EXTRAORDINARY GOVERNMENT

REGISTERED NO.P.III
GAZETTE



THE KHYBER PAKHTUNKHWA POLICE WELFARE FUND RULES-2014

KHYBER PAKHTUNKHWA

Published by Authority

PESHAWAR, WEDNESDAY, 2ND JULY. 2014

OFFICE OF THE INSPECTOR GENERAL OF POLICE,
KHYBER PAKHTUNKHWA,
CENTRAL POLICE OFFICE, PESHAWAR

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NOTIFICATION

Peshawar, dated 27/06/2014

No.1243/Welfare: In exercise of the powers conferred by Article-112 of the Police Order, 2002 (chief Executive Order No.22 of 2002) read with Article-8(2)(q) and 27 thereof, the Provincial Police Officer, with the approval of the Government of the Khyber Pakhtunkhwa is pleased to make the following rules, namely:

THE KHYBER PAKHTUNKHWA POLICE WELFARE FUND RULES 2014

Chapter-1 Preliminary

- Short Title and commencement :- (1) These Rules may be called "The Khyber Pakhtunkhwa Police Welfare Fund Rules-2014".
 - (2) These Rules shall come into force at once.
- 2. DEFINITIONS:-Unless the context otherwise requires,
 - a) "Beneficiary" means a member of the Welfare Fund who is entitled to receive benefits from the Welfare Fund and is an officer or official who is serving or has served in the Police Department, unless otherwise provided in these Rules, in BS-18 or below or his direct dependents, such as parents, wife and children;
 - b) "The Executive Committee" means the committee constituted by the Provincial Police Officer under Rule-7:
 - Form means a Form as specified in the Schedulo.
 - d) "Member" means a member of the Welfare Fund and shall be an officer or official of the Police Department contributing to the Welfare Fund by paying in to the Welfare Fund at a prescribed rate every month.
 - e) "Police Department" means the Khyber Pakhtunkhwa Police Department.
 - f) "Police Unit" means a unit of the Police Department and includes Special Branch, Frontier Reserve Police (FRP), Counter Terrorism Department (CTD), and the Elite Force.
 - "Schedule" means the schedule appended to these Rules.
 - Welfare Fund Board" means the board constituted by the Provincial Police Officer under Rule-5.
 - i) "Welfare Fund" means the Khyber Pakhtunkhwa Police Welfare Fund.

 Central Office: The Central Office of the Welfare Fund shall be located at the Central Police Office (CPO) Peshawar and shall function under the supervision and control of the Provincial Police Officer Khyber Pakhtunkhwa.

CHAPTER-II The Police Welfare Fund Board

The Police Welfare Fund Board:-(1) The Provincial Police Officer shall establish a Welfare Fund Board, which shall be known as the Police Welfare Board, which shall consist of:-

a.	Provincial Police Officer Khyber Pakhtunkhwa	Chairman
b.	Additional Inspector General of Police, Headquarters Khyber Pakhtunkhwa	Member
c.	Additional Inspector General of Police, Operations, Khyber Pakhtunkhwa	Member
d.	Additional Inspector General of Police, Investigations. Khyber Pakhtunkhwa	Member
e.	Additional Inspector General of Police, Special Branch, Khyber Pakhtunkhwa	Member
f.	Commandant, Frontier Reserve Police, Khyber Pakhtunkhwa	Member
g.	Commandant, Elite Force, Khyber Pakhtunkhwa	Member
h.	Capital City Police Officer, Peshawar.	Member
i.	Deputy Inspector General of Police, Headquarters Khyber Pakhtunkhwa	Member
j.	Deputy Inspector General of Police, Counter Terrorism Department, Khyber Pakhtunkhwa	Member
k.	Deputy Inspector General of Police, Finance & Procurement, Khyber Pakhtunkhwa	Member
1.	Assistant Inapector General of Police, Legal, Khyber Pakhtunkhwa	
m.	Budget Officer, Central Police Officer, Peshawar	
n.	Assistant Inspector General of Police, Welfare, Khyber Pakhtunkhwa	Member -cum- Secretary

- (2) The Welfare Fund Board may nominate professionals as co-opted members for expert opinion for the welfare of the beneficiaries.
- 6 Meetings of the Weifare Fund Board:-(1)The Welfare Board shall meet at least once in every four month.
- (2) Meeting of the Welfare fund Board shall be presided over by the Chairman or in his absence by the Additional Inspector General of Police, Headquarters.
 - (3) One-third members shall constitute the quorum for the meeting of the Welfare Fund.
- (4) The Secretary of the Welfare Fund Board shall conduct the business of the Welfare Fund Board including preparation and circulation of the agenda and minutes of the Welfare Fund Board's meetings.
- 6 Powers and functions of the Welfare Fund Board: The Welfare Fund Board shall have the following powers and functions:
 - (6) Oversee and guide the overall operation of the Welfare Fund.
 - (b) Approve the annual budget of the Welfare Fund.
 - (c) Discuss the Executive Committee's reports and approve, if necessary, any proposals submitted to it in furtherance of the aims and objectives of the Welfare Fund.
 - (d) Review and revise from time to time the rates of scholarships, medical charges, downy charges, wirdow stipend, burial charges, loan, or any other financial assistance payable to the beneficiaries under these Rules.

- (e) Declare any other financial assistance as incidental or conductve to the attainment of the aims and objectives of the Welfare Fund.
- (f) Declare, under special circumstances, any member receiving pay in BPS-19 or above as beneficiary provided that the Welfare Board shall reduce into writing the special circumstances that warrant such declaration.
- (g) Any other power and function conducive to the aims and objectives of these Rules.

CHAPTER-III Welfare Fund Committees

7 The Executive Committee:-The Provincial Police Officer shall constitute the Executive Committee which shall have the following composition:-

a.	Additional Inspector General of Police, Headquarters Khyber Pakhtunkhwa	Chairman
b.	Deputy Inspector General of Police, Headquarters Khyber Pakhtunkhwa	Vice Chairman
c.	Deputy Inspector General of Police, Finance & Procurement, Khyber Pakhtunkhwa	Member
d.	Budget Officer, Central Police Officer, Peshawar	Member
θ,	Accountant, Central Police Officer, Peshawar	Member
1,	Assistant Inspector General of Police, Welfare, Khyber Pakhtunkhwa.	-cum- Secretary

- 8 Functions of the Executive Committee: The Executive Committee shall manage all the matters relating to the operation and administration of the Welfare Fund in accordance with these Rules and shall have to:-
 - (a) Act in good faith and in the best interest of the members of the Welfare Fund, give effect to these Rules.
 - (b) Process all applications for welfare benefits in compliance with these Rules and under the guidance and direction of the Police Welfare Board.
 - (c) Ensure that all applications for claims and all expenditures are duly supported by required documents.
 - (d) Comply with all the requirements of financial propriety and transparency in relation to accounting and auditing of the Welfare Fund and in relation to reporting on the Welfare Fund's operation.
 - (e) Prepare and submit for approval to the Police Welfare Board the annual budget of the Welfare Fund or other financial proposals.
 - (f) Approve, disapprove or otherwise dispose of any application for scholarship, medical charges, dowry charges, widow stipend, burial charges, loan, or any other financial assistance declared by the Police Welfare Board as incidental or conducive to the attainment of the aims and objectives of the Welfare Fund.
 - (g) Maintain and manage, with the prior approval of the Police Welfare Board, the investment and savings of Welfare Fund Board.
 - (h) Maintain and manage the investment of Khyber Pakhtunkhwa Welfare Fund savings with the prior approval of the Welfare Fund Board.

Provided that the Welfare Fund savings shall only be invested in the schemes approved by Government or Federal Government, as the case may be:

Provide further that the savings shall not be invested in any speculative business, e.g. stock exchange, housing societies, etc;

- Submit monthly report to the Chairman of the Welfare Fund Board on the disposal and pendency of applications; and
- (j) Perform any other task assigned to it by the Welfare Fund Board.
- 9 Functions of the Secretary of the Executive Committee:-(1)The Secretary of the Executive Committee shall be responsible, in relation to the operation of the Welfare Fund, to:
 - (a) Process all applications made by members;
 - (b) Check all documents required for the processing of applications:
 - (c) Maintain accounts and other records of the Welfare Fund;
 - (d) Prepare the annual budget of the Welfare Fund;
 - (e) Verify all bills and vouchers;
 - Submit monthly statement of income and expenditure to the Executive Committee on receipts and expenditure;
 - (g) Conduct the business of the meetings of the Executive Committee including the preparation and circulation of agenda and minutes;
 - (h) Conduct all correspondence on behalf of the Chairman of the Executive Committee; and
 - (I) Perform any other task assigned to him by the Chairman of the Executive Committee.
- (2) All applications, grievances, complaints or requests in relation to the Welfare Fund or any operation thereof shall be addressed to the Chairman of the Executive Committee.
 - (3) The Executive Committee shall meet at least once in three months.
- 10 The District and Unit Welfare Committees:-(1) The Capital City Police Officer, the District Police Officer or the Head of a Police Unit, as the case may be, shall constitute a District or a Unit Welfare Committee, as the case may be, that shall perform such functions and consist of such numbers of members, as may be determined by the Executive Committee.
- (2) The Capital City Police Officer, the District Police Officer or the Head of a Police Unit, as the case may be, shall designate a Welfare Officer who shall act as the Secretary of the District Welfare committee or the Unit Welfare Committee, as the case may be. The Welfare Officer shall:
 - (a) Coordinate all matters with the Chairman of the Executive Committee; and
 - (b) Forward applications recommended by the District or the Unit Welfare Committee, as the case may be, to the Executive Committee for consideration.

CHAPTER-IV Receipts of the Welfare Fund

- 11 Collection of receipts:-Receipts in the Welfare Fund shall consist of:
 - (a) Contributions deducted at the rate of two percent (2%) of the basic pay drawn by each member receiving pay in any scale from BPS-1 to BPS-18; and
 - (b) Contributions deducted at the rate of one percent (1%) of the basic pay drawn by each member receiving pay in BPS-19 or above; provided that such member shall not be a beneficiary except under special circumstances to be so determined by the Welfare Fund Board.

- 12 The manner of collection of receipts from the members:-(1) Contributions into the Welfare Fund shall be deducted at source from the salary of Police Officers and Official, including ministerial staff, of all ranks by the Accountant General of Khyber Pakhtunkhwa or a District Accounts Officer, as the case may be, within whose jurisdiction disbursement of salary is made to that Police Officer or Official.
- (2) The Accountant General of Khyber Pakhtunkhwa shall allocate a separate sub-head for the deduction from the pay bill of all Police Officers and Officials, including the ministerial staff, and pass on the credit to the Additional Inspector General of Police, Headquarters, Khyber Pakhtunkhwa, within one month of such deduction.
- (3) The Additional Inspector General of Police, Headquarters, Khyber Pakhtunkhwa shall ensure that the amounts of contribution paid by the members or deducted from their pay bills have been received and duly accounted for.
- (4) A bank account for Welfare Fund shall be maintained in the National Bank of Pakistan in the name of Provincial Police Officer, Khyber Pakhtunkhwa and shall be operated jointly by the Additional Inspector General of Police, Headquarters, Khyber Pakhtunkhwa and the Deputy Inspector General of Police, Finance & Procurement Khyber Pakhtunkhwa.

Chapter-V Audit and Accounts

- 13 Audit and Accounts:-(1)The Chairman of the Executive Committee shall place the annual financial statement of the Welfare Fund before the Welfare Fund Board for approval by 21st January each year.
 - (2) The accounting year shall end on 31st December.
 - (3) The accounts of the Fund shall be audited by the Auditor General of Pakistan.
- (4) The Executive Committee shall submit the audit report to the Chairman of the Welfare Fund Board, not later than 30th April every year.
- (5) The Executive Committee shall submit a monthly statement of receipts and expenditure to the Chairman of the Welfare Fund Board on 10th day of every month.
 - (6) All payments from the Welfare Fund shall be made through cross cheques.

CHAPTER-VI Procedure

- 14 Utilization:- The Welfare Fund shall be utilized for the collective good of the Police Department and for the individual welfare of its beneficiaries.
- Applications:-The Chairman of the Executive Committee may receive applications, as prescribed in the Schedule, from members for grant of scholarships, medical charges, downy charges, widow stipends, burial charges, loan or any other financial assistance declared by the incidental or conducive to the attainment of the aims and objectives of the Welfare Fund.
- Scholarships:-(1)The Executive Committee may grant scholarships at the prescribed rates to the children of beneficiaries who have passed Matriculation examination in Grade-A or Grade-B and are studying in recognized colleges or Universities, whether public or private, or children who are studying in any of the recognized Cadet Colleges.
 - (2) The amount payable on account of scholarship and admission fees shall be as under:

S.No	Area of Study	Amount/Year for scholars attaining Grade-A (70% Marks) or equivalent GPA in the preceding exam	Amount/Year for scholars attaining Grade-B (60% Marks) or equivalent GPA in the preceding exam.
1	FA and BA or equivalent qualification	Rs. 12,000- Per Year	Rs. 9,000- Per Year

2	F.Sc or any equivalent qualification in vocational/technical education.	Rs. 15,000- Per Year	Rs. 12.000- Per Year
3	BSc, BBA, B-Com, LLB, B-Tech, or any Bachelor Degree in IT or any other professional education	Rs. 30.000- Per Year	Rs. 24,000- Per Year
4	MSc. MBA, Masters in IT, Agriculture, Forestry, Pharmacy, etc.	Rs. 36,000- Per Year	Rs. 30,000- Per Year
5	MBBS, Engineering, BDS, etc.	Rs. 60,00	0- Per Year
6	Cadet College up to Matric	Rs. 36	3,000-

(3) Before granting scholarship to any child of a beneficiary, the Executive Committee shall satisfy itself that the student has already joined a Cadet College, such as Kohat Cadet College, Razmak Cadet College, Karnal Sher Khan Cadet College Sawabi, Batrasi Cadet College, Garrison Cadet College Kohat, Hasan Abdal Cadet College, etc, or a recognized college or university, as the case may be, and that the student is a suitable candidate for the grant of scholarship under these Rules.

Provided that the scholarship shall be stopped forthwith if the student fails to attain the required grades during his studies as prescribed.

- (4) Applications for the grant of scholarship shall reach the Chairman of the Executive Committee not later than the 15th day of October each year.
- (5) An application for the grant of scholarship shall be submitted to the Chairman of the Executive Committee in the Form-"1".
- 17 Medical charges:-(1)The Executive Committee may defray the charges of admission of beneficiaries in hospitals and reimburse, fully or partially, medical charges of the costs of treatment for the restoration of health; provided that such reimbursement cannot be covered from Government revenues.
- (2) An application for medical charges shall be submitted to the Chairman of the Executive Committee in Form-*II*.
- (3) An application for medical charges shall be supported by a certificate from the Executive District Officer Health of the District where the applicant serves to the effect that the prescribed medicine and treatment cannot be provided free of charge by a Government Hospital in that District.
- 18 Dowry charges:- (1) The Executive Committee may grant dowry charges (marriage grant) to beneficiaries upto BPS-14 as per the following details:

S.No	Basic Pay Scale of Applicant	Dowry Charges Admissible
1	BPS-1 to BPS-5	Rs. 40,000/-
2	BPS-7 to BPS-9	Rs. 35,000/-
3	BPS-11 to BPS-14	Rs. 30,000/-

Provided that the dowry charges shall not be granted for a marriage that has been solemnized before 1st April 2014;

Provided further that dowry charges may be provided for the marriages of two daughters of a beneficiary at the maximum.

- (2) An application for the grant of dowry charges shall be submitted to the Chairman of the Executive Committee in Form-"III".
- 19 Widow stipend:- The Executive Committee may grant monthly stipend, not exceeding seven thousand rupees (7,000) per month, to the widow of member having pay scale upto BFS-14 who died in service while having less than ten years service. In deciding the applications for a widow stipend, the Executive Committee shall consider the following:

- a. Financial condition of the widow;
- b. Number and ages of children she has;
- c. Number of earning persons in the family;
- d. Size of pension or stipend she gets from any other source; and
- e. Worth of the property she holds.

Provided that the widow stipend shall be stopped when the recipient ceases to be a widow on account of re-marriage.

- (2) An application for the grant of Widow Stipend shall be submitted to the Chairman of the Executive Committee in Form K.P.W.F. (4) as specified in the Schedule.
- 20 Burial Charges:-The Executive Committee may grant to the legal heirs burial charges of thirty thousand (30,000) rupees, in each case on the death of a beneficiary during service upto BPS-16, subject to the inability of the legal heirs to meet the expenses.
- 21 Loans:- (1)The Executive Committee may grant loan to a serving beneficiary who is in the service, an amount not exceeding the amount equal to ten (10) basic pays of the applicant, only for the following purposes:
 - a. Loan to cover the expenses incurred on account of treatment and restoration of health, and
 - b. Loan for the education of dependents:

Provided that an application for loan on account of medical expenses shall be supported by a medical certificate issued by a Medical Officer serving in a Government Hospital.

(2) All loans shall be refundable and shall be recouped from the beneficiary in ten (10) equal and regular instalments. The first of such instalments shall start from the next month the beneficiary has received the loan, except in case of loan for treatment of illness the recoupment of which shall start three months after the beneficiary has received the loan:

Provided that loan shall be granted to a serving beneficiary only if he has at sufficient service left before superannuation or Leave Preparatory to Retirement for the recoupment of loan, as the case may be:

Provided further that a second loan shall not be granted to a beneficiary till the total amount of the first loan has been fully recouped.

- (3) An application for the grant of loan shall be submitted to the Chairman of the Executive Committee in the Form-"V" supported by an agreement in the Form-"VI"
- 22 Repeal and Saving:-(1) The Khyber Pakhtunkhwa Police Welfare Funds Rules, 2008, are hereby repealed.
- (2) Notwithstanding the repeal of the rules mentioned in sub-rule-(1) everything done, action taken, obligation, liability, penalty or punishment incurred, inquiry or proceeding commenced, officers appointed or person authorized, jurisdiction or power conferred rules made and order or notification issued under any of the provisions of the said rules, shall, if not inconsistent with the provisions of these rule, be continued, and so far as may be, be deemed to have been respectively done, taken, incurred, commenced, appointed, authorized, conferred, made or issued under these rule.

(NASIR KHAN DURRANI)
Provincial Police Officer
Khyber Pakhtunkhwa, Peshawar.

SCHEDULE

Form -"1" [See rule-15(5)]

Application for the grant of Scholarship

	Name and rank of the applicant:
2.	Name of district where serving:
3.	Length of service of the applicant:
4.	Total number and names of children (including the child for whom the scholarship
	is applied for) giving their ages educational position, if any?
5.	Name and age of the student availing scholarship:
6.	Last Examination Passed (i.e. Matric, FS/FSc, BA/BSc/BBA, ect):
7.	Marks obtained, Percentage of Marks/ Division:
В.	Name of College/ Cadet College/ University where studying now:
9.	Name of Course/ Class of current study:
	(Attach proof of admission in the current course of study)
10.	Scholarship (if any) or concession already obtained by the student
	Signature of applicant:
	Date:
For (Office Use Only
Rem	arks of the District Welfare Committee or Unit Welfare Committee:

Form -"II" [See rule-16(2)]

Application for the grant of Medical Charges

1.	Married word and a file of the married	licant:	
	Name and rank of the appl		
2.	Name of district where serving:		
3,	Length of Service of the applicant:		
4.	Name of patient:		
5.	Relationship of patient wit	th applicant:	
5.	Type of Illness of patient:		
6.	Name and Address of gove	ernment hospital from where trea	itment has been
rece	ived:		CANADA TANADA
7.	Name of doctor(s) from w	hom treatment is received:	
	(Attach a certificate signed	by the Executive District Officer	Health of the District
	where the applicant serves	s to the effect that the prescribed	medicine and treatment
	cannot be provided free of	charge by a Government Hospital	l in that District).
H.	(Attach doctor's prescripti	eatment incurred by the applicant ions, purchase vouchers, bills, lab nent hospital where troatment roc	bills, etc. duly attested by
H.	(Attach doctor's prescripti	ons, purchase vouchers, bills, lab nent hospital where troatment roc	bills, etc. duly attested by reived)
H.	(Attach doctor's prescripti	ions, purchase vouchers, bills, lab nent hospital where troutment roc Signature of applicant:	bills, etc. duly attested by reived)
H.	(Attach doctor's prescripti	ons, purchase vouchers, bills, lab nent hospital where troatment roc	bills, etc. duly attested by reived)
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For	(Attach doctor's prescripti a doctor from the governm	ions, purchase vouchers, bills, lab nent hospital where troatment roc Signature of applicant: Date:	bills, etc. duly attested by reived)
For	(Attach doctor's prescripti a doctor from the governm	ions, purchase vouchers, bills, lab nent hospital where troatment roc Signature of applicant: Date:	bills, etc. duly attested by reived)
For	(Attach doctor's prescripti a doctor from the governm	ions, purchase vouchers, bills, lab nent hospital where troatment roc Signature of applicant: Date:	bills, etc. duly attested by reived)
For	(Attach doctor's prescripti a doctor from the governm	ions, purchase vouchers, bills, lab nent hospital where troatment roc Signature of applicant: Date:	bills, etc. duly attested by reived)

Form -"III" [See rule-17(2)]

Application for the grant of Dowry Charges (Marriage Grant)

1.	Name and rank of the applicant:	
2.	Name of district where serving:	
3.	Length of Service of the applicant:	4
4.	Name of daughter for whom down	ry charges are claimed:
5.	Age of daughter:	Name of husband:
5.	Address of husband of daughter:	
6.	Date of marriage of daughter:	
7.	Name of Nikah Khwan:	
	(Attach Nikahnama of daughter	
8.		ceived by applicant from Welfare Fund:
ů.		
		Signature of applicant:
		Date:
	18	
For	Office Use Only	
Rem	arks of the District or Unit Welfare C	ommittee:
		MANAGEMENT -
_		
Dec	ision of the Executive Committee:	

Form -"IV" [See rule-18(2)]

Application for the grant of Widow Stipend

100	Name of Widow:	
	Name, number and rank of late hu	sband:
	District where late husband last so	erved:
h	Date of death of late husband:	5
i.	Name of children along-with ages:	
		V 4
le (Details of property held by widow	<i>n</i>
),		& Government emoluments):
	Whether living independently or i	in a joint family:
	Income from:	
	a) Pension:	****
	b) Stipend/Scholarshi	p if any:
Ų.	Number of earning members of fa	amily and their income.
		Signature of applicant:
		Date:
For (Office Use Only	
	narks of the District or Unit Welfare (Committee:
-	and the material of the venture of	sommer.
Deci	ision of the Executive Committee:	

Form -"V" [See rule-20(3)]

Application for the grant of Loan

1.	Name and rank of the applicant:			
2.	Name of district where serving:			
3.	Present posting:			
4.	Basic Pay: Total monthly pay:			
5.	Purpose of loan:			
6.	In case of loan for medical treatment, name of patient and relationship with			
	applicant:			
7.	Name and address of government hospital from where treatment has been received			
	(In case of loan for treatment of the applicant or any of his dependents, a certificate from the medical officer shall be attached).			
8.	Name of doctor(s) from whom treatment is received:			
9.	GP Fund amount available:			
10.	Why an advance is not applied for from GP Fund?			
11.	Amount of loan applied for?			
12.	Service remaining before LPR or Superannuation:			
13,	Whether any loan has already been granted?			
14.	Has the previous loan, if any, been fully refunded?			
13.	Date of last instalment paid, if any?			
	Signature of applicant:			
	Date:			
For	Office Use Only			
Rem	arks of the District or Unit Welfare Committee:			
D	alor of the Providence of the Company			
Deci	ecision of the Executive Committee:			

Form -"VI" [See rule-20(3)]

Agreement to be executed when applying for the grant of Loan from the Welfare Fund

AN AGREEMENT made on this	day thebetween
(hereinafter called the borrower whi	ch expression shall include his legal representative
and assignee) one party; and the Pro	vincial Police Officer and the Chairman of the
Executive Committee(hereinafter cal	led the Provincial Police Officer), the other party.
WHEREAS the borrower has a	pplied to the Provincial Police Officer, for loan of Rs.
(Rupees :	_)from the "Khyber Pakhtunkhwa Police Welfare
Fund" to enable him to	; and the Provincial Police Officer,
has agreed to lend the said amount to	the borrower on the terms and conditions that:
(i) The borrower shall refund the	loan in ten equal monthly instalment of Rs.
each month;	
(ii) The first monthly instalment	shall be paid on the 1 ^{xt} followed by
regular monthly instalments	at the prescribed rates till the full loan of Rs.
is refunded to the	e" Khyber Pakhtunkhwa Police Welfare Fund";
(iii) If the borrower fails to	pay the prescribed instalments for any month, it may
be recovered from his pay an	d/or pension;
(iv) If the borrower within	the prescribed period for the refund of loan becomes
insolvent or quits the service	in Police Department or dies, the outstanding balance
of loan shall immediately bec	ome due and payable by him or his heirs.
IN WITNESS, whereof the bo	rrower has hereunto set his hand the day and year fire
before written.	
	Signature of applicant:
	Dated:
SIGNED by the applicant in the pres	ence of
(Name)	
(Head of Office) Signature:	
Office Stamp:	
WITNESS (1)	WITNESS (2)
Name & Designation	
Signature of witness:	Signature of witness: