



**NOTICE TO EMPLOYEES OF**  
**PRIVATE SECONDARY SCHOOLS**  
**OPERATING (UNDER PSSA)**

Our valued members are hereby informed that the Mutual Aid Association has reviewed the Special Loan Scheme for employees of **Private Secondary Schools (under PSSA)** with effect from **May 06, 2013** as follows:

SN	LOAN TYPE	LOAN CEILING
1	- <b>Personal Loan</b> – Salaries below Rs30,000 per month  Maximum Refund Period  - <b>Mutual Aid Quick Loan (MQL)</b>  Maximum Refund Period	- Up to Rs750,000 (New) - Rs800,000 (Recast)  - 13.5 years  - Amount :Rs200,000 (Maximum)  - 8 years  Recast : after 6 months
2	Personal Loan & MQL – Salaries of Rs30,000 and above per month	- Loan amount based on repayment capacity (No ceiling applicable)

**For other conditions, please consult our website on [www.mcsmutualaid.com](http://www.mcsmutualaid.com)**

**MANAGEMENT**

**May 06, 2013**



**NOTICE TO EMPLOYEES OF**  
**SMALL PLANTERS WELFARE FUND (SPWF)**

Our valued members are hereby informed that the Mutual Aid Association has reviewed the Special Loan Scheme for employees of SPWF with effect from **May 06, 2013**:

SN	LOAN TYPE	LOAN CEILING
1	- Personal Loan for new/existing members Maximum Refund Period Recast Guarantor(s)	- Rs750,000  - 13.5 years - After 6 months - Two employees (1 of whom must be working in the public sector)
2	- Mutual Aid Quick Loan (MQL)  Maximum Refund Period	- Amount :Rs200,000 (Maximum)  - 8 years

**For other terms and conditions, please consult our website on [www.mcsmutualaid.com](http://www.mcsmutualaid.com)**

**MANAGEMENT**

**May 06, 2013**



**NOTICE TO EMPLOYEES OF**  
**NATIONAL HOUSING DEVELOPMENT CO.**  
**LTD (NHDC)**

Our valued members are hereby informed that the Mutual Aid Association has decided to **waive** the present loan ceiling of Rs700,000 with effect from **May 06, 2013**.

Consequently, permanent and pensionable employees of NHDC may henceforth borrow loans from the Association based on their repayment capacity.

Additionally, the repayment period has been extended to **13.5 years** but shall be tagged to the retirement age of the applicant.

Members can also enjoy **Quick Loans** without guarantor.

**For other terms and conditions, please consult our website on [www.mcsmutualaid.com](http://www.mcsmutualaid.com)**

**MANAGEMENT**

**May 06, 2013**



**NOTICE TO EMPLOYEES OF**  
**BUS INDUSTRY EMPLOYEES WELFARE**  
**FUND (BIEWF)**

Our valued members are hereby informed that the Mutual Aid Association has decided to **waive** the present loan ceiling of Rs500,000 with effect from **May 06, 2013**.

Consequently, permanent and pensionable employees of BIEWF may henceforth borrow loans from the Association based on their repayment capacity.

Additionally, the repayment period has been extended to **13.5 years** but shall be tagged to the retirement age of the applicant.

Members can also enjoy **Quick Loans** without guarantor.

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**MANAGEMENT**

**May 06, 2013**



**NOTICE TO EMPLOYEES OF**  
**TRADE UNION TRUST FUND (TUTF)**

Our valued members are hereby informed that the Mutual Aid Association has reviewed the Special Loan Scheme for employees of TUTF with effect from **May 06, 2013** as follows:

SN	LOAN TYPE	LOAN CEILING
1	- Personal Loan for new/existing members Maximum Refund Period Recast Guarantor (s)	- Rs750,000 - 13.5 years - After 6 months - 2 employees working in the public sector other than TUTF
2	- Mutual Aid Quick Loan (MQL)  Maximum Refund Period	- Amount :Rs200,000 (Maximum) - 8 years

**For other terms and conditions, please consult our website on [www.mcsmutualaid.com](http://www.mcsmutualaid.com)**

**MANAGEMENT**

**May 06, 2013**



**NOTICE TO EMPLOYEES OF**  
**MAURITIUS FAMILY PLANNING WELFARE**  
**ASSOCIATION (MFPWA)**

Our valued members are hereby informed that the Mutual Aid Association has reviewed the Special Loan Schemes for employees of MFPWA with effect from **May 06, 2013** as follows:

SN	LOAN TYPE	LOAN CEILING
1	<b>Personal Loan</b> <b><u>Scheme No. 1:</u></b> Loan for new members Loan for existing members Maximum Refund Period Recast Guarantor (s)  <b><u>Scheme No. 2:</u></b> Loan for new members Loan for existing members Maximum Refund Period Recast Guarantor (s)	- Rs500,000 - Rs600,000 - 13.5 years - After 6 months - Two employees (one of whom must be working in the public sector)  - Rs350,000 - Rs400,000 - 9 years - After 6 months - Two employees working at MFPWA
2	<b>Mutual Aid Quick Loan (MQL)</b>  Maximum Refund Period	- Rs200,000  - 8 years

**Members may avail themselves of loan facilities under both schemes subject to their repayment capacity.**

**For other terms and conditions, please consult our website on [www.mcsmutualaid.com](http://www.mcsmutualaid.com)**

**MANAGEMENT**

**May 06, 2013**



**NOTICE TO EMPLOYEES OF**  
**SUGAR INSURANCE FUND BOARD (SIFB)**

Our valued members are hereby informed that the Mutual Aid Association has decided to **waive** the present loan ceiling of Rs700,000 with effect from **May 06, 2013.**

Consequently, permanent and pensionable employees of SIFB may henceforth borrow loans from the Association based on their repayment capacity.

Additionally, the repayment period has been extended to **13.5 years** but shall be tagged to the retirement age of the applicant.

Members can also enjoy **Quick Loans** without guarantor.

**For other terms and conditions, please consult our website on [www.mcsmutualaid.com](http://www.mcsmutualaid.com)**

**MANAGEMENT**

**May 06, 2013**



**NOTICE TO EMPLOYEES OF**  
**SUGAR INVESTMENT TRUST (SIT)**

Our valued members are hereby informed that the Mutual Aid Association has decided to **waive** the present loan ceiling of Rs700,000 with effect from **May 06, 2013**.

Consequently, permanent and pensionable employees of SIT may henceforth borrow loans from the Association based on their repayment capacity.

Additionally, the repayment period has been extended to **13.5 years** but shall be tagged to the retirement age of the applicant.

Members can also enjoy **Quick Loans** without guarantor.

For other terms and conditions, please consult our website on [www.mcsmutualaid.com](http://www.mcsmutualaid.com)

**MANAGEMENT**

**May 06, 2013**





**NOTICE TO EMPLOYEES OF**  
**MAURITIUS NETWORK SERVICES LTD**  
**(MNS)**

Our valued members are hereby informed that the Mutual Aid Association has decided to **waive** the present loan ceiling of Rs700,000 with effect from **May 06, 2013**.

Consequently, permanent and pensionable employees of MNS may henceforth borrow loans from the Association based on their repayment capacity.

Additionally, the repayment period has been extended to **13.5 years** but shall be tagged to the retirement age of the applicant.

Members can also enjoy **Quick Loans** without guarantor.

For other terms and conditions, please consult our website on [www.mcsmutualaid.com](http://www.mcsmutualaid.com)

**MANAGEMENT**

**May 06, 2013**



**NOTICE TO EMPLOYEES OF**  
**NATIONAL INSTITUTE FOR COOPERATIVE**  
**ENTREPRENEURSHIP (NICE)**

Our valued members are hereby informed that the Mutual Aid Association has reviewed the Special Loan Scheme for employees of NICE with effect from **May 06, 2013** as follows:

SN	LOAN TYPE	LOAN CEILING
1	- Personal Loan for new/existing members Maximum Refund Period Recast Guarantor (s)	- Rs700,000  - 13.5 years - After 6 months - Two employees (1 of whom must be working in the public sector)
2	- Mutual Aid Quick Loan (MQL)  Maximum Refund Period	- Amount :Rs200,000 (Maximum)  - 8 years

**For other terms and conditions, please consult our website on [www.mcsmutualaid.com](http://www.mcsmutualaid.com)**

**MANAGEMENT**

**May 06, 2013**



## NOTICE TO EMPLOYEES OF

### MCIA

Our valued members are hereby informed that the Mutual Aid Association has decided to **waive** the present loan ceiling of Rs500,000 with effect from **May 06, 2013**.

Consequently, permanent and pensionable employees of MCIA may henceforth borrow loans from the Association based on their repayment capacity.

Additionally, the repayment period has been extended to **13.5 years** but shall be tagged to the retirement age of the applicant.

Members can also enjoy **Quick Loans** without guarantor.

For other terms and conditions, please consult our website on [www.mcsmutualaid.com](http://www.mcsmutualaid.com)

**MANAGEMENT**

**May 06, 2013**



**NOTICE TO EMPLOYEES OF**  
**MT SERVICES LTD**

Our valued members are hereby informed that the Mutual Aid Association has decided to **waive** the present loan ceiling of Rs500,000 with effect from **May 06, 2013**.

Consequently, permanent and pensionable employees of MT Services Ltd may henceforth borrow loans from the Association based on their repayment capacity.

Additionally, the repayment period has been extended to **13.5 years** but shall be tagged to the retirement age of the applicant.

Members can also enjoy **Quick Loans** without guarantor.

For other terms and conditions, please consult our website on [www.mcsmutualaid.com](http://www.mcsmutualaid.com)

**MANAGEMENT**

**May 06, 2013**



**NOTICE TO EMPLOYEES OF**  
**MAURITIUS DUTY FREE PARADISE (MDFP)**  
**MUTUAL AID QUICK LOAN**

Our valued members are hereby informed that in addition to the Special Loan Scheme, employees of the MDFP will also be entitled to Mutual Aid Quick Loan as follows:

**Mutual Aid Quick Loan\*:**Rs200,000 (maximum)

Maximum Refund Period : 8 years

\*terms and conditions apply

**MANAGEMENT**

**May 06, 2013**



## NOTICE TO EMPLOYEES OF

## CARGO HANDLING CORPORATION (CHC)

Our valued members are hereby informed that the Mutual Aid Association has reviewed the following Special Loan Scheme for employees of CHC with effect from **May 06, 2013** as follows:

<b>PERSONAL LOAN</b>	<b>LOAN CEILING</b>
- Loan for new members	- Rs500,000
- Loan for existing members	- Rs600,000
- Maximum Refund Period	- 13.5 years
- Recast	- After 6 months
- Qualifying Conditions	- Minimum 2 years Service

**For other terms and conditions, please consult our website on [www.mcsmutualaid.com](http://www.mcsmutualaid.com)**

**MANAGEMENT**

**May 06, 2013**



**NOTICE TO EMPLOYEES OF**  
**GOVERNMENT LOTTERIES**  
**MUTUAL AID QUICK LOAN**

Our valued members are hereby informed that in addition to the existing Loan Scheme, employees of the Government Lotteries will also be entitled to Mutual Aid Quick Loan as follows:

**Mutual Aid Quick Loan\* :Rs200,000 (maximum)**

**Maximum Refund Period :8 years**

\*terms and conditions apply

**MANAGEMENT**

**May 06, 2013**



**NOTICE TO EMPLOYEES OF**  
**MAURITIUS PORTS AUTHORITY (MPA)**  
**MUTUAL AID QUICK LOAN**

Our valued members are hereby informed that in addition to the existing Loan Scheme, employees of the MPA will also be entitled to Mutual Aid Quick Loan as follows:

**Mutual Aid Quick Loan\* :Rs200,000 (maximum)**

**Maximum Refund Period :8 years**

\*terms and conditions apply

**MANAGEMENT**

**May 06, 2013**





**NOTICE TO EMPLOYEES OF**  
**STATE INFORMATICS LTD (SIL)**  
**MUTUAL AID QUICK LOAN**

Our valued members are hereby informed that in addition to the existing Loan Scheme, employees of the SIL will also be entitled to Mutual Aid Quick Loan as follows:

**Mutual Aid Quick Loan\*:**Rs200,000 (maximum)

Maximum Refund Period :8 years

\*terms and conditions apply

**MANAGEMENT**

**May 06, 2013**