

Any other regular source of income:

(a) Monthly Rent :Rs.

(b) Interest on Fixed Deposit :Rs.

(c) Part Time Job :Rs.

Others (please specify) :Rs.

Total Income :Rs.

ASSETS:

Land & Residence : TV No.:

Other Immoveable properties : TV No.:

Interest in undivided properties : TV No.:

Existing Loan /other Financial Commitments:

(All information submitted will be included in the Loan Agreement for registration purposes- Reg. Duty Act 2012)

Institution	Loan Amount(Rs)	Date contracted	Monthly refund (Rs)	Ending date
MHC				
Mutual Aid				
Bank/ Assurance				
Hire Purchase				
Monthly Rent				
Others (Specify):				
.....				

No. of children:..... Age:

Total Expenses : Rs

Net Available Fund : Rs.....

I/We formally declare that the statements are true and correct and hereby undertake to :

1. Disclose to the Employees' Welfare Fund in writing any subsequent credit facility that may be applied for by me or granted to me by any other lending institution
2. Immediately inform the Employees' Welfare Fund and the surety, if any, should I be unable to repay any instalment due to the Fund.
3. (In case of loans to husband and wife) be jointly and severally responsible, any one of us to be solely responsible, for the repayment of the sums due subsequent to the loan granted to us following these present.

Name of Applicant:**Signature:**

ID No.:**Date:**/...../.....

Name of Applicant's Spouse:**Signature of Applicant's Spouse:**

Maiden Name (if applicable):.....**ID No.:****Date:**/...../.....

Occupation and Place of work (spouse).....

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Declaration received by Mr./Mrs./Miss: of EWF Date:...../...../.....

MULTIPURPOSE LOAN

LIST OF COMPULSORY DOCUMENTS REQUIRED (COPY & ORIGINAL)		Office Use Only	
SN	REQUIREMENTS -APPLICANT	Requested	Received
1	Statement of NSF Contributions for Private & Parastatal employees (Available at any Social Security Office).		
2	Letter or Certificate of employer/company/ministry stating that you are in a permanent & pensionable post, date joined in, not under report, not on leave without pay, seal of company (Valid for 1 month)		
3	Recent payslip (last pay) For other fixed revenue -6 months' consecutive pay-slips		
4	National Identity Card (NIC)		
5	Marriage Certificate (if applicable)		
6	Proof of address (Recent CWA/CEB Utility Bill/Mauritius Telecom) not more than 3 months old in the name of applicant.		
7	Bank account number for disbursement (If repayment is through Bank Standing Order, to provide Bank Statement where salary is credited)		
8	Processing fees: Rs700 (on application non-refundable) Administrative fees : Below Rs150,000 - Rs500 (on disbursement) Rs150,000 to Rs500,000 - Rs1,000		
	Documents to be produced for Secured Loans: -		
1	Fixed Charge on Property Valuation Report - Compulsory through EWF (Valuation Fee Rs1,500) Documents to be submitted: Memo of Survey - (Rapport D'Arpentage) : Site Plan or Location Plan (drawn in hand) : Copy of title deed of property to be mortgaged or "Règlement de Copropriété" (for flat) You will need to seek the service of a notary (your own choice) for the preparation of the fixed charge document.		
2	Pledging & Inscription of Financial Instruments Original Document from Recognised Financial Institutions (Bank Guarantee or Fixed Deposit Certificate, Single Premium Policy)		
3	Additional Documents (as appropriate) For any existing loan/s on the property to be mortgaged anew: (i) Updated statement of loan/s balance/s from the institution/s; (ii) A copy of the creditor's letter of consent in case of "Pari Passu" or "Cession de priorité". (Original document to be submitted to the notary). Note: Loan amount to be approved will depend on the value of property and outstanding loan amount.		

OFFICE USE ONLY

Revenue (Rs)	Applicant	Spouse	Total
Salary			
Other Income			
Deduction			
Payslip			
Declaration /Guarantor			
Net Pay			
Repayment Capacity			
Taken by :		Input by:.....	Examined by:.....
Date...../...../.....		Date...../...../.....	Date...../...../.....
Signature :		Signature :	Signature :



Schedule of Loan Repayment EWF - MultiPurpose Loan

6.50%			
Amount of Loan @ Pref Rate (Rs.)	Rep. Period (Months)	Rep. Period (Years)	Monthly Instalment - (Rs.)
25,000	60	5	489.15
40,000	60	5	782.65
50,000	60	5	978.31
60,000	72	6	1,008.60
75,000	72	6	1,260.74
100,000	72	6	1,680.99
125,000	72	6	2,101.24
140,000	72	6	2,353.39
150,000	72	6	2,521.49
160,000	84	7	2,375.91
175,000	84	7	2,598.65
185,000	84	7	2,747.15
200,000	84	7	2,969.89
225,000	84	7	3,341.12
250,000	84	7	3,712.36
275,000	84	7	4,083.60
280,000	84	7	4,157.84
300,000	96	8	4,015.87
325,000	96	8	4,350.53
350,000	108	9	4,289.08
375,000	108	9	4,595.44
390,000	108	9	4,779.26
400,000	108	9	4,901.81
420,000	108	9	5,146.90
425,000	108	9	5,208.17
450,000	108	9	5,514.53
475,000	120	10	5,393.53
485,000	120	10	5,507.08
500,000	120	10	5,677.40

1st August 2021