OFFICE OF THE INSPECTOR GENERAL OF POLICE
PUDUCHERRY

NO.156/OW/IGP/2025. DATED.09.10.2025.

STANDARD OPERATING PROCEDURE (SOP) FOR IMPLEMENTATION OF "PUDUCHERRY POLICE SAVINGS LINKED GROUP INSURANCE SCHEME"

The **"Puducherry Police Savings Linked Group Insurance Scheme"** was implemented on 21.10.2006 in collaboration with the Life Insurance Corporation (LIC) of India, with the objective of providing financial assistance to the family in the event of death due to natural causes. The Pension & Group Scheme Unit of LIC, Puducherry Branch, proposed the plan through the Puducherry Police Welfare Society (PPWS), with a monthly premium of ₹100 per individual, offering insurance coverage of ₹1,00,000. The scheme was approved during the General Body Meeting of the PPWS held on 09.02.2006, and applies to **all ranks** of the Puducherry Police.

Now, **LIC has stopped the enrolment of Police Personnel appointed after 2013.** However, the scheme continues for existing members who were appointed between 2006 and 2013. The premium of the scheme is being renewed every year in the month of 1st October.

2. Benefits under the Scheme

a. In case of death while in service:

- ₹1,00,000/- (Insurance Coverage)
- Plus 65% of the total premium paid, with 8% compound interest

b. In case of retirement/resignation/dismissal/removal:

65% of the total premium paid, with 8% compound interest

3. Premium Structure and Coverage

- Total Monthly premium of ₹100/-:
  - ₹35/- is allocated for insurance (risk coverage)
  - ₹65/- is credited to the individual's savings account with LIC
- The amount accrued with compound interest will be returned at retirement/resignation/dismissal.

In case of death while covered under the scheme, the nominee will receive:

- ₹1,00,000/- (insurance)
- Plus the amount accrued in the savings portion with **8% compound interest**

4. Double Accident Benefit

- An additional ₹6.25 per month provides Double Accident Benefit.
- In case of accidental death, the total insurance payout ₹2,00,000/-.

Note: Premium paid is exempt under Section 80C of the Income Tax Act. Insurance payouts are also tax-exempt.

5. Categories of Coverage

Category	Sum Insured	Accidental Death Benefit	Monthly Premium
Gazetted Officers	₹3,00,000	₹6,00,000	₹318.75
ASI to Inspector	₹2,00,000	₹4,00,000	₹212.50
Head Constables, Constables, Followers	₹1,00,000	₹2,00,000	₹106.25

Premium includes ₹6.25 for Double Accident Benefit.

6. Mode of Premium Recovery

- Unit Officers shall ensure monthly premium deduction from the salary of all police personnel with **more than one year of remaining service.**
- The Recovered premium shall be forwarded to **PPWS** along with **nominal rolls** of subscribers **by the 5th of the following month.**
- The **Superintendent of Police (Welfare)** shall deposit the amount in the designated **scheme bank account**, and remit the consolidated amount to **LIC, Vellore, by the 20th of each month** via cheque.

7. Registers to be Maintained

The SP (Welfare), assisted by the Inspector (Welfare), shall maintain the following:

- Bank Account Pass Book & Cheque Book
- Cash Book
- Receipt Book
- Expenditure Register

The accounts shall be audited annually. The **Audit Report** placed before the next General Body Meeting of the PPWS.

8. Mode of Claim

a. In case of death:

- Nominee to submit Death Certificate
- Claim forwarded to SP (Welfare) by the Unit Officer
- SP (Welfare) processes claim after approval from Director General of Police -cum-PPWS President
- LIC to release payment within **one month**

b. On retirement/resignation/dismissal:

- Individual to submit claim through last Unit Officer
- SP (Welfare) ensures timely release of accrued savings

c. Accident Benefit claims:

- Submit FIR, Post-Mortem Report, Inquest Report, and Death Certificate

9. Nomination and Suspension Cases

- The nominee shall be the same person as declared for family pension.
- In case of Suspension, PPWS shall temporarily bear the premium. It will be recovered from subsistence allowance or final dues.
- Membership is valid only during active service. It ceases upon retirement/resignation / dismissal.

10. Authorized Signatory

The Superintendent of Police (Welfare) shall act as the Authorized Signatory of the scheme and correspond with LIC on all matters after obtaining the approval of the Director General of Police-cum-President, PPWS.

11. Supersession Clause

The previous Standing Orders No.X/2006, dated 20.10.2006 Implementation of Puducherry Police Savings Linked Group Insurance Scheme issued stands repealed.

Ajit Kumar
9/6/25

Dr. AJIT KUMAR SINGLA, I.P.S.
Inspector General of Police
Puducherry.

To
All Concerned.

Copy to:-

1. The Senior Superintendents of Police (L&O)/ HQ / C&I / Traffic, Puducherry.
2. The Superintendent of Police (PTS), Puducherry.
3. Library PTS, Puducherry.