shall be final and binding.

**FORM OF APPLICATION FOR OUTRIGHT GRANT FROM THE CISF WELFARE FUND**

**PART-I**

Particulars of deceased/invalidated subscriber:-

1. No.
2. Rank
3. Name
4. Unit and appointment
5. Length of service
6. Age and date & casualty
7. Cause of casualty
8. Native place

**PART-II**

Particulars of the family dependents of the subscribers:-

1. Name and age of the widow/widows/dependents.
2. Names and ages of the children
3. Present residential address:
4. (a) Details of deceased subscriber's parents  
(b) Living or dead.  
(c) Are they able and willing to give any temporary or permanent assistance of any nature(give full details).
5. School and class in which children are studying.
6. Present family budget(details to be given, rent of house, education expenses and food).
7. Details of any previous relief from the fund.

**PART-III**

1. Rate of pension/salary (including allowances)
2. Amount received from or balance on date in GPF.
3. Amount received from or amount of Life Insurance Policies.
4. Bank or Post Office Saving Account Balance.
5. Assets in the shape of bonds or investments.
6. Extent of landed property.
7. Particulars of house property.
8. Yearly Income from (6 & 7)
9. Whether property is divided or undivided, if undivided, the share of the widow/dependents.
10. Amount due from loans.
11. Amount of debts.
12. Financial help from any other source.
13. Special representation, if any.

Date:-  
Place:-

(Signature of applicant)



**APPLICATION FOR TAKING LOAN FROM CISF CENTRAL WELFARE FUND**

1. CISF No. \_\_\_\_\_ Rank \_\_\_\_\_ Name \_\_\_\_\_
2. Basic Pay plus Grade Pay : Rs. \_\_\_\_\_  
Date of Posting in CISF HQrs & Sec \_\_\_\_\_
3. Amount of loan applied Rs. \_\_\_\_\_
4. No. of installments in which loan should be recovered \_\_\_\_\_
5. Date of superannuation \_\_\_\_\_
6. PURPOSE FOR WHICH LOAN IS REQUIRED:-

(i) Brother/Sister/Daughter's Marriage:-

- (a) Date of Marriage
- (b) Place of Marriage (with name & address of the Spouse):
- (c) Dependency certificate
- (d) Supporting documents like invitation card etc.:

(ii) For Higher Education of Self or Children.

- (a) Name of the ward:
- (b) Class in which presently studying/passed:
- (c) Admission sought for which class/course with details of University/Institute
- (d) Supporting documents:

(iii) For Medical treatment of self or dependent:

- (a) Name of the Patient and relationship:
- (b) Details of disease and estimated expenditure.
- (c) Supporting documents

(iv) For booking/purchase of plot or construction of house for his own..

- (a) Name of the party/firm/agency from whom the plot, house is proposed to purchase.
- (b) Whether permission under CCS conduct Rule obtained or not
- (c) Supporting documents:

(v) For repair/renovation/addition/alteration in the house/in case of natural calamities

- (a) Name of person in whose name the property is held
- (b) Relationship of applicant with owner:
- (c) Estimated cost or repair and supported documents.

(vi) For purchasing Personal Computer:

- (a) Estimated Cost (Estimate to be enclosed):

(vii) For Funeral expenses/Travel by Air in case of death of his /immediate blood relation:

- (a) Name and relationship of the deceased with the applicant:
- (b) Supporting documents, if any:

7. (a) I, hereby certify that I have no loan/interest outstanding against me as on date. I undertake to refund the loan installments every month failing which I shall be liable to pay penal interest and also for disciplinary action. In the event of non-recovery of aforesaid dues prior to retirement, discharge, dismissal etc. I agree to deduction of the same from my terminal dues(undertaking attached).

(b) I, also certify that I have not taken loan from UWF/CWF/ZWF/SWF, 04 (four times) in my entire service.

(c) I, also declare that I, have not taken loan from UWF/CWF/ZWF/SWF within 02 (Two) years after repayment of previous loan.

SIGNATURE OF APPLICANT

**REMARKS OF THE BRANCH OFFICER:-**

1. Whether the applicant has applied for discharge \_\_\_\_\_
2. Whether applicant is likely to be pensioned off before making good the amount of loan applied for \_\_\_\_\_
3. Recommendation showing the amount Rs \_\_\_\_\_

Verified that the information submitted by the individual is correct to the best of my knowledge. If the loan is sanctioned, the recovery of monthly installments will be made and remitted by 7th of every month.

SIGNATURE OF THE BRANCH OFFICER WITH OFFICE SEAL

**REMARKS OF ASSTT. COMMANDANT/INSPECTOR-IN-CHARGE OF THE CISF CONTINGENT**

1. Whether applicant has taken loan within the last one year, if so when.
2. Whether any loan/interest is due for recovery from the applicant.
3. Whether individual has taken loan earlier for the same reason .

SIGNATURE OF ASSTT. COMMANDANT/ INSPECTOR-IN-CHARGE OF CISF CONTINGENT.

**PRESIDENT /VICE-PRESIDENT'S ORDER**

Sanctioned Rs. \_\_\_\_\_ -(Rupees \_\_\_\_\_  
\_\_\_\_\_ ) to be recovered in \_\_\_\_\_ installments.

SIGNATURE

**UNDERTAKING**

**(Applicable to those personnel appointed before 01.01.2004)**

I the undersigned hereby undertake to pay all outstanding loans/advances alongwith interest including penal interest as per CISF Central Welfare Fund Rules. I further undertake that the entire outstanding amount including the interest/penal interest pending against me may be recovered from my salary/arrears at source of RMS/RISK FUND or Govt dues or non-Govt dues etc. in case of my death or disappearance or lunacy or imprisonment or dismissed or retired or default to repay due to any other reasons/whatsoever.

The aforesaid mode of recovery shall in no way prejudice of effect the exercise by the Governing Body of any of the rights or remedies available by the law or by this undertaking.

Place:

Signature  
Name  
Rank  
CISF No.  
Unit

<p>I, hereby, undertake to pay the 50% of loan/advance and interest in respect of above individual or any outstanding amount on account of the above loan/advance from my salary in case he fails to repay the same and it may be recovered from my salary/arrears or Govt. dues/Non-Govt dues at the discretion of the Governing Body of Central Welfare Fund.</p>	<p>I, hereby, undertake to pay the 50% of loan/advance and interest in respect of above individual or any outstanding amount on account of the above loan/advance from my salary in case he fails to repay the same and it may be recovered from my salary/arrears or Govt. dues/Non-Govt dues at the discretion of the Governing Body of Central Welfare Fund.</p>
<p><b>SURETY NO. 1</b></p> <p>Signature Name Rank CISF No. Unit</p>	<p><b>SURETY NO. 2</b></p> <p>Signature Name Rank CISF No. Unit</p>

(For a GOs sureties given by other GOs will be valid. For SOs & other ranks sureties should be of the same rank or above of the person taking the loan)

**(Applicable to those personnel appointed on or after 01.01.2004 Under New Pension Scheme)**

I. An undertaking from the applicant that the balance amount of Welfare loan may be adjusted / recovered out of dues accrued to him under NPS / Risk Premia Fund and pay and allowances etc. that may be payable to him, in the event of his leaving the CISF by resignation, retirement, removal or dismissal from service.

II. An undertaking from both the witnesses that he / she will pay the amount of Welfare Fund loan outstanding against No. \_\_\_\_\_, Rank \_\_\_\_\_, Name \_\_\_\_\_ on his leaving the CISF by resignation, retirement, removal or dismissal from service etc.

**COUNTERSIGNED**

Unit Commander/AIG(in Zone/Sector/FHQ)

Signature

Name

Rank

CISF No.

Unit

(Stamp of the Unit Commander)

# FINANCIAL POWERS

## FINANCIAL POWER FOR CENTRAL WELFARE FUND.

Authority	Loan	Advance	Out Right Grant and expenditure	Write Off
(i) DG CISF	Full	Full	Full	Full
(ii) SDG/ADG CISF Sr. Vice-President	Rs.1,00,000/-	Rs.1,00,000/-	-	-
(iii) Managing Committee	Full	-	-	-
(iv) Vice -President IG(HQrs)	As admissible under rules with a ceiling of Rs.80,000/- to be ratified by M.C.	Upto Rs.80,000/- to be ratified by M.C.	-	-
(v) Secretary DIG(Welfare)	As admissible under rule with a ceiling of Rs.50,000/- to be ratified by M.C.	Upto Rs.50,000/- to be ratified by M.C.	-	-
(vi) Joint Secretary AIG(Welfare)	As admissible under rule with a ceiling of Rs.20,000/- to be ratified by M.C.	Rs.20,000/- to be ratified by M.C.	-	-

**Appendix-D(Contd)**

**FINANCIAL POWER FOR SECTOR WELFARE FUND**

Authority	Loan	Advance	Out Right Grant and expenditure	Write Off
(i) Managing Committee	Full	Upto Rs.50,000/-	As admissible under rules with ceiling of Rs.15,000/-. Reasons to be recorded in writing and send to FHQ for DG's perusal.	Upto Rs.4,000/- For writing off dues from lower formations.
(ii) President	As admissible under rules upto Rs.80,000/- & to be ratified by M.C.	Upto Rs.80,000/- to be ratified by M.C.	Upto Rs.20,000/- to be ratified by M.C. Reasons to be recorded in writing and send to FHQ for DG's perusal.	-
(iii) Vice President	-	-	-	-
(iv) Secretary	-	-	-	-

**FINANCIAL POWER FOR ZONAL / PLANT / DAE / DOS / NISA/GBS WELFARE FUND**

Authority	Loan	Advance	Out Right Grant and expenditure	Write Off
(i) Managing Committee	Full	Upto Rs.40,000/-	As admissible under rules with ceiling of Rs.10,000/-. Reasons to be recorded in writing and send to FHQ for DG's perusal.	Upto Rs.2,500/- For writing off dues from lower formations.
(ii) President	As admissible under rules with ceiling of Rs.50,000/- to be ratified by M.C.	Upto Rs.50,000/- to be ratified by M.C.	Upto Rs.10,000/- to be ratified by M.C. Reasons to be recorded in writing and send to FHQ for DG's perusal.	-
(iii) Vice-President	-	-	-	-
(iv) Secretary	-	-	-	-

**FINANCIAL POWER FOR GP.HQRS/RES.BNS /TRG. INST. / UNITS HEADED****BY COMMANDANT**

Authority	Loan	Advance	Out Right Grant and expenditure	Write Off
(i) Managing Committee	Full	Upto Rs.30,000/-	As admissible with ceiling of Rs.2000/-. Reasons to be recorded in writing and send to Sector HQ for IG's perusal.	Upto Rs.500/- For writing off dues from lower formations.
(ii) President	As admissible under rules with ceiling of Rs.20,000/- to be ratified by M.C.	Upto Rs.30,000/- to be ratified by M.C.	Upto Rs.2000/- to be ratified by M.C & reasons to be recorded in writing and send to Sector HQ for IG's perusal.	-
(iii) Vice President	-	-	-	-
(iv) Secretary	-	-	-	-

**FINANCIAL POWER FOR UNITS HEADED BY DEPUTY COMMANDANT**

Authority	Loan	Advance	Out Right Grant and expenditure	Write Off
(i) Managing Committee.	Full	Upto Rs.10,000/-	As admissible under rules with ceiling of Rs.1000/- Reasons to be recorded in writing and send to Zonal HQ for DIG's perusal.	Upto Rs.300/- For cases refer to it by AC Units.
(ii) President	As admissible under rules with ceiling of Rs.6,000/- to be ratified by M.C.	Upto Rs.10,000/- to be ratified by M.C.	Upto Rs.1000/- to be ratified by M.C. & Reasons to be recorded in writing and send to Zonal HQ for DIG's perusal.	-
(iii) Vice President.	-	-	-	-

**FINANCIAL POWER UNIT HEADED BY ASSISTANT COMMANDANT.**

Authority	Loan	Advance	Out Right Grant and expenditure	Write Off
(i) Managing Committee.	Full	Upto Rs.5,000/-	As admissible under rules with ceiling of Rs.600/- Reasons to be recorded in writing and send to Zonal HQ for DIG's perusal.	
(ii) President.	As admissible under rules with ceiling of Rs.4,000/- to be ratified by M.C.	Upto Rs.5,000/- to be ratified by M.C.	Upto Rs.600/- to be ratified by M.C & reasons to be recorded in writing and send to Zonal HQ for DIG's perusal.	
(iii) Vice President.	-	-	-	

**NOTE :** The power of writing off will be exercised by next higher formation and in no case the power of writing off will be exercised by a formation/unit for its own dues.