

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	TYPES OF LOAN	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

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