

**OFFICE OF THE SPECIAL COMMISSIONER OF POLICE;**  
**WELFARE & ESTATE OVERSIGHT,**  
**O.P.L. COMPLEX, DELHI- 110054.**

No. <sup>4332-4376</sup> /P. Sec. Spl. CP/Welfare & EO dated Delhi, the 14/09 /2016.

To

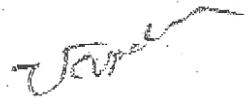
All Distt./Unit DCsP,  
Delhi/New Delhi.

**Subject: Welfare – Financial literacy.**

It is a matter of experience and concern that a large number of police personnel lack even basic knowledge of financial matters resulting in failure to save adequately for themselves and their families for the rainy day. In the absence of guidance, the valuable income resource gets frittered away on a lot of wasteful expenditure resulting in crisis situations in regard to marriage/education of children, own house and unanticipated medical emergencies. Lack of foresight and thrift also sometimes contributes to parting with money for undesirable habits. It is a proven fact that frugality and sustained savings over a long period can make even a constable reasonably well provided for on retirement. Our personnel are capable of much more financial planning than at present.

In the light of above, the Commissioner of Police has desired that DCsP as Commanders of their units/distts. should take initiative in educating police personnel about proper management of their finances in their long term interest. In a city like Delhi, it should not be difficult for you to seek services of financial experts like Chartered Accountants/Income Tax consultants to create better awareness of the subject among the rank and file through invitation lectures and distribution of simple guidelines on a variety of options available for saving and investment. Even a simple step like upgrading their contribution to G.P.F. can go a long way in building up reserves for family welfare in the long run.

You are requested to take necessary action accordingly and intimate this office of the same.



(S. VASUDEVA RAO)  
Spl. Commissioner of Police,  
Welfare & Estate Oversight,  
Delhi.

No. <sup>4377-4600</sup> /P. Sec. Spl. CP/~~Welfare~~ EO dated Delhi, the 14/09 /2016.

Copy for information to, the:

1. Commissioner of Police, Delhi.
2. All Spl. Commissioners of Police, Delhi.
3. All Joint Commissioners of Police, Delhi.
4. All Adl. Commissioners of Police, Delhi.