

Skim Penyelesaian Pinjaman Kecil

SDRS MENYEDIAKAN

Bantuan kepada perusahaan kecil dan sederhana (PKS) berdaya maju yang menghadapi masalah pembayaran pembiayaan perniagaan dengan institusi kewangan melalui proses penyusunan atau penjadualan semula pembiayaan perniagaan tersebut.

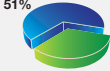
Menyokong PKS berdaya maju yang menghadapi masalah kewangan



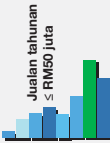
- Menstabilkan aliran tunai perniagaan.
- Menyediakan ruang kepada PKS untuk melaksanakan pelan pemulihan perniagaan.

Siapakah yang Layak Memohon?

Syarikat milik Malaysia
51%



Jualan tahunan
≤ RM50 juta



1. Syarikat milik warganegara Malaysia (sekurang-kurangnya 51%) dalam semua sektor.
2. Memenuhi kriteria definisi PKS:
 - Jumlah pekerja sepenuh masa tidak melebihi 200 orang; atau
 - Nilai jualan tahunan tidak melebihi RM50 juta.
3. PKS berdaya maju yang menghadapi masalah kewangan berikutan pembiayaan daripada institusi kewangan.
4. Pembiayaan berkaitan dengan perniagaan sahaja.
5. Perniagaan masih beroperasi.

Bagaimana Untuk Memohon?

Borang permohonan SDRS boleh diperoleh dari:

- Institusi Kewangan Peserta (IKP)
- BNMLINK / Pejabat Wilayah BNM
- Laman sesawang www.smeinfo.com.my



Senario 1



- Peminjam menghadapi masalah aliran tunai perniagaan.
- Mengalami kesukaran untuk memenuhi obligasi kewangan dengan pihak bank.
- Perbincangan dengan pihak bank untuk memulihkan semula pembiayaan sedia ada gagal mencapai jalan penyelesaian.

Senario 2



- Syarikat berjaya mendapat kontrak atau projek daripada Kerajaan/agensi atau syarikat swasta/awam yang bereputasi baik.
- Memerlukan modal kerja tambahan.
- Oleh kerana syarikat mempunyai masalah pembiayaan tertunggak sedia ada, permohonan kemudahan pembiayaan telah ditolak oleh institusi kewangan.
- Perlu memulihkan semula perniagaan dan membayar balik pembiayaan.

Proses Permohonan

1. Hantarkan borang permohonan SDRS yang lengkap kepada IKP atau BNMLINK / Pejabat Wilayah BNM

2. Sekretariat SDRS BNM akan menghubungi pemohon

3. Penilaian permohonan oleh IKP



Institusi Kewangan Peserta (IKP)

- Semua bank perdagangan
- Bank-bank Islam
- Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat)
- Bank Pembangunan Malaysia Berhad (BPMB)
- Bank Pertanian Malaysia Berhad (Agrobank)
- Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank)
- Export-Import Bank of Malaysia Berhad (EXIM Bank)
- Bank Simpanan Nasional (BSN)



Small Debt Resolution Scheme

SDRS PROVIDES

Assistance to viable small and medium enterprises (SMEs) facing business financing problem with financial institutions through restructuring or rescheduling of the existing financing.

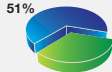
To support viable SMEs facing financial difficulties



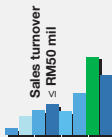
To stabilise business cashflow by providing some financial relieve whilst viable SMEs implement business turnaround plans.

Who is Eligible?

Malaysian companies
51%



Sales turnover
≤ RM50 mil



1. Malaysian-owned companies (at least 51%) in all economic sectors.
2. Meet the SME definition criteria:
 - Number of full time employees not exceeding 200; or
 - Annual sales turnover not more than RM50 million.
3. Viable SMEs facing financial difficulties with financing from financial institutions.
4. Applicable for business related financing only.
5. Business is still on-going.

How Do I Apply?

Applicant can obtain the SDRS application form from:

- Participating financial institutions (PFIs)
- BNMLINK / BNM Regional Offices
- SMEinfo portal : www.smeinfo.com.my



Scenario 1



- Borrower faces problem in business cash flow.
- Difficulty in fulfilling financial obligations with the bank.
- Negotiation with bank on rehabilitation of existing financing unable to reach to an amicable solution.

Scenario 2



- My company was awarded a contract or project by the Government/agencies or reputable private/public companies.
- In need of additional working capital.
- Due to an existing impaired financing, the Company's application for financing was rejected by financial institutions.
- Need to revive the business and repay the existing financing.

Application Process

1. Submit complete SDRS application to PFIs or BNMLINK / BNM Regional Offices
2. SDRS Secretariat of BNM shall contact applicant
3. Evaluation of Application by PFIs

If application is approved by PFIs

PFIs and borrower implement new financing terms

If application is rejected by PFIs

SDRS Secretariat of BNM will undertake an independent assessment on the application

Participating Financial Institutions (PFIs)

- All commercial banks
- All Islamic banks
- Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat)
- Bank Pembangunan Malaysia Berhad (BPMB)
- Bank Pertanian Malaysia Berhad (Agrobank)
- Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank)
- Export-Import Bank of Malaysia Berhad (EXIM Bank)
- Bank Simpanan Nasional (BSN)



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

Log on to SMEinfo portal
<http://www.smeinfo.com.my>

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1-300-88-5465

Facsimile: 03-2174 1515 or
E-mail: bnmtelelink@bnm.gov.my