



UNIVERSITY OF MADRAS
சென்னைப் பல்கலைக்கழகம்
[Established under the Act of Incorporation XXVII of 1857 –
Madras University Act 1923]
(State University)
Centenary Building, Chepauk, Chennai - 600 005



CIRCULAR

14 AUG 2026

Sub: Estt.- Enhancement of Marriage Advance – Availing of Marriage Advance by
University Employees (Teaching and Non-Teaching) - Intimated - Regarding.

* * * * *

It is hereby informed that, the Government of Tamil Nadu in its G.O. Ms. No. 148 Finance [Procurement Cell] Department dated 27.06.2025, has ordered to enhance the Marriage Advance to all the eligible Government employees and their children.

The Syndicate at its meeting held on 27.07.2026 has considered the minutes of the meeting of the Finance Committee held on 24.07.2026 and resolved that the adoption of the G.O.Ms.No.148 Finance [Procurement Cell] Department dated 27.06.2025 received from the Principal Secretary to Government, Higher Education (H1) Department, Secretariat, Chennai – 9 for enhancement of Marriage Advances to the University employees [Teaching and Non-Teaching] be approved.

Further, the eligible University employees may avail this facility for the marriage of themselves, their sons or daughters as per the Government rules relating to Marriage Advance, subject to the following conditions:

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 daughter. 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 15 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 1/3rd 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.

Hence, the eligible employees who intend to avail themselves or their sons or daughters of the Marriage Advance may submit their applications (Form I, II, III and IV) to D.1-Teaching Establishment and F1 – Non - Teaching Establishment Section respectively, in the prescribed form through the proper channel, subject to fulfillment of all the above conditions.


13/8/26
REGISTRAR

No.F.1(B)/Estt./2026/ 337 Dated: 14 AUG 2026

To

1. The Controller of Examination i/c., University of Madras.
2. The Director i/c., Institute of Distance Education, University of Madras.
3. The Deans / Directors of the University (in all campuses).
4. The Finance Officer, University of Madras (On deputation)
5. The Heads of Departments of the University (in all Campuses).
6. The Officers of the University (in all Campuses).
7. The Librarian i/c of the University (in all Campuses)
8. The Secretary to the Vice-Chancellor / The Senior P.A. to the Registrar.
9. The Assistant Registrar, D1-Teaching Establishment Section
- for further action at your end
10. The Assistant Director, Internal Audit/Accounts Officer, IDE, University of Madras.
11. All the Section Officers of the University
- with a request to kindly bring this information to the notice of the Staff working under their control.
12. The Executive Engineer in-charge of the University of Madras.
13. The Sergeants of all Campuses.

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)	:	
	Nature of deduction from gross pay and amounts deducted		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	:	
	Towards other miscellaneous advances—		
	(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 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)	:	
	Details of surety		
	(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.

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 authorizes 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 utilized 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.**

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)

Annexure

Rules for the grant of Education Advance to Government Servants

1. Scope of the Scheme:

The advance will be sanctioned to all Government servants for education of their children studying in Professional Colleges/Arts and Science Colleges/Polytechnics. The advance shall be called the 'Education Advance' to Government Employees.

2. Amount of Advance:

All categories of the Government Employees (Group A, B, C & D) may avail the Education Advance, subject to actual amount (which includes all the fees and other expenses) already paid/to be paid to the Educational Institutions or the Limits suggested below, whichever is lower: -

<i>In the case of those Government employees whose children studying in</i>	Existing (Rs.)	Revised (Rs.)
Professional colleges	50,000/-	1,00,000/-
Arts and science colleges and Polytechnics	25,000/-	50,000/-

3. Eligibility:

- i. Permanent Government Servants and non-permanent Government servants (employed in regular capacity) whose children are studying in colleges/polytechnics will be eligible for the advance.
- ii. If the Government servant's wife/husband is also a Government servant, only one of them will be entitled to the advance.
- iii. The Government employees shall avail only one advance during an academic year irrespective of the number of children studying in colleges/polytechnics.
- iv. The concession of this advance shall be available to the Government employees during every academic year. But no second advance shall be sanctioned while the previous advance is outstanding.
- v. The children of the Government servants who are studying degree course through the correspondence course in Universities are not eligible for the grant of educational advance.
- vi. The contingent staff paid from contingent fund are not eligible for the education advance.
- vii. The wards of Government servants who are studying in other States are also eligible for the grant of education advance provided the institutions outside Tamil Nadu are recognised ones.

- viii. The Government Servants, who are on foreign service, are also eligible for the Education Advance. The education advance to the employees on deputation has to be sanctioned by the foreign employer from their funds.
- ix. For the physiotherapy course at degree level/diploma level (polytechnics level) the Education Advance of Rs.50,000/- shall be allowed.

4. Procedure for sanction of advance:

- i. An application for the advance shall be made in Form I appended to these rules. For applying this advance, Government servant has to produce the certificate/receipt from the authorised authority of the concerned Educational Institution for having paid the fees.

(or)

A Certificate from the authorised authority of the Educational Institutions for the fees to be payable during that academic year as appended as Form III to the Annexure of this Government Order.

The application in the prescribed form should be submitted by the Government servant to the Head of the office concerned.

- ii. A certificate as mentioned in Form II (i.e., Bonafide Certificate obtained from the Educational Institution) appended to this Government Order to be obtained from the Head of the educational institution concerned and to be submitted to the sanctioning authority concerned as justified proof before 31st December of the respective academic year.

Failure to submit the Bonafide Certificate shall attract penal interest for which the interest rate will be communicated separately and the balance principal amount shall be recovered from the individual in one lumpsum along with interest at General Provident Fund (GPF) rate.

- iii. In the case of adopted sons and daughters of Government employees, documents in support of proof of such adoption should also be enclosed to the application form.
- iv. No Education advance should be sanctioned or disbursed to a Government employee who is under suspension or against whom serious charges are pending which are likely to result in his / her removal, dismissal or compulsory retirement from the Government service.
- v. Head of the office shall be the sanctioning authority for this advance. The Head of office shall, after proper scrutiny of the application, sanction the advance and also arrange for its drawl and disbursement to the Government servant concerned.

- vi. The inspection staff should scrutinize each case of Education Advance sanctioned by the Head of the office and ensure that the certificate from the Head of the educational institution appended to the application form is genuine and that the sanction accorded by the Head of the office is in order.

5. Recovery of the Advance:

- i. The advance shall be interest free and will be recovered in 10 monthly instalments commencing from the salary of the month succeeding the drawl of advance.
- ii. The Head of the office should maintain a register of Education Advances sanctioned by him and watch their monthly recoveries closely.

// True Copy //

D. P. Senapati
25/06/2025

DEPUTY SECRETARY TO GOVERNMENT.

Appendix
EDUCATION ADVANCE
FORM No. I

Form of application for the sanction of Advance for the Education of the children of Government Employees.

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.	Date of birth	:	
7.	Level of Pay Matrix / Scale of pay of the present post	:	
8.	Basic pay in the present post as defined under Fundamental Rule 9 (21)(a)	:	
9.	Particulars relating to son(s) / daughter(s) studying in college / polytechnic	:	
	i. Name	:	
	ii. Name of the Institution	:	
	iii. Course	:	
	iv. Date of Joining the Institution (Bonafide Certificate (Form-II) of the Institution should be submitted before 31 st December of Academic Year)	:	
	v. The Academic Year for which the Advance is required. If fees already paid for the Academic Year (the original receipt paid by the institution to be attached)	:	
	vi. If fees payable to the institution (a certificate received from authority concerned of the educational institution as mentioned in Form-III of this G.O. in original) to be attached	:	

10.	Details of previous advances sanctioned together with recovery particulars	:	
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(To be submitted to the Head of the office / Sanctioning Authority)

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

Station:

Date:

Signature of applicant.

// True Copy //

D. P. Dhanraj
25/06/2025

DEPUTY SECRETARY TO GOVERNMENT.

Appendix**EDUCATION ADVANCE****FORM No. II****(Bonafide Certificate)**

Certified that Thiru / Selvi -----
Son / Daughter of Thiru / Tmt. ----- is
student of ----- in class -----
----- during the academic year -----.

**PRINCIPAL/ HEAD OF THE INSTITUTION/
AUTHORITY CONCERNED.**

// True Copy //

D. P. SENARATHAN
25/06/2025

DEPUTY SECRETARY TO GOVERNMENT.

Appendix
EDUCATION ADVANCE
FORM No. III

(Certificate to be given by the Educational Institution Concerned)

Certified that Thiru / Selvi -----
Son / Daughter of Thiru / Tmt. ----- is a student of
----- in class ----- during the
academic year ----- and to be payable the following fees to the
educational institution

(In Rupees)

i)	Tuition Fees	
ii)	Laboratory Fees/Charges	
iii)	Administrative Fees	
iv)	Transport Charges	
v)	Hostel Fees	
vi)	Examination Fees	
vii)	Library Fees	
viii)	Sports fees	
ix)	Other fees, if any Please indicate	

**PRINCIPAL / HEAD OF THE INSTITUTION/
AUTHORITY CONCERNED**

// True Copy //

D.P. Venkatesh
25/06/2025

DEPUTY SECRETARY TO GOVERNMENT.