



OFFICE OF THE
INSPECTOR GENERAL OF POLICE,
SINDH, KARACHI
No. 4495-4513/Welfare/2018
Dated: 11 July-2018

To,

1. The Addl. Inspector General of Police, Karachi.
2. The Addl. IGP CTD/SB/Traffic, Sindh, Karachi.
3. The DIGP T&T/I.T/SRP/Training Sindh, Karachi.
4. The Commandant RRF/SPG Sindh, Karachi.
5. The DIGP Hyderabad/Mirpurkhas/Shaheed Benezariabad/Sukkur/Larkana Ranges.
6. The AIGP Logistic/Legal, CPO Sindh, Karachi.

ENCLOSURE 09

Subject:- **LAUNCHING OF SHUHDAS FAMILY WELFARE ACCOUNT.**

I am directed to forward herewith letter bearing #F.12(2)/PS Rules / 2018 Islamabad dated 03-07-2018 along with enclosures, received from Government of Pakistan, Central Directorate of National Savings, Islamabad, regarding subject cited matters for information & necessary action.

2. The instruction/directions contained in the above referred letter may please be followed in letter & spirit.

(Capt.®Ghulam Azfar Mahesar) PPM, PSP,
AIGP/Welfare
For Inspector General of Police,
CPO Sindh, Karachi

Copy forwarded for information to:-

1. PS to IG Sindh, Karachi.
2. PS to DIGP HQtrs, CPO Sindh, Karachi.

Handwritten signature in blue ink

pls scan it.

Outward No. DIGP/I 1182/2018
Dated: 12-07-18

THROUGH URGENT MAIL SERVICE

Government of Pakistan
Central Directorate of National Savings
Islamabad

Subject: LAUNCHING OF SHUHDA'S FAMILY WELFARE ACCOUNT

Central Directorate of National Savings ("CDNS") is pleased to inform that a new National Savings Scheme, **Shuhda Family Welfare Account ("SFWA")**, for the welfare of eligible family members of *Shuhada* (martyrs) has been approved by the Government. The scheme was promised by the Finance Minister in his Budget Speech 2017-18.

2. 6810 The eligible family members can open the SFWA account in any National Savings Centre across Pakistan after fulfilment of required documentation. Preferential profit in line with the existing welfare product i.e., Bahbood Savings Certificate and Pensioner Benefit Account shall be paid to the investor of SFWA on monthly basis. Current profit rate is 10.20%. Profit shall be exempted from Withholding Tax and compulsory deduction of Zakat.

3. CDNS is making all out efforts to publicize the scheme through all available channels. We would request all the Government Departments who are affiliated with management of *Shahada family affairs* to join hand with CDNS to disseminate the message to family members of *shuhada*. Enclosed are following documents for information:

- Salient Features of SFWA
- Notified Rules SFWA Scheme
- Notification of Profit Rate

Z. J. Khan

Accountant
Mr. Iqbal Hussain
1977

W-2 / H.S. for martyr
P.T.O

9427

09.07.2018

4.

CDNS is ready to extend maximum support to materialize this noble cause. Please visit www.savings.gov.pk or contact CDNS call center **051-9226635** and following officers for any query/support:

- Mr. Zaheer Abbas, Joint Director (PD&M) **051-9215757**
- Mr. Asad Bilal, Assistant Director (PS) **051-9215741 & 3 (Ext.244)**


(ZAFAR MASUD)
Director General

1. Chairman Joint Chief of Staff Committee, Joint Staff Headquarter, Rawalpindi.
2. Chief of Army Staff, General Headquarters, Rawalpindi.
3. Chief of Naval Staff, Naval Headquarters, Islamabad.
4. Chief of Air Staff, Air headquarters, Islamabad.
5. Federal Secretary, Ministry of Interior, Islamabad.
6. Chief Secretary, Punjab.
7. Chief Secretary, Punjab
8. Chief Secretary, Sindh
9. Chief Secretary, KPK
10. Chief Secretary, Baluchistan
11. Chief Secretary, AJK
12. Chief Secretary, Gilgit Baltistan.
13. Inspector General of Police-Islamabad
14. Inspector General of Police-Punjab
15. Inspector General of Police-Sindh
16. Inspector General of Police-KPK
17. Inspector General of Police-Baluchistan
18. Inspector General of Police-A.K
19. Inspector General of Police-Gilgit Baltistan
20. Inspector General of Police-Islamabad

F.12 (2)/PS-Rules/2018

Islamabad the 3rd July, 2018

Copy to:

- i. Secretary Finance, Finance Division, Islamabad
- ii. Additional Finance Secretary (Budget), Finance Division, Islamabad.

Salient Feature of Shuhada Family Welfare Account "(SFWA")

- The Honorable Finance Minister in his Budget Speech 2017-18 has announced launching of a welfare scheme for the families of **Shuhada** under the umbrella of National Savings Scheme.
- Accordingly, Central Directorate of National Savings ("CDNS") has proposed a new scheme i.e. **Shuhadas Family Welfare Account ("SFWA")** for well-being and betterment of *shahadas* family member.
- After approval from CCLC and the Federal Cabinet, Final Notification of *Shuhadas* Family Welfare Account Rules, 2018 have been issued on 11.05.2018
- Required document to open account shall be a copy of CNIC and Certificate of martyrdom by the concerned department of armed forces, paramilitary forces, law-enforcement agencies, civilian forces; In case of civilian Certificate by the competent authority to the extent that death is due to the terrorist attack or insurgency and compensated/ not-compensated by the Government.
- Only one account may be opened by eligible family member of the **Shaheed** across Pakistan. Eligible family member shall have the same meaning as assigned to it in the Pension-Cum- Gratuity scheme, 1954 (**List Annexed**).
- Account may be opened with Rs. 10,000 and maximum limit shall be Rs. 5,000,000 due to preferential rate. Preferential rate of around 2% over & above the regular 10 year product (i.e., Defense Savings Certificate) shall be paid in line with the (Bahbood Savings Certificate and Pensioners Benefit Account (BSC & PBA)).
- Current rate of return shall be 10.20%.
- Profit shall be paid only monthly basis.
- These accounts shall be opened in all National Savings Centers.

TO BE PUBLISHED IN PART-II OF THE GAZETTE OF PAKISTAN – EXTRA ORDINARY

Government of Pakistan
Finance Division
(Budget Wing)

Islamabad, the 11th May, 2018.**NOTIFICATION**

S.R.O. (I)/2018.- In exercise of the powers conferred by section 28 of the Public Debt Act, 1944 (XVIII of 1944), the Federal Government is pleased to make the following rules, the same having been previously published *vide* Notification No.S.R.O.11(I)/2018, dated the 1st January, 2018, as required under sub-section (1) of the said section 28, namely:-

1. **Short title, application and commencement.** – (1) These rules shall be called the *Shuhada* Family Welfare Account Rules, 2018.

(2) They shall apply to *Shuhada* Family Welfare Account opened under these rules.

(3) They shall come into force at once.

2. **Definitions.**– In these rules, unless there is anything repugnant in the subject or context,–

(a) “account” means the *Shuhada* Family Welfare Account opened under these rules;

(b) “authorized office” means any and all National Savings Centers or any other office designated as such by the Director General for the purpose of opening an account under these rules;

(c) “deposit” means money deposited into an account;

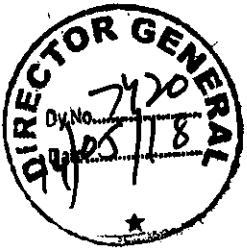
(d) “Director General” means the Director General, Central Directorate of National Savings;

(e) “eligible family member” means eligible family member under Appendix-A; and

(f) “martyr” means personnel of armed forces, paramilitary forces, law-enforcement agencies, civilian forces including civilians who sacrifice their lives to defend Pakistan and victims of terrorist attacks.

3. **Eligibility criteria.**– (1) An account may be opened by an eligible family member of the martyr who is citizen of Pakistan.

(2) Only one account can be opened by an eligible family member.



4. **Investment limit.** – Minimum investment limit in respect of an account shall neither be less than ten thousand Rupees nor shall exceed five million Rupees and each deposit shall be in multiple of one thousand Rupees. Such limits may be increased or decreased as the Finance Division may, by notification in the official Gazette, specify and the maximum limit under this rule shall be in respect of one martyr and where an eligible family member maintains an account in respect of more than one martyr, the maximum limit may enhance accordingly.

5. **Documentation required.** – For the purpose of opening an account duly filled DA-1 form as prescribed in the National Savings Deposit Account Rules, 1974 alongwith copy of following documents shall be required, namely:-

- (a) valid National Identity Card or National Identity Card for Overseas Pakistanis or in case of minor, child registration certificate or Form-B along with National Identity Card of guardian, appointed by competent court of law;
- (b) in case of civilian, certificate by the concerned Assistant Commissioner or Deputy Commissioner or any other authority notified by the Government, as the case may be, to the extent that-
 - (i) death of the civilian is due to the terrorist attack; and
 - (ii) the deceased has been compensated or, as the case may be, not compensated by the Federal or Provincial Government, local governments or any other authority or government;
- (c) in case of personnel of armed forces, paramilitary forces, law-enforcement agencies, civilian forces, certificate of martyrdom by the concerned department; and
- (d) any other document as required by the Director General.

6. **Mode of deposit.** – Deposits in an account may be made through cash, bank draft, pay order, crossed cheque or such other instruments accepted for financial transactions.

7. **Irregular account.** – If any account is found to be opened in contravention of these rules, such account shall be closed immediately and principal amount therein and profit accrued thereon, if any, shall be paid as if such account was a Savings Account.

8. **Withdrawal of principal amount.** – (1) The account holder may withdraw the principal amount of his account at any time subject to deduction of service charges at the following rate, namely:-

Retention period	Rate of service charges
(1)	(2)
Before completion of one year	1.00%
Before completion of two years	0.75%
Before completion of three years	0.50%
Before completion of four years	0.25%

(2) Withdrawal under sub-rule (1) shall be based on First-In-First Out Basis of investment.

9. **Profit payment mechanism.** - (1) Profit shall be calculated on daily balances maintained in a calendar month and shall be payable on or after the first day of next calendar month, in accordance with such rate as the Finance Division may notify in the official Gazette from time to time.

(2) The undrawn profit shall not qualify for any further compounding.

(3) In case of death of account holder, further profit shall cease to accrue and the nominee or successor, as the case may be, shall be entitled for profit as if the account was a Savings Account for the period commencing on death of the account holder and ending on date of withdrawal, both days inclusive.

10. **Nomination.** - At the time of opening of account, the account holder may make nomination on DA-1 form under rule 5 and such nominee shall act as a trustee (AMEEN) only. The account holder may change or cancel previous nomination at any time through a notice to in-charge of the authorized office. In case of death of account holder, payment of principal amount and profit accrued thereon, if any, in respect of account of the deceased shall be made to his legal heirs according to succession certificate issued by a court of competent jurisdiction. However, in cases where-

(a) total net payable amount does not exceed five hundred thousand Rupees, the payment shall be made to the nominees, as mentioned in DA-1 form upon furnishing duly verified and attested affidavit as set out in Appendix-B to these rules to the effect that he shall act as trustee (AMEEN) only and be bound to distribute the received amount among all the legal heirs according to their due shares as per law of the land; and

(b) the nominee is an institution or minor or nomination has ceased to have effect due to death of the nominee before the death of account holder or before he has received any sum thereunder or the account holder had made no nomination, as the case may be, payment shall be made in accordance with the succession certificate issued by a court of competent jurisdiction.

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11. **Validity period to claim profit.** - In case profit is not claimed up to six years from the date of accrual by the account holder, nominee or successor, as the case may be, the liability of the Government in respect of such profit payable thereon shall terminate. In such case, no amount on account of profit shall be paid.

Explanation- Accrual means the date from which the profit is due.

12. **Unclaimed deposit.**- (1) Accounts in respect of which no transaction has been made by the account holder for a period of one year shall be marked as "dead account" and no subsequent transaction by the depositor in such account shall be allowed without prior approval of in-charge of the authorized office.

(2) In case no transaction has been made by the account holder for a continuous period of ten years, the balance of account marked as dead account under sub-rule (1) shall be transferred to the Federal Government Account:

Provided that the account may be revived at any time on application of the account holder, nominee or successor, as the case may be, and balance thereof along with the profit accumulated up to the date on which the balance was transferred to the Federal Government Account shall be credited to the account.

(3) In respect of the procedure for transfer to the Federal Government Account and revival thereof, rule 36B of the Defence Savings Certificates Rules, 1966, shall apply to the account as it applies to Defence Saving Certificates and, in such application, the said rule shall be construed as if the references therein and the forms thereof to the Defence Savings Certificates were references to the account.

13. **Zakat.**- The rules relating to deduction of Zakat on the Bahbood Savings Certificates shall apply to Shuhada Family Welfare Account.

14. **Applicable tax.**- Profit on the account shall be exempt from deduction of withholding tax in accordance with the applicable law.

15. **Other procedure.**- Without prejudice to any other provision of these rules, the Central Directorate of National Savings shall devise its internal procedure for opening of an account, withdrawal of deposits, transfer of account from one centre to another and all such other matters.

Appendix-A
ELIGIBLE FAMILY MEMBERS
[see rule 2(e)]

List of Eligible Family Members in order of Precedence as per Pension-Cum-Gratuity Scheme, 1954:

- i) Widow of Shaheed for her life.
- ii) Eldest surviving son.
- iii) Eldest un-married daughter.
- iv) Eldest widow daughter.
- v) Eldest widow of deceased son of the "Shaheed".
- vi) Eldest surviving son below 21 years of age of a deceased son.
- vii) Eldest un-married daughter below 21 years of age of a deceased son.
- viii) Eldest widow daughter of a deceased son of the Shaheed.
- ix) Father.
- x) Mother.
- xi) Eldest surviving brother.
- xii) Eldest unmarried surviving sister.
- xiii) Eldest surviving widow sister.

Explanation: In case the eligible family member is not willing to open the account for any reason, the next eligible member may open account subject to consent of preceding eligible member(s) according to above list.

TO BE PUBLISHED IN PART-II OF THE GAZETTE OF PAKISTAN – EXTRA ORDINARY

Government of Pakistan
Finance Division
(Budget Wing)

Islamabad, the 2nd July, 2018.

NOTIFICATION

S.R.O. (I)/2018:- In exercise of the powers conferred by rule 9 (1) of the *Shuhada's* Family Welfare Account Rules, 2018, the Finance Division is pleased to announce that the rate of profit on monthly balances maintained in *Shuhada's* Family Welfare Account shall be **10.20% per annum** with effect from 1st July, 2018, till further notification.

2. Profit shall be calculated on daily balances maintained in a calendar month and shall be payable on or after the first day of next calendar month.

[No.F.20(1)GS-I/2016-1166]

(Nayyar Nadeem)
Deputy Secretary (GS)

The Manager,
Printing Corporation of Pakistan Press,
Islamabad.

Copy to:-

1. Managing Director, Banking Services Corporation (Bank), State Bank of Pakistan, Karachi.
- ✓ 2. Director General, CDNS, Islamabad.

(Nayyar Nadeem)
Deputy Secretary (GS)