

Civil Service Revolving Loan Scheme Application Checklist

Required Documents:

PERSONAL LOAN

Section A. Applicant

- i. Appointment Letter and/or Promotional Letter
- ii. Confirmation Letter
- iii. Birth Certificate / ID Card / Passport copy
- iv. Authenticated Current Account Statement (Last 3 Months) with Bank Clearance

Or Title Deed

v. Pay slip (most recent)

Section B. 2 Guarantors - Civil Servants on Grade 5 or above

- i Guarantors' Appointment and/or Promotion Letters
- ii Guarantors' Confirmation Letters
- iii Guarantors' recent pay slips
- iv Guarantors' Birth Certificate/ID Card/Passport copy

SAMPLE LOAN DETAILS

LOAN AMOUNT	MONTHLY PAYMENT
100,000.00	1752.78
90,000.00	1577.50
80,000.00	1402.23
70,000.00	1226.95
60,000.00	1051.67
50,000.00	876.39
40,000.00	701.12
30,000.00	525.84
20,000.00	350.56

MAXIMUM LIMIT	D100.000.00
Interest rate per annum	2 %
Repayment period	5 Years

Please submit the <u>Completed Application Form</u> and all supporting documents with your Ministry's Covering Letter to the <u>Personnel Management Office</u> (<u>PMO</u>) <u>Records Office</u>, for onward transmission to the CSRLS Secretariat for review / processing.



Civil Service Revolving Loan Scheme Application Checklist

Required Documents:

HOUSING LOAN

Section A. Applicant

- i. Appointment Letter and/or Promotional Letter
- ii. Confirmation Letter
- iii. Birth Certificate / ID Card / Passport copy
- iv. Authenticated Current Account Statement (Last 3 Months) with Bank Clearance
- v. Pay slip (most recent)
- vi. TITLE DEED (LEASE DOCUMENT)
- vii. At least 5 years of service in Government

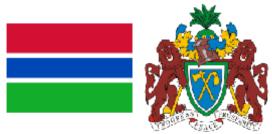
HOUSING LOAN DETAILS

LOAN AMOUNT	MONTHLY PAYMENT
9,000,000.00	4139.05
700,000.00	3219.27
600,000.00	2759.37
500,000.00	2299.48
400,000.00	1839.58
300,000.00	1379.69
250,000.00	1149.74
200,000.00	919.79
150,000.00	689.85

MAXIMUM LIMIT	= Net Payroll *12 MONTHS * 10 YEARS/2
Interest rate	= 1 %
Repayment period	= 20 Years

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Note: A successful applicant is required to pay a specified percentage of Insurance Premium from the loan amount given, as life assurance.



Civil Service Revolving Loan Scheme Application Checklist

Required Documents:

CAR LOAN

Section A. Applicant

- i. Appointment Letter and/or Promotion Letter
- ii. Confirmation Letter
- iii. Birth Certificate / ID Card / Passport copy
- iv. Authenticated Current (Salary) Account Statement for the Last 3 Months with **Bank Clearance**
- v. Pay slip (most recent)
- vi. Car sale pro-forma invoice (Registered Car Dealership)
- vii. GPPA Registration Certificate (from Car Dealership)
- viii. At least 3 years of service in Government

Section B. 1 Guarantor – Civil Servant on Grade 9 or above

- i Guarantor's Appointment and/or Promotion Letter(s)
- ii Guarantor's Confirmation Letter
- iii Guarantor's Birth Certificate/ID Card/Passport copy
- iv Guarantor's recent pay slip
- v At least 3 years of service in Government

OR TITLE DEED

CAR LOAN DETAILS

LOAN AMOUNT	MONTHLY PAYMENT
500,000.00	5303.28/2 = 2,651.64
400,000.00	4242.63/2 = 2121.32
300,000.00	3181.97/2 = 1590.99
250,000.00	2651.64/2 = 1325.82
200,000.00	2121.32/2 = 1060.66
150,000.00	1590.99/2 = 795.50
100,000.00	1325.82/2 = 662.51

MAXIMUM LIMIT	= 750,000
Interest rate	= 5 %
Repayment period	= 10 Years

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