

SMALL DEBT RESOLUTION SCHEME



The Small Debt Resolution Scheme (SDRS) provides assistance to viable small and medium enterprises (SMEs) that are constrained by impaired financing, as well as to viable SMEs that are facing financial difficulties with financing from multiple financial institutions. The Scheme facilitates restructuring or rescheduling of existing financing facilities, and where appropriate, new financing will be provided.

Who is Eligible?

- Malaysian owned companies (at least 51%) and institutions registered under the Companies Act 1965, Registration of Businesses Act 1956, Societies Act 1966 or the Cooperative Societies Act 1993 under all economic sectors;
- Business enterprises with full-time employees not exceeding 150 or annual sales turnover not exceeding RM25 million;
- Viable SMEs constrained by impaired financing;
- Viable SMEs facing financial difficulties with financing from multiple financial institutions;
- Applicants must have on-going business; and
- Business related financing (excluding share financing and personal consumption).

How to Apply?

Applicants can obtain the SDRS application form from participating financial institutions (PFIs) or from the Small Debt Resolution Committee (SDRC) Secretariat. Application forms can also be downloaded from www.smeinfo.com.my. Completed application forms together with all required documents should be submitted directly to the PFI where the financing account is maintained. Applications submitted directly to the SDRC Secretariat will be forwarded to respective PFI for their review.

How it Works?

Applicants submit completed SDRS forms and documents to PFI to request for restructuring and rescheduling of existing financing facility. In the event these applications are declined by the PFI, the Small Debt Resolution Committee (SDRC) at Bank Negara Malaysia will then undertake an independent assessment on the viability of the applicant's business and may propose for restructuring or rescheduling if eligible, and approve new financing, where necessary. New financing will be sourced from existing SME Special Funds and Schemes established by Bank Negara Malaysia.

Participating Financial Institutions (PFIs)

- All commercial banks and Islamic banks
- Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat)
- Bank Pembangunan Malaysia Berhad
- Agrobank
- Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank)
- Export-Import Bank of Malaysia Berhad (EXIM Bank)
- Bank Simpanan Nasional (BSN)

For more information, please contact :



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

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Log on to SMEinfo portal at
<http://www.smeinfo.com.my>
or call BNMTTELELINK at
1-300-88-5465