



## FINANCE [Procurement Cell] DEPARTMENT

**G.O.Ms.No.148, Dated 27<sup>th</sup> June 2025.**

(ஆணி-13, திருவன்றுவராண்/2056)

### **ABSTRACT**

Loans and Advances by the State Government – Marriage Advances to Government employees – Enhancement of amount - Orders - Issued.

#### **Read:-**

1. G.O.(Ms) No.666, Finance (Pay Commission) Department, Dated: 27.06.1989.
2. G.O.(Ms) No.234, Finance (Salaries) Department, Dated: 30.03.1995.

-oOo-

#### **ORDER:**

In the Government Order first read above, the amount of advance to be granted for marriages were restricted to a maximum of Rs.3,000/- in the case of male Government servants and sons of Government servants and Rs.5,000/- in the case of female Government servants and daughters of Government servants.

2. In the Government Order second read above, orders have been issued enhancing the marriage advance 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.

3. In the Budget Session 2025-2026, the Hon'ble Chief Minister has announced various welfare announcements to Government employees in the Legislative Assembly under Rule 110 of TNLAS Rules and one of the announcements is as follows:-

"அரசுப் பணியாளர்கள் மற்றும் ஆசிரியர்கள், தமது பணிக்காலத்தில் தேவையின் அடிப்படையில் திருமண முன்பணமாக இதுவரை பெண் ஊழியர்களுக்கு பத்தாயிரம் ரூபாய் மற்றும் ஆண்களுக்கு ஆற்றாயிரம் ரூபாய் வழங்கப்படுகிறது. இதனை பல மடங்கு உயர்த்தி அரசு அலுவலர்கள், ஆசிரியர்கள் அனைவருக்கும் பொதுவாக ஜந்து இலட்சம் ரூபாயாக உயர்த்தி வழங்கப்படும்."

4. Based on the above announcement, Government have now decided to enhance the marriage advance to Rs.5,00,000/- to all the Government employees and their children.

5. The existing rules with Annexure appended with this order governing the marriage advance shall apply for sanction of the enhanced amount indicated above. This order shall take immediate effect and applicable to the marriages to be celebrated from the date of issue of this order.

6. Necessary Amendment will be issued to Tamil Nadu Financial Code, separately.

**(BY ORDER OF THE GOVERNOR)**

**T. UDHAYACHANDRAN,  
PRINCIPAL SECRETARY TO GOVERNMENT.**

To

All Secretaries to Government, Chennai-600 009.  
 All Departments of Secretariat (OP/Bills), Chennai-600 009.  
 The Secretary, Tamil Nadu Legislative Assembly, Chennai-600 009.  
 The Secretary to the Governor, Chennai-600 022.  
 The Comptroller, Governor's Household, Raj Bhavan, Chennai-600 022.  
 The Governor's Secretariat, Raj Bhavan, Guindy, Chennai-600 022.  
 All Departments of Secretariat, Chennai-600 009.  
 All Heads of Departments.  
 All Public Sector Undertakings and Statutory Boards.  
 All District Collectors / All District Judges / All Chief Judicial Magistrates.  
 The Accountant General (A&E) Chennai-600 018.  
 The Accountant General (Audit-I) Chennai-600 018.  
 The Accountant General (Audit-II) Chennai-600 018.  
 The Accountant General (CAB) Chennai-600 009 / Madurai.  
 The Director of Treasuries and Accounts, Chennai-600 035.  
 All Chief Educational Officers / All District Elementary Educational Officers.  
 All Pay and Accounts Officers.  
 All Treasury Officers / Sub-Treasury Officers.  
 The Chief Internal Auditor and Chief Auditor of Statutory Boards,  
     Chennai-600 002.  
 The Chairman / Secretary, Tamil Nadu Public Service Commission,  
     Chennai-600 003.  
 The Registrar, High Court of Madras, Chennai-600 104 / Madurai Bench of  
     Madras High Court, Madurai.  
 All Commissioners of Tribunal for Disciplinary Proceedings.  
 The Registrars of all Universities.  
 The Commissioner, Greater Chennai Corporation, Chennai.  
 The Commissioner of All Corporations.

**Copy to:**

The Secretary to the Hon'ble Chief Minister, Chennai-600 009.  
 The Chief Minister's Office, Chennai-600 009.  
 The Senior Principal Private Secretary to the Chief Secretary to Government,  
     Chennai-600 009.  
 The Special Personal Assistant to Hon'ble Minister for Finance and  
     Environment Climate Change, Chennai-600 009.

The Senior Principal Private Secretary to Principal Secretary to Government,  
Finance Department, Chennai-600 009.  
All Officers in Finance Department, Chennai-600 009.  
All Sections in Finance Department, Chennai-600 009.  
All Recognised Associations.  
Stock File / Spare Copies.

**//Forwarded: By Order//**



**JOINT SECRETARY TO GOVERNMENT.**

## **ANNEXURE**

### **REVISED RULES FOR THE GRANT OF MARRIAGE ADVANCES TO GOVERNMENT SERVANTS**

#### **1. Scope of the Scheme:**

Advances will be sanctioned to Government servants towards the expenses related to the marriage of themselves and their sons and daughters. Double claim of marriage advance by the employee or his/her parents for the same purpose is not admissible.

#### **2. Amount of Advance:**

The advance will be limited to fifteen months' basic pay or rupees five lakh, whichever is less.

#### **3. Eligibility:**

- a. Only the approved probationers will be eligible to avail the advance. The Government servants should have minimum 5 years of left over service will be eligible for applying the marriage 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.
- b. Government servants whose "carry-home salary" falls below 1/3<sup>rd</sup> of their total emoluments after recovery of the instalment of this advance, if sanctioned, shall not be eligible for the sanction of the advance.

Note: "Carry-home salary" is the net money available after making all deductions from the gross salary and other eligible allowances therefrom in a month.

- c. No second or subsequent advance shall be sanctioned to a Government servant when a previous advance is pending recovery.
- d. The sanction of the advance shall be subject to the availability of funds and the advance cannot be demanded or claimed as a matter of right.

#### **4. Application:**

- a. An application for the advance shall be made in Form I appended to these rules. The application should be made to the Heads of Offices concerned. It shall be accompanied by an Agreement in Form No. II appended to these rules.
- b. No application for an advance shall be entertained before six months of the anticipated date of the marriage.

- c. No application shall be entertained from a Government servant under suspension and advance shall be sanctioned or disbursed to those Government servants under suspension, or against whom serious charges are pending which are likely to result in dismissal or compulsory retirement from Government service.

#### **5. Surety:**

The advance shall be disbursed only after obtaining a personal security bond in Form No. III appended to these rules duly executed by the borrower and another Government servant either permanent or with not less than ten years of regular service 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.

#### **6. Interest**

The interest on marriage advance shall be collected at the rate of interest fixed for the General Provident Fund subscription at the time of sanction of Marriage Advance.

#### **7. Disbursement of the advance**

- a. The advance shall be disbursed not earlier than two months of the anticipated date of the marriage for which it is sanctioned.
- b. The advance shall be sanctioned and drawn even after the date of the marriage provided the applicant has 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.

#### **8. Recovery**

- a. The principal of the loan shall be recoverable in not more than 36 (thirty six) 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 / her retirement. The recoveries shall be in whole rupees which shall be effected from the pay or leave salary bill of Government servant by compulsory deduction, irrespective of the fact whether the Government servant is on duty or on leave.
- b. 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 subsequent to the month in which the marriage has been celebrated or from the pay bill of the third calendar month subsequent to the drawal of the advance whichever is earlier. No extension of time for commencement of recovery will ordinarily be granted.

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

#### **9. Procedure in case of failure to satisfy the rules**

- a. The advance received by a Government servant, if not utilised for the purpose for which it has been sanctioned within three months from the date of drawal shall be refunded to Government in one lumpsum together with the interest due thereon. No extension of time for utilisation of the advance will ordinarily be granted. Non-Utilization of the Marriage Advance shall attract penal interest. [Interest rate will be communicated separately].
- b. The advance granted to a Government servant shall be subject to summary recovery if it is subsequently proved that it was not utilised for the purpose for which it was sanctioned.
- c. In case where Government servants who have drawn the advance, die before the repayment is completed, the outstanding balance and the interest due shall be the first charge on the Death-cum-Retirement Gratuity and from the final settlement of Contributory Pension Scheme (CPS) and other retirement benefits if any, payable to the legal heir or heirs of the borrower as stipulated in the Agreement.

#### **10. Utilisation Certificate**

The Government servant receiving the advance shall produce to the sanctioning authority a Certificate of Utilisation in Form IV appended to these rules, within one month from the date of celebration of the marriage or within 3 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.

#### **11. Sanctioning authority**

The applicants to whom the advances may be sanctioned and the amounts of such advances shall be determined by the Heads of the Offices. Sanctions may be accorded by the authorities mentioned above without a reference to the Accountant General in regard to availability of funds subject

to the instructions issued by Government in the Finance Department from time to time. A copy of the proceedings sanctioning the advance shall be communicated immediately to the Director of Treasuries and Accounts, Chennai for sending necessary proposal to Government for requirement of funds for every Financial Year.

**// True Copy //**



**JOINT SECRETARY TO GOVERNMENT.**

**Appendix I.****MARRIAGE ADVANCE****FORM No. I.**

**FORM OF APPLICATION FOR THE SANCTION OF**  
**ADVANCE FOR THE MARRIAGE.**

1.	Name of applicant (in Block letters)	:	
2.	Designation of applicant and Office in which employed	:	
3.	Whether permanent and if not, date of first regular appointment in Government service and total period of regular service	:	
4.	Amount of advance applied for	:	
5.	Number of instalments in which the advance may be Recovered	:	
6.	Residential address	:	
7.	Permanent address	:	
8.	Date of birth	:	
9.	Level of Pay Matrix / Scale of pay of the present post	:	
10.	Basic pay in the present post as defined under Fundamental Rule 9 (21) (a)	:	
11.	Gross monthly salary (with details)	:	
	<b>Nature of deduction from gross pay and amounts deducted</b>		Rs.
	(i) General Provident Fund a. Subscriptions b. Recoveries towards temporary advances	:	
	(ii) CPS – Recovery	:	
	(iii) Festival advances	:	

	(iv) Conveyance advance for bicycle, motor cycle / scooter / motor car	:	
	(v) House building advance / Interest	:	
	<b>Towards other miscellaneous advances—</b>	:	
	(i) Khadi, Handloom cloth	:	
	(ii) Postal Life Insurance	:	
	(iii) Salary Saving Scheme under L.I.C.	:	
	(iv) Computer Advance	:	
	(v) Dues recoverable towards the Co-operative / Credit Society or Bank.	:	
	(vi) Other miscellaneous advances	:	
	(vii) Net salary received	:	
	(viii) Percentage of the net salary in the gross salary.	:	
	(ix) Income from other resources	:	
12.	Date of marriage	:	
13.	For whose marriage the advance is applied for (Self / Daughter / Son)	:	
14.	Name and occupation of the son or daughter for whose marriage the advance is applied for	:	
15.	If the advance is for the marriage of the Government servant himself / herself whether father or mother of the applicant is a Government servant	:	
16.	If so, has any of them applied for the advance or has been	:	

	sanctioned an advance for this marriage. (Indicate their IFHRMS Number)	
17.	Whether the applicant has already applied for or was sanctioned any marriage advance or any application for the advance rejected previously	:
18.	Amount of such advance	:
19.	Number and date of order in which such advance was sanctioned	:
20.	Whether any amount of such advance is outstanding repayment. (Principal and interest to be shown separately)	:
<b>Details of surety</b>		
(i).	Name of surety	:
(ii).	Designation	:
(iii).	Office in which employed	:
(iv).	Residential address	:
(v).	Permanent address	:
(vi).	Whether permanent post	:
(vii).	Date of birth	:
(viii).	Level of Pay Matrix / Scale of pay	:
(ix).	Pay as defined under Fundamental Rule 9 (21) (a)	:
(x).	Gross salary (details to be specified)	:
(xi).	Net salary	:
(xii).	Whether he / she has stood surety for another Government servant for the grant of the advance	:

(xiii). Date of retirement and leftover service available at the time of signing this form	:	
--	---	--

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

**Station:**

**Date:**

**Signature of applicant.**

**To be filled up by the Head of the Office**

(i)	Whether the applicant is eligible for the advance applied for	:	
(ii)	If so, the maximum amount of advance to which the applicant is eligible	:	
(iii)	Amount of advance recommended	:	
(iv)	Number of instalments in which the advance should be recovered	:	
(v)	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 / her service register, pay bills, etc., and found to be correct.

Station:

Date:

**Signature and designation of the Head of the Office.**

**// True Copy //**

**JOINT SECRETARY TO GOVERNMENT.**

**Appendix-II****MARRIAGE ADVANCE FORM No. II.**

**FORM OF AGREEMENT TO BE EXECUTED WHILE APPLYING FOR  
AN ADVANCE FOR THE MARRIAGE IN THE FAMILY OF A  
GOVERNMENT SERVANT.**

AN AGREEMENT made this -----day of-----  
 -----Two thousand-----and-----between-----  
 ----- of (hereinafter called the borrower, which expression shall  
 where the context so admits include his/her 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/her 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 the G.O.Ms.No.148,  
 Finance (Procurement Cell) Department, dated: 27-06-2025 (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/her salary as provided in the said rules and hereby authorises  
 the Government to make such deductions;
  
- (2) within two 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;

- (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 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 services of the Government or dies, the whole amount of the advance and 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 and / or from the final settlement of Contributory Pension Scheme (CPS) and other retirement benefits if any, payable by the Government to the legal heirs of the borrower.

IN WITNESS WHEREOF THIRU/Tmt.-----  
 THE BORROWER AND THIRU/Tmt.-----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)**

**(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 witness)**(1) **First witness** :**Address** :**Occupation** :(2) **Second witness** :**Address** :**Occupation** :

\*Name and designation of the Borrower.

// True Copy //

**JOINT SECRETARY TO GOVERNMENT.**

**Appendix-III****MARRIAGE ADVANCE FORM No. III.**

FORM OF PERSONAL SECURITY BOND TO BE EXECUTED BY A GOVERNMENT SERVANT APPLYING FOR A MARRIAGE ADVANCE ALONG WITH A PERMANENT GOVERNMENT SERVANT AS SURETY.

KNOW ALL MEN BY THESE PRESENTS THAT we Thiru /Tmt.-----of-----and Thiru /Tmt.-----surety of-----are held and firmly bound upto 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 our 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 / her surety entering into a bond in the above mentioned sum of Rupees-----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 laid down in rules relating to the advance issued in G.O.Ms.No.148, Finance (Procurement Cell) Department, dated: 27-06-2025 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 / her 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 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 said ----- or his / her heirs, executors, administrators and legal representatives shall within the space of one calendar month after receiving notice in writing of such default and 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.

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)

**// True Copy //**

**JOINT SECRETARY TO GOVERNMENT.**

**MARRIAGE ADVANCE FORM No. IV****Utilization Certificate**

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 / her Designation  
 (Government Servant)

**// True Copy //**

**JOINT SECRETARY TO GOVERNMENT.**