

**COMPARATIVE TABLE ON PEMBIAYAAN MIKRO PRODUCT FEATURES**

FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE BANK	AMBANK	CIMB BANK	BANK MUAMALAT	MAYBANK	PUBLIC BANK	UNITED OVERSEAS BANK
Product Name	<ul style="list-style-type: none"> <li>• Modal Usahawan 1 Malaysia-i (MUS1M-i) (Islamic Concept)</li> </ul>	<ul style="list-style-type: none"> <li>• Skim Pembiayaan Mikro-i (MUSK) (Modal Usahawan Kecil)</li> <li>• Skim Pembiayaan Mikro-i (MUSK) MEF (Micro Enterprise Fund)</li> <li>• Skim Pembiayaan Mikro-i (MUSK) Individu</li> <li>• Skim Pembiayaan Mikro-i (MusK) Tanpa Panel</li> </ul>	<ul style="list-style-type: none"> <li>• BSN Micro / BSN Micro-i</li> </ul>	<ul style="list-style-type: none"> <li>• Cash Vantage Personal Financing-i (Islamic)</li> <li>• Cash First Personal Loan (Conventional)</li> </ul>	<ul style="list-style-type: none"> <li>• AmMikro Plus (Conventional)</li> </ul>	<ul style="list-style-type: none"> <li>• Xpress Cash Financing-i (Islamic)</li> </ul>	<ul style="list-style-type: none"> <li>• SKIM MIKRO (Islamic)</li> <li>• Skim Micro Bazar Tok Guru / Pasar Besar Siti Khadijah (Islamic)</li> </ul>	<ul style="list-style-type: none"> <li>• Maybank Microfinance (Conventional &amp; Islamic)</li> <li>• SME Micro Financing (Conventional)</li> </ul>	<ul style="list-style-type: none"> <li>• PBMicro Finance (Conventional)</li> </ul>	<ul style="list-style-type: none"> <li>• Easi Cash (Conventional)</li> </ul>
Loan Size	<ul style="list-style-type: none"> <li>• RM1,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>• RM1,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>• RM5,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>• RM5,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>• RM5,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>• RM3,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>• RM5,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>• Maybank Microfinance: RM1,000 – RM10,000</li> <li>• SME Micro Financing: RM20,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>• RM3,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>• RM5,000 – RM50,000</li> </ul>
Purpose of financing	<ul style="list-style-type: none"> <li>• Working capital</li> <li>• Capital expenditure</li> </ul>	<ul style="list-style-type: none"> <li>• Working capital</li> <li>• Capital expenditure</li> </ul>	<ul style="list-style-type: none"> <li>• Working capital</li> <li>• Capital expenditure</li> </ul>	<ul style="list-style-type: none"> <li>• Working capital</li> <li>• Capital expenditure</li> </ul>	<ul style="list-style-type: none"> <li>• Working capital</li> <li>• Capital expenditure</li> </ul>	<ul style="list-style-type: none"> <li>• Working capital</li> <li>• Capital expenditure</li> </ul>	<ul style="list-style-type: none"> <li>• Working capital</li> <li>• Capital expenditure</li> </ul>	<ul style="list-style-type: none"> <li>• Working capital</li> <li>• Capital expenditure</li> </ul>	<ul style="list-style-type: none"> <li>• Working capital</li> <li>• Capital expenditure</li> </ul>	<ul style="list-style-type: none"> <li>• Working capital</li> <li>• Capital expenditure</li> </ul>
Tenure	<ul style="list-style-type: none"> <li>• 3 months – 5 years</li> </ul>	<ul style="list-style-type: none"> <li>• 1 month – 5 years</li> </ul>	<ul style="list-style-type: none"> <li>• 1 – 5 years</li> </ul>	<ul style="list-style-type: none"> <li>• 12 – 84 months</li> </ul>	<ul style="list-style-type: none"> <li>• 1 – 5 years</li> </ul>	<ul style="list-style-type: none"> <li>• 6 months – 5 years</li> </ul>	<ul style="list-style-type: none"> <li>• 3 months – 7 years</li> </ul>	<ul style="list-style-type: none"> <li>• Maybank Microfinance: 1 – 2 years</li> <li>• SME Micro Financing: 1 – 5 years</li> </ul>	<ul style="list-style-type: none"> <li>• 1 – 5 years</li> </ul>	<ul style="list-style-type: none"> <li>• 1 – 5 years</li> </ul>
Financing Rate per annum (as per advertised)	<ul style="list-style-type: none"> <li>• As low as 7.92%</li> </ul>	<ul style="list-style-type: none"> <li>• 8.25% – 14.55% Flat Rate</li> </ul>	<ul style="list-style-type: none"> <li>• 6.38% -11.26%</li> </ul>	<ul style="list-style-type: none"> <li>• 9.68% – 13.68% flat rate</li> </ul>	<ul style="list-style-type: none"> <li>• <u>Plan A: Loan Amount RM5K- &lt;RM20K</u></li> <li>• BNM Fund: 2% per month (24% p.a.)</li> <li>• Internal Fund: 2.5% per month (30% p.a.)</li> <li>• <u>Plan B: Loan Amount RM20K- RM50K</u></li> <li>• BNM Fund: BR+ 4.36%</li> <li>• Internal Fund: BR + 4.61%</li> </ul>	<ul style="list-style-type: none"> <li>• 21.0%</li> </ul>	<ul style="list-style-type: none"> <li>• SKIM MIKRO (Islamic): 3.75% flat</li> <li>• Skim Micro Bazar Tok Guru / Pasar Besar Siti Khadijah (Islamic): 6.50% flat</li> </ul>	<ul style="list-style-type: none"> <li>• Maybank Microfinance: 24% p.a monthly rest</li> <li>• SME Micro Financing: 10% - 12% p.a monthly rest</li> </ul>	<ul style="list-style-type: none"> <li>• MEF with CGC guarantee: BLR - 0.50% p.a.</li> <li>• MEF without CGC guarantee: 1.8% – 2.5% p.m.</li> </ul>	<ul style="list-style-type: none"> <li>• 9.99% - 11.99%</li> </ul>

**COMPARATIVE TABLE ON PEMBIAYAAN MIKRO PRODUCT FEATURES**

FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE BANK	AMBANK	CIMB BANK	BANK MUAMALAT	MAYBANK	PUBLIC BANK	UNITED OVERSEAS BANK
Committed Approval time	• 6 working days (from submission of full documentation)	• 5 – 10 working days	• 6 working days (subject to complete documentation)	• 2 working days (subject to complete documentation)	• 7 working days (subject to complete documentation)	• 1 working day	• 6 working days (from submission of full documentation)	• 2 – 6 working days (subject to complete documentation)	• 6 working days	• 4 - 5 working days (upon receipt of complete documentation)
Eligible Economic Sector	<ul style="list-style-type: none"> <li>• Agro-based Industries and related services and manufacturing activities</li> <li>• Cottage enterprises</li> </ul>	<ul style="list-style-type: none"> <li>• Agriculture</li> <li>• Services</li> <li>• Retailing &amp; trade</li> <li>• Manufacturing</li> </ul>	<ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Retailing/wholesale</li> <li>• Services</li> </ul>	• All sectors	<ul style="list-style-type: none"> <li>• Retail</li> <li>• Services &amp; trade</li> <li>• Manufacturing</li> </ul>	• All sectors	• All sectors	• All sectors / selected sectors based on products	<ul style="list-style-type: none"> <li>• Agriculture</li> <li>• Services &amp; trade</li> <li>• Manufacturing</li> </ul>	• All sectors
Eligibility	<ul style="list-style-type: none"> <li>• Micro enterprises</li> <li>• Individuals</li> <li>• Age between 21 – 60 years old on the date of application</li> <li>• At least with 2 years business / project experience</li> <li>• Have valid business license / permit / registration</li> <li>• Place of residence close to business / project site</li> </ul>	<ul style="list-style-type: none"> <li>• Members of cooperatives and Hawkers and Petty Traders Association</li> <li>• Self-employed individual</li> <li>• Full-time Micro enterprises</li> <li>• Age between 18 - 65 years old</li> <li>• Belongs to a self-help group (SHG)</li> <li>• At least with 2 years business experience</li> <li>• Place of residence is within the business vicinity</li> <li>• Have valid business license / permit / registration</li> <li>• Micro enterprises</li> </ul>	<ul style="list-style-type: none"> <li>• Self-employed individuals</li> <li>• Micro enterprises</li> <li>• Age between 21 - 60 years old</li> <li>• Have valid business license / permit / registration</li> <li>• Have been in business continuously for at least 2 years</li> <li>• Applicant operates the business on full-time basis</li> </ul>	<ul style="list-style-type: none"> <li>• Self-employed individuals</li> <li>• Minimum 2 years in business</li> <li>• Has valid business registration</li> <li>• Age between 21 – 60</li> </ul>	<ul style="list-style-type: none"> <li>• Individuals / sole proprietors / partnerships / private limited companies</li> <li>• Aged between 18 – 60 years old (age limit at maturity date)</li> <li>• At least with 3 years of business experience</li> <li>• Has valid business registration</li> </ul>	<ul style="list-style-type: none"> <li>• Salaried workers</li> <li>• Self employed individuals (Micro enterprises)</li> <li>• Age between 21 – 60 years old</li> <li>• Minimum of RM800 monthly gross income</li> <li>• 6 months working / 6 months in business</li> </ul>	<ul style="list-style-type: none"> <li>• Individuals / sole proprietors / partnerships</li> <li>• At least with 2 years established business</li> <li>• Aged between 18 - 65 years old</li> <li>• Government Pensioner</li> <li>• Army Wife</li> <li>• FELCRA Settler</li> <li>• Have valid business license / permit / registration</li> </ul> <p>* For Skim Micro Bazar Tok Guru / Pasar Besar Siti Khadijah only</p>	<p><u>Maybank Microfinance</u></p> <ul style="list-style-type: none"> <li>• Malaysian citizen</li> <li>• Age between 21 – 60 years</li> <li>• Valid business license / permit/ business registration</li> <li>• Micro-enterprises</li> <li>• Group-5 members per group</li> <li>• Household income below RM24,000 p.a</li> <li>• Min 1 year in operation</li> </ul> <p><u>SME Micro Financing</u></p> <ul style="list-style-type: none"> <li>• Companies registered with Companies Commission of Malaysia</li> <li>• Min 3 years in operation</li> <li>• At least 3 years banking relationship (borrowing &amp; non-borrowing) with any FIs</li> </ul>	<ul style="list-style-type: none"> <li>• Micro enterprises</li> <li>• Self-employed individuals</li> <li>• Aged between 25 – 60 years old</li> <li>• Companies registered with Companies Commission of Malaysia</li> <li>• Have valid business license / permit</li> <li>• Business must be owner operated and on a full-time basis</li> <li>• Have permanent residential address</li> <li>• Have relevant business experience</li> </ul>	<ul style="list-style-type: none"> <li>• Self-employed individuals</li> <li>• Age between 21 – 55 years old</li> <li>• Minimum of RM36,000 yearly income</li> <li>• Minimum 2 years consecutively in the same business</li> </ul>

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Common Documents Required	<ul style="list-style-type: none"> <li>Identity card (borrower and spouse)</li> <li>Proof of business operations (e.g. business registration / license / permit)</li> <li>Proof of income (e.g. bank statement)</li> <li>Utility bills</li> <li>Other relevant documents</li> </ul>	<ul style="list-style-type: none"> <li>Identity card</li> <li>Proof of business operations (e.g. business registration / license / permit)</li> <li>Proof of income (e.g. bank statement, sales record)</li> <li>Recommendation letter from panel cooperatives and self-help group members</li> </ul>	<ul style="list-style-type: none"> <li>Identity card (borrower and spouse)</li> <li>Proof of business operations (e.g. valid business registration / license / permit)</li> <li>Proof of income (e.g. sales record, bank statements for the past 6 months)</li> <li>Operating permits / licenses (applicable only to specific industries such as transportation, rice trading etc)</li> <li>Utility bills</li> <li>Other relevant documents</li> </ul>	<ul style="list-style-type: none"> <li>Identity card</li> <li>Proof of business operations (e.g. business registration / license / permit)</li> <li>Proof of income by copy of latest 6 months bank statement OR</li> <li>Latest Borang B verified against tax receipt OR</li> <li>Latest EPF Statement</li> <li>Other relevant documents</li> </ul>	<ul style="list-style-type: none"> <li>Identity card</li> <li>Proof of business operations (e.g. business registration / license / permit)</li> <li>Proof of income (e.g. bank statement)</li> <li>Utility bills</li> <li>Other relevant documents</li> </ul>	<ul style="list-style-type: none"> <li>Identity card</li> <li>Proof of business operations (e.g. business registration / license / permit)</li> <li>Proof of income (e.g. bank statement)</li> <li>Other relevant documents</li> </ul>	<ul style="list-style-type: none"> <li>Identity card</li> <li>Proof of business operations (e.g. business registration / license / permit)</li> <li>Proof of income (e.g. Pension Slip)</li> <li>Copy of latest 6 months bank statement</li> <li>Other relevant documents</li> </ul>	<p><u>Maybank Microfinance</u></p> <ul style="list-style-type: none"> <li>Identity card</li> <li>Business license / permit / Proof of business</li> <li>Business proposal</li> </ul> <p><u>SME Micro financing</u></p> <ul style="list-style-type: none"> <li>Proof of income (e.g. latest 6 months bank statement, Income Tax statement)</li> <li>3 years banking relationship with any FIs</li> <li>Business registration</li> <li>Latest 2 years Audited Account / Management Account / Simplified Management Account</li> <li>Other relevant documents</li> </ul>	<ul style="list-style-type: none"> <li>Identity card</li> <li>Proof of business operations (e.g. business registration / license / permit)</li> <li>Proof of income (e.g. bank statement)</li> <li>Utility bills</li> <li>Other relevant documents</li> </ul>	<ul style="list-style-type: none"> <li>Identity card</li> <li>Latest Form B/BE - with tax receipt</li> <li>Latest 6 months bank statements reflecting business turnover</li> <li>Form 9/24/49 or Business Registration Certificate</li> </ul>
Public Hotline Numbers	<ul style="list-style-type: none"> <li>HQ 03-27311600 ext: 2033/ 2034/ 2035/ 2036/ 2041/ 2064/ 2042</li> <li>Kuala Lumpur 03-2691 2754</li> <li>Shah Alam 03-5519 8250</li> <li>Melaka 06-2811495</li> <li>Seremban 06-7639 541</li> <li>Butterworth 04-3314 539</li> <li>Johor Bahru 07-2344 761</li> <li>Ipoh 05-2548742</li> <li>Alor Star 04-7332545</li> <li>Kuala Terengganu 09-6222044</li> <li>Kota Bharu 09-7481211</li> <li>Kuantan 09-5158164</li> <li>Kota Kinabalu 088-288288</li> <li>Kuching 082-410126</li> </ul>	<ul style="list-style-type: none"> <li>Headquarters 03-26129600</li> <li>Direct Line 03-26124714 /15/16/17/18</li> <li>State 1300 80 5454</li> </ul>	<ul style="list-style-type: none"> <li>Kuala Lumpur 03-21623222 ext 15481</li> <li>Sabah 088-355600 ext 61770 / 76610</li> <li>Sarawak 082-417815 / 082-234104</li> <li>Kedah 04-7315578</li> <li>Kelantan 09-7457070</li> <li>Selangor 03-55103364 / 03-55103357</li> <li>Johor 07-2267112</li> <li>Pahang 09-5146264 / 09-5131740</li> <li>Terengganu 09-6313700</li> <li>Melaka 06-2831612</li> <li>Penang 04-2226450</li> <li>Perak 05-5452329 / 05-5452328</li> <li>Negeri Sembilan 06-7639820</li> </ul>	<ul style="list-style-type: none"> <li>Selangor 03-55169988</li> </ul>	<ul style="list-style-type: none"> <li>1 300-80-8888</li> </ul>	<ul style="list-style-type: none"> <li>03-6204 7788</li> </ul>	<ul style="list-style-type: none"> <li>1-300-88-8787</li> </ul>	<ul style="list-style-type: none"> <li>Customer Service (24 hours): 1-300-88-6688</li> </ul>	<ul style="list-style-type: none"> <li>1-800-22-9999</li> </ul>	<ul style="list-style-type: none"> <li>Kuala Lumpur 03-26128121</li> <li>Penang 04-2401121</li> <li>Johor Bahru 07-2881121</li> <li>Kuching 082-287121</li> <li>Kota Kinabalu 088-477121</li> </ul>

Note: *Pembiayaan Mikro* products are available at all Participating Financial Institutions' branches that display the national *Pembiayaan Mikro* logo.

Disclaimer: Comparative table displayed here serves only as a guide, not recommendation. Please consult the financial institutions before making any decision.