Welfare Schemes in Police Department

I. Health & Insurance Scheme

(1) Tamil Nadu Police Benevolent Fund (TNPBF):

This scheme was introduced in the year 1957 with the objective of providing monetary and other relief to the Non-gazzetted Staff and their family members. This fund is generated by way of collecting subscriptions from the Police Personnel as well as from the Ministerial Staff of the Police Department and also by way of donations from the Officers of the Police Department.

The following assistances are provided from TNPBF:-

1.	Special Medical Relief for major illness	Rs.8.00 Lakh		
2.	Special Medical Relief for minor illness	Rs.1.50 Lakh		
3.	Family relief for death of subscriber	Rs.1.00 Lakh		
4.	Family relief for death of family members	Rs.20,000/-		
Psychiatry, Physiotherapy and caesarean (either first baby or second baby) are also eligible for medical relief.				

(i) Special Medical Relief for Major illness:

Upto Rs.8.00 lakh is provided for life threatening diseases treatment as financial assistance for entire service by the Central Committee for the medical expenditure incurred by the TNPBF subscribers (PC to Inspector of Police and upto Superintendent in Ministerial Service) and their eligible family members for taking treatments as in-patient.

(ii) Special Medical Relief for Minor illness:

Upto Rs.1.50 lakh (maximum sum Rs.50,000/- is sanctioned per instance) is provided as financial assistance for the entire service by the District Committee for the medical expenditure incurred by the TNPBF subscribers and their eligible family members for taking treatments as in-patient.

(iii) Family Relief:

- (a) in the event of death of TNPBF subscribers, a sum of Rs.1.00 lakh is sanctioned and
- (b) a sum of Rs.20,000/- is sanctioned in case of death of family members by the respective unit officers.

(2) Tamil Nadu Police Insurance Scheme:

The Government vide G.O.Ms.No.1160, Home (POI.XII) Department, dated 18.08.1999, introduced the Police Insurance Scheme. In G.O.(2D)No.240, Home (Pol.XII) Department, dated 30.06.2022 the Tamil Nadu Police Insurance Scheme amount have been enhanced.

Police Personnel of all ranks are covered under the existing Tamil Nadu Police Insurance Scheme. This scheme includes accidents resulting in death and permanent incapacitation or partial disability suffered during the course of their duties. The amount of insurance payment in the event of death of police personnel as follows:-

Rank	Death	Contribution for Permanent / Partial Disablement	
PC to Inspector	4 lakh		
DSP to AdSP	8 lakh	According to the percentage of disablement.	
SP to IGP	10 lakh		
ADGP	15 lakh		
DGP	20 lakh		

(3) Ex-gratia payments:

The Ex-gratia payment is sanctioned to the police personnel or their legal-heirs who are killed / disabled / injured under heroic or tragic circumstances in the course of duty to compensate for their sufferings/loss. The Government have enhanced ex-gratia payment in G.O. (D) No.1421, Home (Pol.XII) Department, dated 25.11.2024 ranging from Rs. 30,000/- to Rs.20,00,000/- as follows:-

SI. No.	Death / Nature of Injury	Ex-gratia amount in Rs.
1.	Killed	20 lakh
2.	Totally Disabled, double amputee and totally blind.	10 lakh
3.	Single amputee and one eye blind, deaf, loss of toes, fingers precluding employment	6 lakh
4.	Burns, gunshot, wounds and multiple compound fracture	4 lakh
5.	Simple injuries for all ranks	30,000/-

(4) Police Hospitals:

For the health and well-being of serving and retired police personnel and their family members, the Police Hospitals are functioning in the following 13 places:-

1	Chennai City	8	Salem District
2	Coimbatore City	9	Vellore District
3	Madurai City	10	TSP IX Bn.,Manimuthar
4	TSP I Bn., Trichy	11	Tirunelveli District
5	TSP II Bn., Avadi	12	Virudhunagar District
6	St. Thomas Mount, Chennai	13	TSP VIII Bn., New Delhi
7	Cuddalore District		

Further, 36 Medical Out-Patient units are functioning in 26 Armed Reserve Headquarters and in 10 TSP Battalion Headquarters.

II. Education & Scholarship

(1) Scholarships:

(a) Centenary Scholarship:

The Centenary Scholarship is sanctioned by the Director General of Police and Head of Police Force, Tamil Nadu to the wards of Non-gazetted police officers/ministerial staff, who have passed 12th standard and intended to pursue higher studies. The amount is ranging from Rs.12,500/- to Rs.25,000/- depending upon the course as one time measure.

The correspondence course, Distance Education, AMIE, CA, certificate courses, computer courses and entrance exam courses are not eligible.

(b) Special Scholarship:

The Special Scholarship is awarded to the top 200 students from the state who obtained highest marks in 12th Standard. The amount of Rs.30,000/- per year or the actual fees paid to the educational institutions whichever is less for 4 years or till the completion of the course is sanctioned by the Director General of Police and Head of Police Force, Tamil Nadu.

(c) Scholarship for the wards of deceased police personnel:

The scholarship is sanctioned to the wards of the deceased member of TNPBF subscribers by unit officers as follows:-

Rs.12,000/- per child per year for school education.

Rs.20,000/- per child per year for higher education (UG).

(2) Prizes and Awards:

The cash prize is awarded by the Director General of Police & Head of Police Force, Tamil Nadu to the wards of TNPBF subscribers who have secured top 10 ranks in 10th and 12th standard in each City/District at the following rates:

Panka	Cash Prize in Rs.			
Ranks	1 st rank	2 nd rank	3 rd rank	4 th to 10 th rank
10 th	Rs.13,000/-	Rs.9,000/-	Rs.5000/-	Rs.4,000/-
12 th	Rs.15,000/-	Rs.11,000/-	Rs.7,000/-	Rs.5,000/-

III. FAMILY ORIENTED SCHEMES

(1) New Health Insurance Scheme (NHIS):

In order to provide health care assistance on cashless basis for the Government employees and their eligible family members, the Tamil Nadu Government have introduced the New Health Insurance Scheme.

A sum of Rs.5 Lakh is eligible for major surgeries for the block year upto 30.06.2025. A sum of Rs.10 lakh is eligible for specified illness such as Chemotheraphy, Radiotheraphy and Immunotheraphy, Liver, Kidney, Heart, Lungs and Bone Marrow transplantation etc.

It covers 203 approved treatments and surgeries in 1169 empanelled hospitals. The medical treatment taken by the Government employees and their eligible family members in Non-Network hospitals under Non-Emergency situation is also covered on reimbursement basis. As the employee is consciously choosing to avail treatment in such hospital, the quantum of reimbursement is restricted to 75% of the package rate of similar procedure in the lowest grade network hospital.

(2) Food Subsidy Scheme:

The Government is supplying of essential commodities to the police personnel upto the rank of Inspector through Public Distribution System and Co-operative outlets at 50% subsidized rate. (G.O.Ms.No.1162, Home (Pol.12) Department, dated 11.09.2008)

SI. No.	Name of the Commodity	Quantum of Supply per head per month (i.e.) minimum supply per month	Maximum Supply per card per month	Govt. Subsidy per Kg.	
1.	Rice	5 Kg	20 Kg	Free of cost	
2.	Sugar	½ Kg	2 Kg		
3.	Wheat	½ Kg	2 Kg	50% of Public	
4.	Palm Oil /Cooking Oil	1⁄4 Kg	1 Kg	Distribution	
5.	ToorDhall	1 Kg	4 Kg		
6.	Black Gram Dhall	1 Kg	4 Kg		
7.	Rava	³⁄₄ Kg	3 Kg	Rs.3.00 per Kg	

(3) <u>Creche:</u>

At present, creches are functioning at Chennai and Coimbatore cities for the benefit of women police personnel. The Government is providing the Feeding charges of Rs.60/-for each child per day in Greater Chennai Police.

(4) Tamil Nadu Police Canteen:

The Government in G.O.(Ms) No.125, Home (Pol.XIII) Dept., dated 21.02.2011, issued orders for the formation of Police Canteen. As of now, 56 Unit Canteens and 7 Master Canteens are established throughout the state. The serving and retired personnel and ministerial staff of Police Department, Fire and Rescue Services, Forest and Prison Departments and Home Guards are benefited in this Scheme. About 20,000 products, such as Consumer Durables, Household articles, Electrical & Electronic articles and Groceries are sold at discounted rates. 340 companies (221 KPKB & 119 Non-KPKB) are enrolled with Tamil Nadu Police Canteen for supplying products. A mobile app named "KAVALAR ANGADI" and a website https://tnpolicecanteen.tn.gov.in have been launched to check the availability, prices, and stock of various commodities.

(5) Compassionate Ground Appointment:

Compassionate Ground Appointments are given to the eligible legal heirs of the Police personnel / Ministerial staff who die in harness / medical invalidation before attaining the age of 55 and left family in indigent circumstances.

The application for the compassionate ground appointment may be submitted within 3 years from the date of death of the Government servants.

The maximum age limit for the spouse is 50 years and son or daughter of the deceased Government servant and unmarried brother / sister of the unmarried deceased Government servant is 40 years at the time of applying.

In case of any family person of the deceased Government servant is in regular employment in Government / Private enterprises, will not be considered for Compassionate Ground appointment. Compassionate Ground Appointments shall be made to the posts of Data Entry Assistant/ Receptionist, Office Assistant and Basic Government Servant. The minimum educational qualification is as follows:-

SI. No.	Posts	Qualification
1.	Data Entry Assistant/ Receptionist	10 th Standard pass
2.	Office Assistant	8 th Standard pass
3.	Basic Government Servant	8 th Standard fail

IV. WELLNESS

(1) Master Health Checkup:

The Annual Master Health Check-ups are provided to the police personnel (upto the rank of Inspector) who have completed 30 years of age in Government Hospitals at free of cost. This scheme has been extended to the spouse of police personnel from the year 2021. The following medical check-ups are being done:

Men		Women	
SI. No.	Details of Medical Check-up	SI. No.	Details of Medical Check-up
1.	General Physical Examination	1.	Random Blood Sugar (RBS)
2.	Hearing / Vision	2.	Urine Routine Analysis
3.		3.	Stool Test (optional)
	Heamogram Sugar	4.	X-Ray Chest (PA View)
4. 5.	Blood Sugar Liver Function Test	5.	Ultra-sonogram of Pelvis/ TransvaginalSonography
6.	Kidney Function Test	6.	Pap Smear
7.	Electrolytes	7.	Clinical Examination including Breast (Mammogram) and Gynaecological check by a Gynaecologist.
8.	Urine Test	-	-
9.	X-Ray Chest	-	-
10.	Ultra Sound Abdomen	-	-
11.	ECG	-	-

(2) Provide Butter Milk (or) Lime Juice:

Every year during the summer season from the period of March to June, butter milk or lime juice is provided to all the traffic Police personnel from 8 AM to 4 PM in between period 2 hours as per their choice.

(3) Police Well-being programme:

The Government has sanctioned a sum of Rs.10 Crore to conduct the Police Well-Being Programme for 1.2 lakh police personnel to redress their physical/Mental stress and to improve their professional skills in co-ordination with the National Institute of Mental Health and Neuro Sciences (NIMHANS), Bengaluru. So far, 1,06,000 police personnel have attended 3 days Police Well-Being Programme.

(4) MagilchiProgramme:

The MAGILCHI programme aims to Maximizing Ability, Growth, Ideal Life, Choices and Independence of individuals. The initiative, conceived as a follow-up to the Police Well-Being Programme in collaboration with M.S.Chellamuthu Trust and NIMHANS. It is designed to treat police person's Depression, Suicidal Ideation, Addiction, Stress & Anxiety, Grief, Family & Marital Discord, and Behavioural problems (Aggression, Absenteeism, etc.). The Magilchi programme has been established in Chennai Centre and extended to Madurai and Thiruvarur Centre. As on 01.04.2025, 2739 police personnel have been benefited at the 3 centres.

V. GRIEVANCE & OTHERS

(1) Police Grievance:

(a) The police personnel/officers and Ministerial Staff are submitting their grievance petition to the Director General of Police & Head of Police Force, Tamil Nadu. Apart from this, the DGP &HoPF has conducted Grievance Day in the following units during Cities / Range reviews and the details are as follows:-

S.No.	Unit	Date	No. of Grievance Petitions received
1	Tambaram Police	18.05.2024	41
	Commissionerate		
2	Avadi Police	25.05.2024	92
	Commissionerate		
3	Greater Chennai Police	08.06.2024	284
4	Thanjavur Range	27.07.2024	486
5	Coimbatore Range	31.08.2024	708
6	Tirunelveli Range	28.09.2024	526
7	Villuppuram Range	21.12.2024	169
8	Madurai Range	07.03.2025	236
	Total	2542	

(b) Also the grievance petitions are received from the police personnel/officers and ministerial staff at Chief Office everydayat 11.30 Hours andnecessary action is being taken to redress the grievance and feed back mechanism is being followed.

(2) WhatsApp Group:

A separate WhatsApp group named "Tamil Nadu Police Welfare" has been established. This group connects all Welfare officers of Greater Chennai Police, Cities, Districts, and Special Units. The purpose is to broadcast welfare related messages to police personnel efficiently. The initiative aims to ensure that information reaches even the last constable in the department quickly. 37 messages have disseminated through the WhatsApp group up to 01.04.2025.

for Director General of Police

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