

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 disbursal, 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.480 X10,000=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.480 X47= 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).	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/ Degree in fine Arts	Rs.165/p.m.
		ITI Certificate Courses	Rs.1034/p.a

10.	Incentive for excellence in academic achievement for 10 th and 12 th class.	<p>1st Position in the Circle/Region- Rs.1,100/-</p> <p>2nd Position in the Circle/Region- Rs.8,80/-</p> <p>3rd Position in the Circle/Region- Rs.7,70/-</p> <p>4th Position in the Circle/Region- Rs.6,60/-</p> <p>5th Position in the Circle/Region- Rs.5,50/-</p>
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	<p>-Deleted-</p> <p>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.</p>
13.	Financial Assistance in cases of natural calamities, like fire, floods etc.	Rs.5,500/-
14.	Financial Assistance to GDS suffering from COVID	<p>Rs. 50000/-</p> <p>(Reference to Order No. 20-8/2020-WL&Sports dated 15.09.2021)</p>

(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.