



BRN : C10000071

**THE MAURITIUS CIVIL SERVICE MUTUAL AID ASSOCIATION LTD**5, Guy Rozemont Square, P. Louis Tel. No. 213 6060 (30 lines) Hotline. 212 4000 Fax No. 211 2441  
Email : m.c.s.mutualaid@intnet.mu Web site:www.mcsmutualaid.com**MUTUAL AID QUICK LOAN (MQL) / CONCURRENT  
QUICK LOAN APPLICATION FORM  
(ANNEX ..... - TO MQL / CMQL LOAN AGREEMENT)**

DEPARTMENT CODE:

MQL / CMQL  
29.03.24

REF. ID:

**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  No 

CIF									
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LOAN NO.									
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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.														
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Surname (Mr/Mrs/Miss): ..... Surname at Birth: .....

First Name.....

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

Residential address: .....

Contact Details: Mobile No. 

5									
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 Email : .....

Monthly salary Rs .....

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.:														
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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  No

**Section 3 - CUSTOMER DECLARATION**

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							
<b>TOTAL</b>							

Reasons for arrears : .....

**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)
1	Rental Income			
2	Income from sale of vegetables			
3	Income from sale of snacks/others(to specify)			
4	Income from other job like part-time gardening/driving/sale of garments, private tuition/others(to specify)			
5	Old aged /Other pension			
6	Travelling allowances / grant and other income			
7	Interest receivable on fixed deposits/Savings/Bonds			
<b>Total additional income per month</b>				

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

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

Supporting documents to be submitted via Mutual Aid digital platform:

1. Payslip
2. Department letter
3. Utility bill