Government of West Bengal Finance Department Budget Branch 325, Sarat Chatterjee Road, Nabanna, Howrah-711102			
File No.:	FIN-26011/264/2024-BUDGET SEC-Dept. of FIN	Computer No.:	1053392
Memo No.:	1100-F.B.	Date:	03.11.2026

MEMORANDUM

Subject: Advances to Government Employees for the Purchase of Motor Cycles / Scooters / Mopeds and Electric Bikes / Electric Two-Wheelers – Enhancement of Monetary Limits.

The undersigned is directed by order of the Governor to state that, in partial modification of the relevant provisions of the West Bengal Financial Rules, Volume-I and in supersession/partial modification of Finance Department Memorandum No. 1542-F.B. dated 23.08.1990, Memorandum No. 1046-F.B. dated 31.05.1995, Memorandum No. 1302-F.B. dated 31.05.1999 and Memorandum No. 1-F.B. dated 01.01.2010, the Governor has been pleased to revise the monetary limits and other modalities governing the grant of advances to State Government employees for the purchase of Motor Cycles, Scooters, Mopeds and Electric Bikes/Electric Two-Wheelers.

1. Quantum and Eligibility criteria for sanction of Advance:

Category of Vehicle	Nature of Advance	Maximum Advance	Eligibility	Recovery of Principal	Recovery of Interest
Motor Cycles / Scooters / Mopeds etc. (other than Electric Bikes / Electric Two-Wheelers)	First Advance	Least of (i)₹1,20,000/-, (ii) 5 months' Basic Pay, or (iii) anticipated purchase price of the vehicle	Basic Pay of ₹25,700/- (ROPA-2019) or above	Up to 60 monthly instalments	Up to 20 monthly instalments
	Second Advance	Least of (i) ₹90,000/-, or (ii) anticipated purchase price of the vehicle			
Electric Bikes / Electric Two-Wheelers	First Advance	Least of (i) ₹1,50,000/-, (ii) 6 months' Basic Pay, or (iii) anticipated purchase price of the vehicle	Basic Pay of ₹25,700/- (ROPA-2019) or above	Up to 60 monthly instalments	Up to 20 monthly instalments
	Second Advance	Least of (i) ₹90,000/- or (ii) anticipated purchase price of the vehicle			

2. Drawl Head of Account:

Expenditure on advances sanctioned under this Memorandum shall be booked under the Head of Account '**7610 – Loans to Government Servants, etc.-00 – 202 – Advances for Purchase of Motor Conveyances-002 – Purchase of Motor Cycles / Scooters-55 – Loans and Advances [7610-00-202-002-55-00-V]** pertaining to **Demand No. 18**.

3. Recovery of Principal:

The principal amount of the advance shall be recovered from the pay bill of next month in which such advance will be drawn from Treasury/Pay & Accounts Office. The recovery of Principal Amount shall be credited into the Head of Account **"7610–Loans to Government Servants, etc.-00–202–Advances for Purchase of Motor Conveyances-002 – Purchase of Motor Cycles / Scooters-26 – Loans" [7610-00-202-002-26].**

4. Recovery of Interest:

Simple interest at such rate as may be prescribed by the State Government from time to time shall be charged on the advance. The interest shall be recovered from the pay bill of the Government servant concerned, commencing from the month immediately following the month in which the entire principal amount has been repaid, and shall be credited under the Head of Account **"0049 – Interest Receipts–04–Interest Receipts of State Government–118–Interest on Loans to Government Servants– 002 – Advances for Purchase of Motor Conveyances – 07 – Interest" [0049-04-118-002-07].**

5. Conditions for Grant of Second Advance:

No second advance for purchase of a Motor Cycle, Scooter, Moped or Electric Bike/Electric Two-Wheeler shall be sanctioned within **three years** from the date of complete recovery of the earlier advance including interest.

6. Penal Interest:

The sanctioning authority may, insofar as the law permits, enforce a penal rate of interest, including compound interest, on overdue instalments of principal and/or interest. Such penal interest shall ordinarily not be less than 8% per annum, unless otherwise ordered by the Government, in terms of paragraph 2 of Rule 296 of the West Bengal Financial Rules, Volume-I.

7. Sanctioning Authority:

To facilitate decentralization and expedite disposal of cases, the Government is pleased to decide to delegate the power to sanction **Motor Cycles / Scooters / Mopeds and Electric Bikes / Electric Two-Wheelers** Advance to the respective Administrative Departments of Government in respect of eligible Government servants. The sanction of such advances shall continue to be governed by:

- the prescribed eligibility criteria,
- the monetary ceiling, and
- the existing rules and instructions issued by the Finance Department, as amended from time to time.

Finance Department, Group-N shall upon receipt of proposal for release of budgetary allocation for Motor Cycle Advance will allot necessary budgetary allocation to the Administrative Departments on case to case basis.

8. Other Conditions:

(i) Except as modified herein, all other provisions regulating the grant of advances for purchase of Motor Cycles, Scooters, Mopeds and Electric Bikes/Electric Two-Wheelers shall continue to remain in force.

(ii) Compliance with the provisions relating to mortgage/hypothecation of the vehicle under Rule 317 of the West Bengal Financial Rules, Volume-I shall be ensured. The fact of execution of the prescribed mortgage shall be reported to the Finance (Budget) Department immediately after completion of the prescribed formalities.

(iii) As per Rule 299 of the West Bengal Financial Rules, Volume I, subject to any general or specific directions issued by the Accountant General, detailed accounts of individual loans and advances shall be maintained by the Accountant General, West Bengal who shall also monitor their recovery and ensure compliance with the conditions governing each loan or advance.

(iv) The authority competent to sanction Motor Cycle Advance shall, before according such sanction, ensure that the principal amount of the advance together with the interest accrued thereon is fully repaid before the Government employee retires on superannuation.

9. Amendment of Rules:

Necessary amendments to the relevant provisions of the West Bengal Financial Rules, Volume-I shall be made in due course.

This order shall take immediate effect.

Sd/-
(P.K. Mishra, IAS)
Additional Chief Secretary to the
Government of West Bengal

No.:1100/1 (300)-FB **Dated: 03.11.2026**

Copy forwarded for information and necessary action to:

1. The Accountant General (A&E), West Bengal, Treasury Buildings, Kolkata-700001.
2. The Principal Accountant General (Audit), West Bengal, Treasury Buildings, Kolkata-700001.
3. The Accountant General (R W & LBA), West Bengal, C.G.O. Complex, 3rd M.S.O. Building, 5th Floor, Block-DF, Salt Lake, Sector-I, Kolkata-700064.
4. Director of Treasuries & Accounts, West Bengal, 8, Lyons Range, 2nd floor, Kolkata-1.
5. The Addl. Chief Secretary/ Principal Secretary/ Secretary/ Special Secretary/ Joint Secretary, ... Department.
6. ..... Group/ Branch, Finance Department.
7. Special Secretary, Finance Department, e-Governance Group.
8. The Pay & Accounts Officer, Kolkata Pay & Accounts Office-I, Old Khadya Bhawan, 3rd Floor (East Side), 11A, Mirza Ghalib Street, Kolkata- 700087.
9. The Pay & Accounts Officer, Kolkata Pay & Accounts Office-II, Old Khadya Bhawan, 2nd & 3rd Floor (West Side), 11A, Mirza Ghalib Street, Kolkata- 700087.
10. The Pay & Accounts Officer, Kolkata Pay & Accounts Office-III, SUBHANNA, 5th & 6th Floor, Plot No. 9, DF Block, Sector 1, Bidhannagar - 700064.
11. Treasury Officer, _____.
12. Shri Sumit Mitra, Network Administrator, Finance Department, for uploading this order in the Finance Department's Website.
13. Guard File.

Special Secretary to the
Government of West Bengal