



**SME INTEREST FREE LOAN SCHEME
(For a maximum amount of Rs 100,000)**

Terms and Conditions

Loan Amount	Rs100,000
Interest Rate	0 %p.a
Moratorium Period (on Capital)	5 years
Repayment Period	8 years (including the moratorium period)
Purpose Of Loan	Support to Entrepreneurs
Financing	Up to a maximum of 100%
Eligibility	SMES with a turnover of up to Rs50M and which have paid CSG in respect of their employees (i) Planters, Fishermen, Women Entrepreneurs (ii) Fitness Centre (Gymnasium/Sports complex), Food court/Bar and Restaurant (iii)Cinema, (iv)Casinos and Night Club, (v) Salle de Reception and Multipurpose Hall, (vi)Market Fair, (vii) Beach Hawker and (viii) Any other sector of activity as may be recommended by EDB.
Security	Credit Guarantee Scheme
Terms and conditions shall apply	

A. DOCUMENTS / INFORMATION TO BE SUBMITTED
ORIGINALS & PHOTOCOPIES OF:

1	Biometric Identity Card (Recto & Verso) and Birth Certificate (Birth Certificate not older than 3 months for applicant who are single, not civilly married, widow/widower and divorced)
2	If married - Marriage Certificate, and Spouse's Biometric Identity Card (Recto & Verso) and Birth Certificate
3	Utility bill (not older than 3 months)
4	Business Registration Card
5	Latest Bank Statement
6	Trade licence / Business Registration Card.
7.	In Case Of Company (i) Certificate of Incorporation (ii) Memorandum & Articles of Association (iii) First Schedule / Extract of file (iv) Company resolution to avail loan + representative names (v) Latest MRA report (ii) Birth Certificate, Identity Card & Utility Bill (most recent) of main Shareholder
8	List of Contribution Social Generalisee (CSG) payable for employees.

DEVELOPMENT BANK OF MAURITIUS LTD**APPLICATION FORM
SME INTEREST FREE LOAN SCHEME
(For a maximum amount of Rs 100,000)****CUSTOMER DETAILS:**

Name of Applicant			
Representative		ID	
Company No./Other No.		Date of Incorporation:	
Residential Address			
Business Address		BRN No:	
Contact Details		Tel:	

Shareholding

Name	No of Shares	Holding (%)

MRA Certificate Number			
Bank Account Number			
Loan Amount Applied For			
Purpose of Loan			
Nature of Business			
No of Full-time employees and number of employment to be created		Local;	Expat:

Eligibility : SMEs with turnover up to Rs 50M and paying Contribution Social Generalisee (CSG) for their employees (List to be provided).

APPLICANT/S DECLARATION

- *I/We declare that to the best of my/our knowledge and belief the particulars given in this form are true and correct.*
- *I/We agree to subscribe for a Decreasing Term Assurance for the loan.*
- *I/We am/are fully aware of the provisions applicable under the Data Protection Act. The purpose of data collection is to process the loan. I consent that you use, update and process the data and keep the details given to you in a database. It is mandatory to provide data, else the dbm will not process the loan.*
- *I/We hereby authorise the dbm to make necessary enquiry from the Mauritius Credit Information Bureau (MCIB) regarding any loan facilities previously granted to me by any financial institution in Mauritius and to provide the MCIB with relevant information on the present loan facilities. The loan amount approved will be based on my credit profile.*

.....
Signature of Applicant/s

.....
Date

APPENDIX 1 – COLLECTION AND PROCESSING OF DATA CONSENT FORM

I, _____ acknowledge that I have duly been explained my rights as per the Data Protection Act 2017 and/or subsequent amendments.

I hereby give my express consent for appropriate and necessary collection and processing of my personal data by the service provider for the purposes linked to the processing of my application.

I declare that I have been specifically made aware of:

- a) the fact that the data is being collected;
- b) the purpose or purposes for which the data is being collected;
- c) the intended recipients of the data;
- d) the name and address of the data controller;
- e) the consequences if all or any part of the requested data is not provided;
- f) whether or not the data collected shall be processed and whether or not my consent shall be required for such processing; and
- g) my right of access to, the possibility of correction of and destruction of, the personal data to be provided.

Signature: _____

Name: _____

Date: _____