



# GEMS

**GOVERNMENT EMPLOYEES MUTUAL SAVINGS FUND**



**Loan Facility**

**Wealth Creation**

**Project Facility**

**Concessionary Interest Rates**

Government Employees Mutual Savings Fund (GEMS) is a voluntary fund from which Civil Servants can benefit through concessional loans to assist them with wealth creation projects and other requirements. Government has kick started the fund with an initial contribution and each year the Government will be appropriating additional resources to the Fund as a non-monetary benefit.

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