

**Government of West Bengal**  
**Finance Deptt. : Audit Br.**

No. 3368-F

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Kolkata,  
26 th March, 2001.

**M e m o r a n d u m**

References are being received from various administrative departments for allowing government employees to receive loan from the Banks under 'Personal Loan Scheme\*'. The matter has been under consideration of the Government for sometime past.

After careful consideration of the matter the undersigned is directed by order of the Governor to say that the Governor, in pursuance of sub-rule (3) of rule 5 of the West Bengal Services (Duties, Rights and obligations of the Government employees) Rules, 1980, has been pleased to allow a Government employee to obtain loan from the Banks, both nationalised and private, for the following purposes :--

- (a) to meet marriage expenses of self / daughter / sister;
- (b) to meet medical expenses for self / wife / son / daughter;
- (c) to meet educational expenses of self / children;
- (d) to purchase essentially necessary consumer goods like, Refrigerator, Television, Washing Machines, Motor Car, Two Wheelers etc.;
- (e) to meet the expenses related to 'Tours / Excursions etc, within India;
- (f) to the expenses relating to purchase / construction of house, subject to the condition that the Government employee concerned shall have to inform his appointing authority the amount of loan he has obtained as well as the purposes for which it has been obtained and the amount of monthly instalment which he has to deposit with the Bank.

It is clarified in this connection that this intimation will not, however, absolve the Government employee from obtaining permission of his appointing authority as may be required at present for acquiring moveable / immovable properties.

It is hereby specifically stated that the Government will not be a guarantor in favour of a Government employee for the purpose of obtaining such loan nor it will take any responsibility for recovery of the said loan and interest thereon.

Sd/- P. K. Dasgupta,  
Joint Secretary to the  
Government of west Bengal  
Finance. Department.