

OFFICE OF THE DIRECTOR GENERAL OF POLICE
PUDUCHERRY

No.4/DGP/SECY/2023- 124.

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NOTE

It has come to the notice of PHQ that a number of lower subordinates of Puducherry Police are approaching the Nationalized banks as well as other local banks seeking personal loans of high magnitude. It is learnt that the loan amounts, in some cases, have exceeded the annual salary of such police personnel.

2. When a few banks refused to provide the personal loans of such high volume, it appears that a few police personnel have even closed their accounts with their respective bank branches and opened new accounts in other banks which offered them personal loans at a very high interest rate.

3. Taking personal loans or any other loans is purely a personal choice of the police personnel. However, it is felt appropriate to advise the senior formations in Puducherry Police to counsel the lower subordinates not to fall prey to the temptations of personal loan at high interest rates as the police personnel may not be in a position to payback the instalments which will add to the interest burden on them.

4. A serious debt burden is only going to effect the performance of the police personnel at work and also tells upon their morale.

In view of the above, it is felt appropriate to bring it to the notice of all Supervisory Officers to impress upon the lower subordinates to be cautious while seeking such loans. The SSP (HQ) and the SP (Welfare) should henceforth scrutinize all the welfare loan applications and certify the loans pending any of the lower subordinates before forwarding and recommending them for police welfare loans.


(Dr. E. SRINIVAS, IPS)

DGP

13/12/23

To
All Superintendents of Police.

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DIGP / All SSsP.