

THE RULES FOR THE GRANT OF MARRIAGE ADVANCE

TO THE TAMIL NADU GOVERNMENT SERVANTS

(1) Scope of the Scheme: Marriage Advance may be sanctioned to all Government servants both Self Drawing officers and Non Self Drawing officers including Basic servants for the celebration of the marriage of themselves and their sons/step sons and daughters/step daughters. In the case of marriage of the Government servants themselves, the advance is admissible provided the Government servant's father or mother is not a Government servant or being a Government servant is not eligible for the advance or has not applied for it.

(2) Amount of Advance: The marriage advance has been enhanced to Rs.6,000/- in the case of male Government employees and sons of Government employees and Rs.10,000/- in the case of female Government employees and daughters of Government employees for the marriages held on or after 1st April, 1995, as per the G.O. Ms.No.234 Finance (Salaries) Department, dated 30.03.1995.

(3) Eligibility: Permanent Government servants and non-permanent Government servants employed in a regular capacity who are approved probationers at the time of application for the advance will be eligible for the advance.

Government servants on leave other than Extraordinary Leave without allowances are eligible to apply for the advance. If Government servant's wife / husband or his / her father or mother is also a Government servant, only one of them will be entitled to the advance for the same marriage in their family. The adopted sons or daughters of the Hindu Government servants are also eligible for sanction of marriage advance.

The Government servants who have completed three years of service in a regular capacity, in a category or post, even though their probation has not been declared due to administrative reasons may also be eligible for the sanction of marriage advance provided the appointing authorities furnish a certificate to the effect that the applicant is likely to continue, in Government service till the repayment of loan with interest.

Government Servants whose "carry-home salary" at the time of sanction falls below 25 per cent of their total emoluments after recovery of the instalment of the advance, if sanctioned, shall not be eligible for the sanction of the advance. "Carry-home salary" is the money left behind from the gross salary and allowance after making all deductions there from in a month.

The employee may also apply for the second advance for another son or daughter while the advance already drawn is pending recovery - G.O.Ms.No. 484 Finance (Salaries) Department Dated: 08.08.96.

The maximum number of advances sanctioned to the Government servants for the celebration of the marriage of their sons / daughters, etc. should be restricted to **two** during their entire service period.

The male Government servants or the sons of the Government servants, as the case may be, must have completed 21 years of age on the date of application to be eligible for the advance. The female Government servants or the daughters of the Government servants must have completed 18 years of age on the date of application to be eligible for the advance.

(4) Applications: (a) Application for marriage advance shall be made in Form No.I. The application should be sent to the sanctioning authority, viz., Head of the Department, or the Secretary to the Government or the District Collector concerned, through the proper channel. It should be accompanied by an agreement in Form No. II. An advance copy of the application should be sent direct to the sanctioning authority.

No application for an advance shall be entertained before six months of the anticipated date of the marriage. No application shall be entertained from a Government servant on Extraordinary Leave/ under suspension and no advance shall be sanctioned or disbursed to a Government servant under suspension or against whom serious charges are pending. Advances for remarriages on the death of one of the parties or after divorce should not be sanctioned.

All pending applications at the close of the financial year irrespective of whether the marriages were conducted or not in the financial year shall be given priority during the next financial year. The sanctioning authority should register all the pending applications at the close of the financial year, duly assigning priority during the next financial year.

(5) Sanctioning Authority: In respect of Government Servants in Chennai city, the Heads of Departments and the Secretaries to the Government are the sanctioning authorities. In respect of the Government servants in mufussal, the District Collectors shall be the sanctioning authorities. In the Districts where there are District Revenue Officers, the District Revenue Officers are empowered to sanction marriage advance to all Government servants working under various Departments.

(6) Surety : The advance shall be disbursed only after obtaining a personal security bond in Form No. III duly executed by the borrower and another Government servant either permanent or with not less than ten years of regular service and working in the same department as surety drawing a pay not less than that of the borrower and not retiring before complete repayment of the advance with the interest, guaranteeing the repayment of advance. In respect of the borrower who is a permanent Government servant, furnishing of personal security is not necessary; but any dues towards the advance drawn by him will be recovered from his Death-cum-Retirement Gratuity. A permanent Government servant shall not stand surety for more than one Government servant. The application, agreement and the personal security bond should be held in safe custody by the sanctioning authorities.

(7) Interest : The interest on marriage advance shall be calculated on the following formula :

$$\text{Interest} = \frac{\text{Amount of Advance} \times \text{Number of instalments}}{500}$$

Where the summary recovery of the marriage advance is ordered by the sanctioning authorities, interest shall be collected at the rate of interest fixed for the General Provident Fund subscriptions.

(8) Procedure of Sanction, Drawal and Disbursement of the Advance: When the application for the advance is found to be in order after scrutiny and necessary enquiry, 75% of the advance shall be sanctioned subject to the availability of funds. The applicant shall be asked to submit a Utilization Certificate in Form IV after the marriage is celebrated. The utilization certificate should be endorsed by another Government Servant to the effect that he is personally aware that the marriage has been celebrated. The loanee should also certify in the utilization certificate that what is stated by him in the utilization certificate is correct and that if it is found to be wrong at a later date he is aware that he would be liable for criminal prosecution. The balance amount of 25% of the Marriage Advance, if necessary, should thereafter be disbursed to the applicant, when the utilization certificate received is found to be in order.

The advance shall be disbursed not earlier than two months of the anticipated date of celebration of the marriage for which it is sanctioned.

The advance shall be sanctioned and drawn even after the date of celebration of the marriage provided the applicant has applied for the advance before the date of marriage

and the delay in sanctioning or drawing the advance is due to the reasons beyond the control of the applicant.

In the case of Non Self- Drawing Officers, necessary entries shall be made in the Service Registers regarding the sanction of Marriage Advance and in addition a certificate shall be incorporated in the sanction proceedings and also in the bill to the effect that this is the first / second Marriage Advance sanctioned.

In case where the applicant had already applied for the advance before the date of the marriage and the delay in sanctioning or drawing the advance is due to reasons beyond the control of the applicant, the sanctioning authorities may sanction after the marriage the entire amount of the advance to which the applicant is eligible in one lump sum subject to availability of funds. Before sanctioning the advance the sanctioning authorities shall obtain a certificate from the applicant together with an endorsement from another Government servant in Form V.

If a Government servant whose marriage advance application is pending with one sanctioning authority, is transferred to the purview of another sanctioning authority the application should also be transferred to the sanctioning authority to whose jurisdiction the Government servant is transferred and priority should be given in the grant of marriage advance to the applicant taking into account the original date of his / her marriage advance application.

Marriage advance drawn by a Government servant and remitted in full with interest, without being utilized for the purpose for which it was sanctioned need not be taken into account for the purpose of the number of times the Government servant is eligible to get marriage advance in his service. The entries regarding the refund of marriage advance without utilization shall be made in the Service Register against the original entry in red ink.

While sanctioning the advance, the sanctioning authorities should exercise greater vigilance to ensure that the Marriage Advance is sanctioned only in genuine cases. The advance should be sanctioned only on production of the Identity Cards issued for obtaining free medical treatment and necessary entries recorded on it whenever an advance is sanctioned. The sanctioning authorities should also verify the family details entered in the Service Register while according sanction for the marriage advance.

(9) Recovery: The principal of the loan shall be recoverable in not more than 60 (sixty) equal monthly instalments. The recovery shall be regulated in such a manner that the advance together with the interest thereon is fully recovered from the pay of the

Government servant before his retirement. The recovery shall be effected from the pay or leave salary bill of Government servant by compulsory deductions, irrespective of the fact whether the Government servant is on duty or on leave.

The recovery of the monthly instalments of the advance shall commence from the pay bill of the Government servant concerned for the calendar month immediately after the month in which the marriage has been celebrated.

The **recovery of interest** shall commence immediately on completion of the recovery of the principal. If the amount of interest does not considerably exceed the amount of monthly instalment fixed for the recovery of the principal, it shall be recovered in one instalment. Otherwise, it shall be recovered in amount not exceeding the monthly instalment fixed for the repayment of the principal.

(10) Procedure in the case of failure to satisfy the rules : The advance received by a Government servant, if not utilized for the purpose for which it has been sanctioned within three months from the date of drawal, shall be refunded to Government in one lump sum together with the interest due thereon. No extension of time for utilization of the advance will ordinarily be granted. If any person is reverted from Government service before the complete repayment of advance taken, he should repay at once in one lump sum the outstanding amount and interest thereon.

(11) Utilization Certificate : The Government servant receiving the advance shall produce to the sanctioning authority a certificate of utilization in Form IV along with the 'Marriage Invitation Card' as a proof within one month from the date of celebration of the marriage or within three months from the date of drawal of the advance, whichever is earlier. If the actual expenditure incurred on account of the marriage is less than the advance drawn, the difference should be refunded to Government forthwith.

Extension of time up to a period of one month for utilization of advance may be granted to the loanee Government servant by the sanctioning authority on the merits of the case. If the advance is not utilized within the extended period of one month, orders of the Government should be obtained if further extension is considered necessary by the sanctioning authority. The recovery of advance should be effected as per the rule, irrespective of whether extension of time for utilization of the advance has been granted or not.

For more details "The Rules for the grant of Marriage Advance to Government Servants" given in APPENDIX -30 in The Tamil Nadu Financial Code- Vol. II may be referred to.

MARRIAGE ADVANCE APPLICATION FORM AND OTHER RELATED FORMS

MARRIAGE ADVANCE FORM NO. I

(See Rule 4)

*Form of Application for the sanction of
Advance for the celebration of Marriage.*

*(To be submitted to the Sanctioning
Authority through proper channel)*

.....

Name of Applicant (IN BLOCK LETTERS) :

Designation of applicant and office in
which employed :

Whether permanent and if not, date of first
regular appointment in Government Service
and total period of regular service :

Amount of Advance applied for :

Number of instalments in which the advance
may be recovered :

Residential Address :

Permanent Address :

Date of Birth :

Scale of Pay of the present post :

Basic Pay in the present post as defined
under Fundamental Rule 9(21) :

Gross monthly salary (with details) :

Nature of deduction from Gross pay and
amounts deducted :

FORM No. I-Cont.

General Provident Fund :
a) Subscriptions :
b) Recoveries towards temporary advances :
Festival Advances :
Conveyance advance for Bicycle, Motor Cycle/
Scooter/Motor Car :
House Building Advance :
Khadi, Handloom Cloth :
Postal Life Insurance :
Salary Savings Scheme under L.I.C. :
Dues recoverable towards Co-operative
Credit Society or Banks :
Other Miscellaneous Advances :
Net Salary received :
Percentage of the net salary in the Gross
Salary :
Income from other Sources :
Date of Marriage :
Date of Birth of the Son/Daughter :
Number of Children, Names and their Date of
Birth :
For whose marriage the advance is applied
for (Self/Daughter/Son) :

FORM NO. I -Cont.

Name and Occupation and age of the Son or
Daughter for whose marriage advance is
applied for :

If the advance is for the marriage of the
Government servant himself/herself whether
father or mother of the applicant is a
Government servant :

If so, has any of them applied for the
advance or has been sanctioned an advance
for this marriage :

Whether the applicant has already applied for
or was sanctioned any Marriage Advance or
any application for the advance rejected
previously :

Amount of such advance :

Number and date of order in which such
advance was sanctioned :

Whether any amount of such advance is
outstanding repayment (Principal and interest
to be shown separately) :

Are both the fiance and fiancée
Government servants and, if so have both
of them applied for advance for the same
marriage or have been sanctioned an
advance for the same marriage. (A
certificate shall be obtained from
him/her that he/she has not applied for
the advance as the case may be for the
same marriage) :

DETAILS OF SURETY

Name of Surety :
Designation :
Office in which employed :
Residential Address :
Permanent Address :
Permanent Post :
(If not permanent, period of regular service
in the officiating post or posts) :
Date of Birth :
Scale of Pay :
Pay as defined under Fundamental
Rule 9(21) :
Gross Salary (Details to be specified) :
Net Salary :
Whether he has stood surety for another
Government servant for the grant of the
advance :

I hereby declare that the particulars
furnished above are true to the best of my
knowledge and belief.

Station:

Date :

Signature of Applicant

FORM NO.I -Cont.

To be filled up by the Head of the Office

Whether the applicant is eligible for
the advance applied for :

If so, the maximum amount of advance to
which the applicant is eligible :

Amount of advance recommended :

Number of instalments in which the advance
should be recovered :

Whether any charges are pending against
the applicant or surety :

Certified that the particulars regarding
the applicant's service, pay and recoveries from
pay have been checked up with his service register,
pay bills, etc. and found to be correct.

Station:

Date : Signature and Designation of the
Head of Office.

MARRIAGE ADVANCE FORM NO.II

[See Rule 4(a)]

Form of Agreement to be executed while applying for an advance for the celebration of the marriage in the family of a Government servant:

An Agreement made this.....
day of.....One thousand nine
hundred and between

..... of
(hereinafter called the borrower, which expression shall where the context so admits include his heirs, administrators, executors and legal representatives) of the one part and the Governor of Tamil Nadu (hereinafter called the Government which expression shall where the context so admits includes his successors in office and assigns) of the other part. Whereas the borrower has under the rules for the grant of advances to Government servants of Tamil Nadu issued in G.O.Ms.No.311, Finance, dated 1st April 1969 (hereinafter referred to as the said rules which expression shall where the context so admits include any amendments thereof or additions thereto for the time being in force) applied to the Government for an advance of Rs..... for the celebration of the marriage.....of
.....on the terms and conditions hereinafter contained and whereas the application of the borrower for the said advance is being considered by the Government.

Now it is hereby agreed between the parties hereto that in consideration of the sum of Rs.to be paid by the Government to the Borrower if and when the Government sanction the said advance the Borrower hereby agrees:-

(1) to repay to the Government the said advance with interest calculated according to the said rules by monthly deductions from his salary as provided in the said rules and hereby authorises the Government to make such deductions;

(2) Within three months from the date of drawal of the advance to expend the full amount of the said advance in the celebration of the aforesaid marriage or if the actual expenditure incurred on account of the marriage is less than the advance, to repay the difference to the Government forthwith;

FORM NO. II-Cont.

(3) In the event of Borrower's reversion from Government service before the advance drawn together with interest is fully repaid, to repay in one lumpsum the amount outstanding and the interest due before the borrower is actually relieved from the Government service;

(4) to refund forthwith the amount of advance together with interest in one lumpsum if the aforesaid marriage could not be celebrated or the amount of advance could not be utilised for the purpose for which it was sanctioned; and

(5) If within the period already fixed for recovery of the principal and interest thereon the Borrower becomes insolvent or quits the service of the Government or dies the whole amount of the advance and the interest accrued thereon or such portion of the amount as stands outstanding with interest shall immediately become due and payable, and it is hereby Further Agreed and Declared that if the borrower dies before the advance is repaid, to have the balance outstanding together with interest due recovered from the Death-cum-Retirement Gratuity payable by the Government to the legal heirs of the borrower..

In witness whereof Thiru.....
the borrower and Thiru.....
acting for and on behalf of and by the order and
direction of the Governor of Tamil Nadu have
hereunto set their hands.

*Signed by the said Thiru

in the presence of

Signature and designation
of the Borrower.

FORM NO.II-Cont.

Signature of Witnesses:

1. First Witness:

Address:

Occupation:

2. Second Witness:

Address:

Occupation:

Signed by (Name and designation)
..... acting for
and on behalf of and by the order and direction of
the Governor of Tamil Nadu in the presence
of.....

Signature and Designation
of the Officer

Signature of Witnesses:

1. First Witness:

Address:

Occupation:

2. Second Witness:

Address:

Occupation:

* Name and designation of the borrower.

MARRIAGE ADVANCE, FORM NO. III

{See Rule 6(a)}

Form of Personal Security Bond to be executed by a Government servant applying for a Marriage Advance along with another Government servant, either permanent or with not less than ten years of regular service:

Know all men by these presents that we Thiru and Thiru..... surety of are held and firmly bound up to the Governor of Tamil Nadu in the sum of Rupees to be paid to the Government of Tamil Nadu (hereinafter called the Government) their successors or assigns or their certain attorney or attorneys for which payment to be well and truly to be made we bind ourselves and each of us and each of our heirs, executors, administrators and legal representatives firmly by these presents.

Whereas the above bounden who at present holds the office of has applied to the Government for the grant to him of an advance of Rupees for the purpose of celebrating the marriage of

And whereas the Government have agreed to sanction the said advance upon the said

and the above bounden, as his surety entering into a bond in the above mentioned sum of Rupees

MARRIAGE ADVANCE, FORM NO.III-Cont.

with such conditions as is hereunder written for the repayment of the said advance as and when they fall due and for the observance and performance by the said of the several conditions as hereunder laid down in the rules relating to the advance, issued in G.O.Ms.No.311, Finance, dated 1st April 1969 or any modifications thereof relative to the above said advance.

Now the above written bond is conditioned to be void in either of the cases following:-

1. If the said his heirs, executors, administrators or legal representatives shall from time to time and at all times hereafter well and truly pay or cause to be paid to the Government all such sums of money as shall from time to time become due and owing to the Government from the said in respect. of the advance above mentioned and when such sum or sums of any money shall respectively become due and payable.

2. If the said shall at any time or times hereafter make default in payment of any such sums or sum of money as aforesaid, the saidor his heirs, executors, administrators and legal representatives shall within the space of one calendar month after receiving notice in writing of such default and of the amount thereof from the Government well and truly pay or cause to be paid to the Government the sum of money stated in the said notice to be and being the amount of the said default.

MARRIAGE ADVANCE, FORM NO.III-Cont.

Signed, sealed and delivered
by the said (bounden)
in the presence of

(Signature of the bounden)

Witnesses:

1.

2.

Signed, Sealed and delivered
by the said (Surety) in the
presence of

(Signature of the Surety)

Witnesses:

1.

2.

MARRIAGE ADVANCE FORM NO.IV

[See Rule 8(d)&11(a)]

Utilisation Certificate

I, employed
as in the
Department/Office hereby
certify that 75% of the amount of Marriage Advance
of Rs.....(Rupees)
sanctioned to me in the Government
Order/Proceedings No....., Dated.....
has been fully utilised by me for meeting the
expenses incurred in connection with the marriage
of celebrated on
at
I require the balance of Rs.....(Rupees
.....) (being the 25%
of the loan sanctioned) towards meeting the
expenditure already incurred in connection with the
celebration of this marriage. I also certify that
the above facts are correct and I am aware that if
they are found to be wrong at a later date, I am
liable for criminal prosecution.

Signature of the Borrower.

ENDORSEMENT

I am personally aware that the marriage has
been celebrated on at
.....

Signature of the Endorsee
with his Designation
(Government Servant)

MARRIAGE ADVANCE FORM NO.V

[See Rule 8(e)]

C E R T I F I C A T E

I
employed as in
the Department/Office of
..... hereby certify that the marriage
for which I have applied for the advance on
has actually been celebrated on at
.....
I also certify that the above facts are correct and
I am aware that if they are found to be wrong at a
later date, I am liable for criminal prosecution.

Signature of the Borrower.

ENDORSEMENT

I am personally aware that the above
marriage has been celebrated on
at

Signature of the Endorsee
with his Designation
(Government Servant)