

The Member Secretary  
NHDCL Staff Welfare Scheme  
National Housing Development Corporation Limited  
Thimphu

**APPLICATION FOR LOAN**

Sir/Madam,

I am a member of the NHDCL Staff Welfare Scheme. My EID No. is ..... I have read all the Rules of SWS, and having understood the terms and conditions, I wish to apply for a loan of Nu. ....only for reasons given below:

.....  
.....

My gross Pay is Nu. .... and my Net Pay is Nu. ....only.

The entire loan amount with interest will be liquidated in full within 12 months w.e.f. .... at a monthly instalment of Nu. ....from my salary.

Yours sincerely,

Signature, Name and Address

Date: .....

**(For Office use only)**

*I hereby certify that the reason submitted by the applicant is true as per our records and forwarded for necessary consideration.*

Member Secretary, SWS

The applicant has no loan against his/her name. Therefore the loan applied for may be approved as per his/her terms and conditions mentioned above for an amount of Nu. ....( Ngultrum ..... ) only.

Treasurer, SWS

I hereby certify that the reason submitted by the applicant is true and recommended for kind approval.

**CHAIRPERSON, SWS**  
NHDCL Staff Welfare Scheme