



Jammu & Kashmir Police

WELFARE SCHEMES

For All Ranks: -

Serving, Retired Police Personnel, Families
of Martyrs & Deceased Police Personnel

Police Headquarters J&K, Jammu

December-2015

Aims and Objectives

The aim of the welfare fund is to introduce measures for welfare of all ranks of J&K Police including rehabilitation of families of Police Martyrs/Deceased Policemen as well as SPOs. Extension of financial support to Retired Policemen for their settlement and to ease up their financial distress. Regular Scholarships for the wards of Police Martyrs/Deceased Policemen for their better educational careers besides Meritorious Scholarships/DGP's Special Rewards for brilliant students of in-service Police Personnel to inculcate the spirit of competition amongst the wards. This is a benevolent fund contributed by all ranks to extend maximum welfare benefits to the deserving subscribers in acute hardships/health miseries, distress or personal losses caused in unforeseen circumstances. The resources of fund comprise of regular subscriptions/Government contributions as well as donations.

Efforts have been made to bring out the first Edition so as to reach to every subscriber towards J&K Police Welfare fund, for his better convenience/handy information of welfare policies available to him.

VARIOUS WELFARE SCHEMES IN J&K POLICE

For all ranks
(serving/ Retired/ Martyrs/ Deceased Personnel)

S. No.	Particulars	Source	Amount
1.	<u>Immediate relief</u> to NOKs in case of death of subscriber for performing last rites.	Contributory welfare Fund.	₹50,000/-
2.	<u>Special Welfare Relief</u> to NOK's of all deceased Police Personnel,	Contributory welfare Fund.	₹11.50 lakhs
3.	<u>Ex-gratia relief</u> to NOK's of Police personnel killed in militancy related incidents.	State government	₹7.00 lakhs
4.	<u>Addl. ex-gratia relief</u> to NOKs of deceased Police personnel killed in militancy related incidents.	MHA-GOI	₹3.00 lakhs
5.	<u>Financial assistance</u> to NOK's of Police Martyrs including SPO's attaining martyrdom in militancy related incidents, who are in distress (Under Savera Scheme)	Police Parivar Fund	₹50,000/-
6.	<u>Insurance cover</u> for serving Police Personnel	Janta Insurance	₹5.00 lakhs
7.	<u>Appointment under SRO-43</u>	Eligible dependent	
8.	<u>Ex-gratia relief to injured Police personnel;</u> a) Simple injury. b) Grievous injury with Hospitalization of more than 24 hours. c) Partial disability. d) Permanent disability	State Govt.	₹500/- ₹5,000/- ₹10,000/- ₹75,000/-

9.	<p><u>Welfare Loan to serving Police Personnel for;</u></p> <p>a) Marriage of subscriber or of sister/children.</p> <p>b) Yagnopavit, Circumcision, Mundan ceremony.</p> <p>c) Akhand Path</p> <p>d) Prosecution of higher education (Tech. course/Graduation/PG) in or outside the State to an outstanding / brilliant ward of subscriber.</p> <p>e) Treatment of subscriber/ family members suffering from life terminal diseases.</p>	Central Police Welfare Fund contributed by all ranks/ State Govt.	Upto ₹1.0 lakh
10.	<p><u>Financial aid</u> in connection with marriage ceremony of daughter(s) of Police martyrs including SPO's</p>	Police Parivar Fund	₹25,000/-
11.	<p><u>Immediate refundable financial assistance</u> in exigency to the extent of 75% of estimated expenditure of treatment up to ₹2.00 lakhs in respect of Police personnel injured during operations/Law & order duty and suffering from life terminal diseases.</p>	Police Parivar Fund	Upto ₹2.0 lakhs
12.	<p><u>Welfare relief:-</u></p> <p>a) Suitable relief to serving Police personnel in case of acute hardships, distress or personnel losses caused by unforeseen climates like fires, floods etc. and payment of premium for group insurance covering death/ injuries/ disability of subscriber while in service.</p> <p>b) Suitable Welfare Relief for dentures to serving Police personnel.</p> <p>c) Suitable grants to subscribers disabled while in service including cost of artificial limbs, training and rehabilitation</p> <p>d) Spectacle charges to serving Police personnel.</p>	CPWF	Upto ₹25,000/- ₹1000/-

13.	<u>Provision of Bara Khana</u> on special occasions	Unit Welfare Fund/ CPWF	Upto ₹30,000/-		
14.	<u>Retirement gift</u> on superannuation/voluntary retirement	Contributory Welf. Fund	₹50,000/-		
15.	<u>Relief to Retired Police personnel:</u> The fund is utilized for helping the retired Policemen in distress: i) Helping in resettlement of Retired Policemen. ii) Promoting welfare measures for helping disabled Retired Policemen. iii) Reimbursing expenditure on treatment of Retired Policemen and their spouse outside the State. iv) Relief to Retired Policemen in unforeseen adverse Circumstances.	Rtd. Policemen welfare fund/ State Govt.	No limit		
➤ SCHOLARSHIPS					
16.	Scholarship for first three wards of Retired Policemen who may secure highest merit not less than 75% in any case in Matriculation/ 10+2/ Graduation level examinations.	Rtd. Policemen welfare fund/ State Govt.	₹3,000/- per annum.		
17.	<u>Meritorious scholarship</u> to wards of Police personnel for 8 th and 9 th Classes securing 75 % marks and above in annual exams.	CPWF	₹3,000/- per annum.		
18.	<u>DGP's special reward</u> for wards of serving Police personnel for Class 10 th , 12 th , Graduation & PG level examinations out of CPWF on the following ratio:				
	%age of marks	10th	12th	Graduation	P.G.
	Above 90 %	₹5,000/-	₹6,000/-	₹10,000/-	₹15,000/-
	80.1 to 90 %	₹3,600/-	₹5,000/-	₹7,000/-	₹10,000/-
	75.1 to 80 %	0	0	₹5,000/-	₹7,000/-
	70 to 75 %	0	0	₹3,600/-	₹5,000/-
19.	<u>Award of DGP special reward</u> with certificate to the wards of serving Police personnel qualifying National level competitive examinations like AIEEE, JEE (IIT), AIPME, IIM and other similar All India Entrance Examinations as well as Entrance Examinations held for Gazetted posts and BOPEE (Medical/Engineering only)	CPWF	₹10,000/-		

20.	Scholarship upto 03 wards of deceased Police personnel upto Graduation only (other than militancy related incidents)	-do-	₹3000/- per annum
21.	Freeship to the wards of Police Personnel killed while fighting militancy in Police Public Schools	Central Police Education Fund	PHQ Order No. 3993 dated 05-11-2002.
22.	Scholarship to wards of deceased Police personnel (militancy related incidents). a) Upto 5 th Pry. b) 6 th to 10 th Class. c) 11 th to Graduation (including diploma course). d) Professional Courses of 4 years and above e) Pursuing PG or equivalent courses f) For M.D & M.Tech Courses g) Ph.D or equivalent courses	Central Police Education Fund Contributed by all ranks	₹2400/-p.a ₹6000/-p.a ₹10,000/-p.a ₹12,000/-p.a ₹12,000/-p.a ₹15,000/-p.a ₹15,000/-p.a
23.	Award of DGP Commendation Certificate with Cash Reward to Wards of Serving Police Personnel securing First (05) Positions in 10 th , 12 th Graduation and PG level examinations.	Central Police Welfare Fund	₹10,000/-
24.	Award of DGP Commendation Certificate with Cash Reward to Wards of Serving Police Personnel securing First (03) Positions in National Level Sports events on following scales:- 1 st Position 2 nd Position 3 rd Position	Central Police Welfare Fund	₹5000/- ₹3000/- ₹2000/-
25.	Financial Assistance to SPOs suffering from “Life terminal diseases/ Inflicted by serious injuries” in emergent cases, duly certified by the competent medical authority with estimated approximate cost of treatment.	SPOs Contributory Welfare Fund	Upto ₹25,000/-
26.	Free boarding/lodging facilities to wards of Police martyrs in Police Public School Jammu/Srinagar.	Central Police Education Fund	-

27.	<u>Free Schooling in Police Public Schools</u> to wards of Martyred SPOs (killed in militancy related incidents during the course of engagement).	SPOs Contributory Welfare Fund	Exempted from school fee; free books, stationery/ uniform items
28.	<u>Free coaching for children of Police Martyrs</u> preparing for professional entrance competitive exams.	Police Pariwar Fund	
29.	<u>Coaching for children of Serving Police Personnel</u> upto NGO Level securing 80% or more marks in class 10 th and 12 th preparing for professional entrance competitive exams.	Police Pariwar Fund	Reimbursement-75% upto rank of HC & 50% for NGOs
30.	<u>Hostel facility for the children of serving Police personnel</u> at Jammu and Srinagar for those taking competitive exams / Coaching for professional courses/ those studying in class 11 th and 12 th in PPSs Jammu/Srinagar.		
31.	<u>Immediate relief to NOKs</u> in case of death of SPO for performing last rites	SPOs Contributory Welfare Fund	₹10,000/-
32.	<u>Special relief to concerned NOKs</u> in case of unfortunate death of the subscriber (SPO) who dies during the course of engagement.	SPOs Contributory Welfare Fund/ Police Pariwar Fund	₹1.90 lakh
33.	<u>Financial assistance to SPO's</u> inflicted with serious injuries in militancy related incidents to defray the recurring expenses incurred upon treatment beyond hospitalization.	Police Parivar Fund	Upto ₹2.00 lakhs
34.	<u>Suitable Medical relief</u> to those SPOs who sustain serious injuries while on duty to defray expenses of treatment for the period of hospitalization in Govt. hospitals only.	SPOs Contributory Welfare Fund	upto ₹25,000/-
35.	<u>Ex-gratia relief to SPOs injured in militancy related incidents</u> a) Partial disability. b) Permanent disability	State Govt. -	₹10,000/- ₹75,000/-

Besides, there are provisions under Central Police Welfare Fund for:-

- 1- Bharat Darshan tours.
- 2- Provision of amenities.-
- 3- Entertainment and recreation facilities to members and their families including providing of Cinema Projector, Radio, TV sets, Water Coolers etc. at Police Lines, Police Station/ Posts, Police Housing Colonies etc. where members can enjoy these collectively.
- 4- Establishment of Family Welfare Centers at all District Headquarters to provide training in useful crafts such as tailoring, knitting, etc.
- 5- Supply of sewing machines on easy installments to families working in Welfare Centers.
- 6- Provision of medical treatment, medicines, and other facilities for families.
- 7- Provision of nursing school/ crèches for infants. Supply of free vitamins etc. to nursing mothers and children.

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CHECK LIST/ PRE-REQUISITE FOR DIFFERENT WELFARE MEASURES: -

A) Welfare loan/relief Cases:

- *Application form of welfare loan/relief duly completed. (Already circulated)*
- *Specific documentary evidence, depending upon the nature of case.*
- *Taping of GPF excluding employees falling under NPS category.*
- *Proper verification of plea, preferred by the subscriber.*
- *Only three loans are admissible in entire service.*
- *Proper family verification from concerned Police for welfare relief to retired / NOK of deceased Policemen.*

B) Scholarship Cases:

S. No.	Name of scholarship	Documents required to be forwarded with the case
1	<i>DGP's special reward to the wards of serving Police personnel for class <u>10th,12th Graduation and post Graduation.</u></i>	<ul style="list-style-type: none"> a. <i>Attested copy of original marks card (Issued by concerned Board/ University).</i> b. <i>Application from parents.</i> c. <i>Proper recommendation of DDO concerned.</i>
2	<i>Meritorious scholarship to the wards of serving Police personnel for 8th/9th Class.</i>	<ul style="list-style-type: none"> a. <i>Attested copy of original marks card (Issued by DIET/ Secondary School).</i> b. <i>Application from parents..</i> c. <i>Proper recommendation of DDO concerned.</i>
3	<i>Award of ₹10,000/- with certificate from DGP to each of the wards of serving Police personnel qualifying Competitive examination for Gazetted posts and BOPEE (Medical/engineering), besides, National level</i>	<ul style="list-style-type: none"> a. <i>Selection list of the ward duly verified/ authenticated by the competent authority (BOPEE/ Central Board).</i> b. <i>Certificate from the concerned institute allotted to the ward after qualifying the competitive examination.</i>

	<i>competitive examinations like AIEEE, JEE(IIT) AIPME, IIM and similar All India Entrance Examinations.</i>	<ul style="list-style-type: none"> c. <i>Application from parent.</i> d. <i>Proper recommendation of DDO concerned after verifying all the testimonials.</i>
4	<i>Award of ₹10,000/- with certificate from DGP to each of the wards of serving Police personnel falling in the first five positions.</i>	<ul style="list-style-type: none"> a. <i>Attested copy of original marks card (Issued by concerned Board/ University)</i> b. <i>Application from parent.</i> c. <i>Proper recommendation of DDO concerned.</i> d. <i>Merit list issued by the concerned Board/ University to ascertain the position secured by the ward.</i>
5	<p>a) <i>Scholarship to the wards of Police Martyrs from Nursery to Graduation, Diploma in technical courses, Technical courses of four years and above. PG or equivalent courses, MD/M.Tech courses.</i></p> <p>b) <i>Scholarship to the wards of deceased Police personnel upto graduation .(Maximum three wards)</i></p>	<ul style="list-style-type: none"> a. <i>Application from the legal heir.</i> b. <i>School certificate(s) duly issued by the head of the institution</i> c. <i>Proforma of scholarship duly signed by the concerned Dist. SsP after verifying the relevant papers.</i> d. <i>Affidavit from the legal heir.</i>
6	<i>Relief under Savera Scheme for NOK of Martyred Police Personnel/ SPOs.</i>	<ul style="list-style-type: none"> a. <i>Proforma information duly filled in by the Nodal officer (DySP DAR) of the District.</i> b. <i>Proper recommendation of District SP after verifying all the requisite papers.</i>

C) Special Welfare Relief/Ex-gratia Cases:

<p><i>SPECIAL WELFARE RELIEF TO NOK OF DECEASED POLICE PERSONNEL</i></p>	<ol style="list-style-type: none"> 1- 1st page of Ch. Roll. 2- Death certificate. 3- Struck off order. 4- Details about the payment of immediate relief to concerned NOK.
<p><i>EX-GRATIA / ADDL. EX-GRATIA RELIEF IN RESPECT OF PERSONNEL KILLED IN MILITANCY RELATED INCIDENTS</i></p>	<ol style="list-style-type: none"> 1- Proforma already circulated. 2- Copy of FIR. 3- Detailed incident report. 4- Postmortem report. 5- Death Certificate. 6- Dependant certificate. 7- Succession certificate.
<p><i>EX-GRATIA RELIEF IN RESPECT OF POLICE PERSONNEL/SPOs INJURED IN MILITANCY RELATED INCIDENTS/ L&O PROBLEMS</i></p>	<ol style="list-style-type: none"> 1- Copy of FIR. 2- Detailed incident report. 3- Disability certificate issued by the Competent Medical authority/ District Medical Board.
<p><i>SPECIAL RELIEF IN RESPECT OF DECEASED SPOs</i></p>	<ol style="list-style-type: none"> 1- Engagement order 2- Disengagement order 3- Death certificate. 4- Details about the payment of immediate relief to concerned NOK. 5- Certificate to the effect that the deceased remained regular subscriber to SPO Contributory fund. 6- Report on character antecedents.
<p><i>EX-GRATIA RELIEF IN RESPECT OF SPOs KILLED IN MILITANCY RELATED INCIDENTS</i></p>	<ol style="list-style-type: none"> 1- Proforma already circulated. 2- Engagement/disengagement order. 3- Copy of FIR. 4- Detailed incident report. 5- Postmortem report. 6- Death Certificate. 7- Dependant certificate. 8- Succession certificate. 9- Report on character antecedents.

D) Treatment cases for accord of sanction/post facto sanction outside the state:

- 1- *Referral Certificate' Annexure-D' to be issued by Head of the Speciality not below the rank of Associate Professor. Where a Professor is not available it should be countersigned by the concerned Principal of Medical College in the State, Director SKIMS/Director Health Services;*
- 2- *Where a beneficiary resides temporarily outside the State and falls ill there suddenly and is advised admission in a hospital, he will on production of necessary vouchers and certificates, be allowed reimbursement of hospital charges including cost of drugs and charges for investigations, provided it is recommended by the Director Health Services of the State after being satisfied that beneficiary had suddenly fallen ill outside the State where he resided temporarily and was not already suffering from it before his departure from his home town.*
- 3- *Govt. servant while proceeding outside the State for his own treatment or accompanying beneficiary shall not be treated on duty but granted leave of whatever kind due and admissible under rules.*
- 4- *Advance drawal not exceeding 75% of the estimated amount of expenses in such a manner as it may deem proper on the certificate and recommendation of Director Health Services or Director SKIMS or Principal Medical College as the case may be to a Govt. servant for treatment of any terminal or life consuming disease or where a prolonged treatment is required under rule 5(5) subject to the fulfillment of the condition laid down in rule 14.29-A of Financial Code Vol.I*
- 5- *Dependent certificate Annexure-'A', 'B', 'C' & 'E' as envisaged in Medical rules-1990.*

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For further improvement of welfare schemes for Police personnel, comments/new ideas are welcome and the same shall be mailed/shared with

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