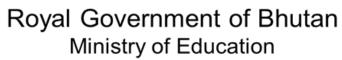


# र्ययास्रदायश्चिमामाबुरा मेश्रारमास्रदायमा





#### **ESWS Loan Application Form**

	Application date/
1. Name:	
2. CID No(attach copy):	
3. Employee ID No:	
4. Designation:	
5. Current working Address:	
6. Member since:/	
7. Loan requested for	
8. State if you've any loan with Financial Inst	
•	words:)
10. Last month's net take home pay:	•
- ·	(rease attach the fast mental 5 pay 5np)
	Name of the Bank
Signature (applicant)	
Verification by:	
I hereby declare that information provided by the	he applicant is true to the best of my
knowledge and the application has been duly no	oted in the ESWS file.
1. Name:Date:Sig	nature PRINCIPAL /DEO/ADEO
3. Name:Date	SignatureHEAD(HQ/Others)
(This section	for official use)



## र्यायाः स्वायाः विष्याः विष्यः देवाः स्वाया

### Royal Government of Bhutan Ministry of Education



		Date/
	Loan Agreement &	Undertaking Letter
the Borro CID.No stitute/oth Welfare l	ower, Mr/MsDesignation:	
i)	of Nu/-each to which	orrower with interest by monthly installment it relates together on the said sum of hall for the time being remain due and owing
ii)	The Borrower, having understood the T mortgage its monthly contributions / Gr	
iii)	realize the ESWS due should there be ESWS as stated above. In case of term	ay take such action as it may deem necessary to default in effecting the payment due to the nination or resigned from the service, ESWS is unt out of the Gratuity payable to the borrower. will be written off.
		Witness: Need to be a member of ESWS***
	(Signature of Borrower)  affix Legal Stamp	Signature
	Nu.10	Name: CID.no Address



### र्ययःस्वायत्त्रुयाःयाबुरः। मेशःद्रयाःस्व्रवःत्वया।

### Royal Government of Bhutan Ministry of Education



#### Welfare Loan

#### Modality

- 1. Maximum ceiling of Nu.100, 000/-
- 2. Interest for the loan @ 6% p.a.
- 3. Recovery on a monthly installment basis and deducted at source
- 4. Liquidation of loan to be completed within 5 years
- 5. Gratuity/Monthly Contribution Amount as mortgage
- 6. Loan to be disbursed only from the ESWS Headquarter
- 7. Undertaking Letter

#### **Conditions**

- 1. Justification for applying loan
  - a) Children Education
  - b) Repayment/Liquidation of Loan
  - c) Partial construction/Repairing of House
  - d) Partial Purchase of Land
- 2. Medical Emergency (seniority clause shall not be applicable)
- 3. Minimum of 1 to 5 years from superannuation
- 4. Needs to be a member for a minimum of 3 years to avail ESWS Loan
- 8. Capacity to repay the ESWS Welfare loan
  - a) Minimum Net take home pay of 40% of Net Pay
- 9. Verified by DEO/Principal, Head of Institutes, Head of AFD
- 10. Availability of fund

Particulars	Monthly Installment (6%)					
Tenure	5 Years	4 Years	3 Years	2 Years	1 year	
Installment Amount (Nu)	1935	2350	3045	4435	8610	



## र्यायाः स्वायाः विष्याः विष्यः देवाः स्वाया





#### STANDING INSTRUCTION FORM FOR ESWS MEMBER ONLY

The ESWS Manager

Contact No.:

Ministry of Kawangjangs								
SUBJECT:	STANDING IN	STRUCTION	FORM FOR	ESWS	LOAN	INSTAL	LMENT	PAYMENT
Dear Sir/Ma	dam,							
Please set	up Standing Inst	ruction on my	account as	follow	s;			
Debit:								
Saving Acco	ount Holder's nam	ne:						
Account No.	· :							
	1:							
	pes of ESWS Loar					or B. Nu	100,000	<b>)</b> /
ESWS Loan I	Installment Amour	ıt (Nu)						
Amount in w	ords:							
CREDIT:								
ESWS Loan A	ccount Holder's	Name:ES	SWS LOAN AC	COUNT				
Account No.	: 2020550	020						
Bank Branch	Thimphu							
Please crea	ate the SI to tra	ansfer the ES	WS loan ins	tallmen	t from	my SB ac	count to	o the ESWS
loan accour	nt mentioned abo	ve on or imme	ediately aft	er 25th	of th	e month.	The SI	should be
enforced f	rom Date (DD/MM	/Year)	t	ill Dat	te		_ (DD/N	MM/YY) and
any changes	s shall be intima	ted according	jly.					
I undertake	to retain the E	SWS loan inst	allment amo	unt bal	ance in	my SB a	ccount a	and I will
be held lia	ble for any over	-dues includi	ng penalty	charged	by the	Bank in	case of	
insufficien	t balance for th	e loan deduct	ion.					
Yours Since	rely,							
			Wi	tness (	*Need t	o be an	ESWS Mer	mber)
Name & Sign	ature:		Na	ame & Si	ignatur	e:		
CID No. :	:		CI	ID No. :				
EID No :	•		T.F	D No:				