



BRN : C10000071

THE MAURITIUS CIVIL SERVICE MUTUAL AID ASSOCIATION LTD

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**MUTUAL AID QUICK LOAN (MQL) / CONCURRENT QUICK
LOAN APPLICATION FORM**

(ANNEX - TO MQL / CMQL LOAN AGREEMENT)

DEPARTMENT CODE:

REF. ID:

MQLA /
CMQLA
30.04.25**1.0 Office Use** ☐ **MQL Loan** ☐ **Concurrent MQL Loan** (Please tick as appropriate)Loan Type: ☐ Renewal ☐ New Rate of Interest:% p.a. Loan offset: ☐ Yes ☐ NoCIF LOAN NO. Risk Category of Customer (please tick): ☐ Low ☐ Medium ☐ High Reason for risk category:

Loan Amount : Rs. previous loan in case of renewal Maker (Name): Post: Signature: Date:

Checker (Name): Post: Signature: Date:

1.1 Loan Amount Eligible Rs: Client informed by phone when loan amount is different: ☐ Yes ☐ No

Refund Period (months) : Maker (Name): Post: Signature: Date:/...../.....

Checker (Name): Post: Signature: Date:/...../.....

1.2 Important Note: The Association reserves the right to contact the Ministry/Department/Accountant General/SICOM Ltd for verification of the original documents prior to processing of the loan application.**1.2.1** The applicant agrees that the employer be allowed to be communicated the particulars of the loan whenever required.**1.3** In order to improve Customer Service, M.C.S. Mutual Aid Association Ltd will send statements via email, unless otherwise instructed.**Section 1 - Applicant Details**N.I.C. No.

Surname (Mr/Mrs/Miss): Surname at Birth:

First Name: Place of Birth:

Marital Status (Please tick): ☐ Single ☐ Married ☐ Divorced

Residential address:

Contact Details: Mobile No. 5 Email:Department/Ministry: Paysite Code / Pen No.

Monthly salary Rs: Post held:

Note: Please only include income which can be verified through payslip (Basic + Compensation + Travelling)

Section 2 - LOAN DETAILS

Loan Amount: Rs Refund period: months

Monthly Repayment: Rs

Purpose of Loan: ☐ Wedding ☐ House renovation ☐ Medical purposes ☐ Travelling abroad☐ Exam fees ☐ Purchase of asset (Please specify) ☐ Others (please specify)

Bank Name: Bank Branch:

Bank A/c No.: Did you derive net income exceeding Rs15m during any financial year or own assets above Rs50m (including assets owned by spouse and dependent children)? ☐ Yes ☐ NoAre you a Politically Exposed Person (PEP) or Family member of a PEP or close associate of PEP? ☐ Yes ☐ No**Section 3 - CUSTOMER DECLARATION**

I am / I am not under report/ involved in a police case / under prosecution before a court of law / subject to any freezing order.

I acknowledge having read and agreed the above terms and conditions in this loan contract and hereby declare that the information I have given on this loan contract is true and correct and also approve the loan amount as per annex.

I understand that the Association reserves the right to reject the application at its sole discretion without stating any reason

Section 4 - Request For Offset of Existing Loans / Arrears

I authorise the M.C.S. Mutual Aid Association Ltd to offset my existing loans/arrears with Mutual Aid and other institutions (as per below) from the loan applied with the Association.

DECLARATION FROM BORROWER: LOANS WITH OTHER INSTITUTIONS (IF APPLICABLE)

I have commitments or loans with other institution/(s) as follows:

SN.	Lending Institution	Purpose of Loan	Original Loan Amount (Rs)	Term (Months)	Arrears as at (Rs)	Loan Balance as at (Rs)	To Offset (Rs) (Yes/No)
1							
2							
3							
TOTAL							

ARREARS	CIF	AMOUNT RS
As applicant		
As guarantor of Mr/Mrs/Miss:		
TOTAL		

Section 5 - Declaration For Additional Income (If Applicable)

I/We hereby inform you that I/We have sufficient income to repay the loan that I/We intend to take from the Mutual Aid Association. Details of my/our additional income **per month** are as follows:

SN	Post:.....(Non Member)	DETAILS OF ADDITIONAL INCOME	MEMBER (Rs)	SPOUSE (Rs)	TOTAL (Rs)

Name of spouse:..... Signature:..... Date:.....

Name of applicant:..... Signature:..... Date:.....

Section 6 - Climate Related And Environmental Assessments

1. Is your income source dependent on climate-sensitive sector(s)? ☐ Yes ☐ No

If yes, please select the relevant sector(s):

☐ Agriculture

☐ Energy

☐ Water Supply

☐ Forestry

☐ Transportation

☐ Tourism

others (please specify).....

2. Is the asset to be purchased vulnerable to physical climate risks based on its usage? ☐ Yes ☐ No

3. Has your property been affected by any of the following climate-related events in the **past 5 years**? ☐ Yes ☐ No (Please tick all that apply)

If yes, please specify:

1	<input type="checkbox"/> Flooding during heavy rains	5	<input type="checkbox"/> Strong cyclone impacts	9	<input type="checkbox"/> Soil erosion
2	<input type="checkbox"/> Flash floods	6	<input type="checkbox"/> Rise in sea level (for coastal areas)	10	<input type="checkbox"/> Other (please specify):
3	<input type="checkbox"/> Coastal flooding/high waves	7	<input type="checkbox"/> River overflow		
4	<input type="checkbox"/> Landslides	8	<input type="checkbox"/> Water accumulation due to poor drainage		

6.0 OFFICE USE**LOAN APPLICATION PROCESSING**

SN	Supporting documents to be submitted via Mutual Aid digital platform	CS (✓/X)	QC (✓/X)
1	Payslip		
2	Department letter		
3	Utility bill		
4	Additional Undertaking		

7.0 OFFICE USE**LOAN APPLICATION PROCESSING**

7.1 ACKNOWLEDGEMENT / 'PEP'/'HNWI' / UNSC VERIFICATION 1. Is customer a (i) 'PEP' (ii) 'HNWI' Applicant 'PEP': YES: <input type="checkbox"/> NO <input type="checkbox"/> Applicant 'HNWI': YES <input type="checkbox"/> NO <input type="checkbox"/> 2. UNSC check for Applicant (please tick) <input type="checkbox"/> POSITIVE <input type="checkbox"/> NEGATIVE <input type="checkbox"/> FALSE POSITIVE 3. Risk Category of Customer (please tick): <input type="checkbox"/> Low <input type="checkbox"/> Medium <input type="checkbox"/> High Reason for risk category : Name : Post:..... Signature:Date:/...../..... 'PEP'/'HNWI' / HIGH RISK Transaction authorized by Senior Management (Please delete as appropriate) Signature:Date:/...../.....	7.3 EDITING OF DATA: Name : <input type="checkbox"/> Department: <input type="checkbox"/> Bank details : <input type="checkbox"/> Status : <input type="checkbox"/> Telephone No.: <input type="checkbox"/> Email : <input type="checkbox"/> Address: <input type="checkbox"/> Others: <input type="checkbox"/> Maker (Name): Post:..... Signature:.....Date:/...../..... Checker (Name):..... Post:..... Signature:.....Date:/...../..... 7.4 QUALITY ASSURANCE (QA) CHECK / ELIGIBILITY TEST Passed <input type="checkbox"/> Failed <input type="checkbox"/> Payment mode: Cheque : <input type="checkbox"/> EFT : <input type="checkbox"/> Performed by:Post:..... Signature:.....Date:/...../.....	7.6 LOAN PAY OFF / INPUT / AUTHORISATION MSC not charged on previous loan Rs..... TOD Balance: (HACCBAL) Rs..... HPAYOFF : Loan TypeRs..... Loan TypeRs..... Loan TypeRs..... Other deductions :Rs..... Loan input by: Loan No. (HOAACLA): Name : Post:..... Signature:Date:/...../..... Loan authorized by : Name : Post:..... Signature:Date:/...../.....
7.2 MCIB VERIFICATION Ref No:..... Maker (Name): Post:..... Signature:.....Date:/...../.....	7.5 LOAN APPLICATION REVIEWED BY LOAN COMMITTEE MEMBERS 1. Name : Post:..... Signature:Date:/...../..... 2. Name : Post:..... Signature:Date:/...../.....	7.7 LOAN REVIEWED BY: 1. Senior Operations Officer (SOO) Name : Signature:.....Date:/...../..... 2. Manager (Loans & Deposits) Name:..... Signature:.....Date:/...../.....
7.8 CLIMATE RELATED AND ENVIRONMENTAL ASSESSMENTS Climate Risk Score : <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 Climate Risk Rating: <input type="checkbox"/> Low <input type="checkbox"/> Medium <input type="checkbox"/> High <input type="checkbox"/> Very High Maker (Name):Signature:.....Post:.....Date:/...../..... Checker (Name):Signature:.....Post:.....Date:/...../..... Name (SOO):.....Signature:.....Date:/...../..... Approval of Senior Management in case of very high risk:Name.....Post :..... Signature:.....Date:...../...../.....		