

# BNM's Fund for SMEs : High Tech Facility - National Investment Aspirations (HTF-NIA)

## Objective

Support affected high-tech and innovation-driven SMEs that are best aligned to strategic long-term development goals embedded in the National Investment Aspirations (NIAs). This is to strengthen Malaysia's competitive positioning in global value chains, preserve the supply chain ecosystem and safeguard high-skilled jobs

## Features of High Tech Facility – National Investment Aspirations\* (HTF-NIA)



|                               |   |
|-------------------------------|---|
| <b>Eligibility criteria</b>   | <p>Viable Malaysian SMEs** in the following subsectors:</p> <ol style="list-style-type: none"> <li>i. Electrical and Electronics (E&amp;E);</li> <li>ii. Chemicals (including pharmaceuticals and refined petroleum);</li> <li>iii. Optical Scientific Equipment and Medical Equipment;</li> <li>iv. Machinery &amp; Equipment (including Robotics, Drones, and Industry 4.0 technologies);</li> <li>v. Transport equipment covering aerospace, vehicle and parts manufacturers involved in global supply chains or transitioning towards future mobility and green technology;</li> <li>vi. Information and Communication Technology (ICT); and</li> <li>vii. Research and Development (R&amp;D) services.</li> </ol> <p>SME project participants and high-tech start-ups in key Government programmes that are involved in innovation and commercialisation for range of critical technologies such as IR4.0-related technology, green technology, digital and biotechnology under national blueprints. These includes participants of the programmes led by the following agencies (<i>please refer to the FAQ for further details</i>):</p> <ol style="list-style-type: none"> <li>i. MDEC's Global Acceleration and Innovation Network (GAIN)</li> <li>ii. MOSTI's National Technology and Innovation Sandbox (NTIS) and R&amp;D Fund</li> <li>iii. MARIi's technology partners involved in D&amp;D solutions related to IR4.0 technologies</li> <li>iv. MIDA's Domestic Investment Strategic Fund recipients (R&amp;D activities/ licensing/purchasing of new technologies)</li> <li>v. MIDA's i-services providers list in R&amp;D, engineering, green technology services, system integration and ICT services</li> <li>vi. Cradle Investment &amp; Grant Programmes***</li> <li>vii. MAVCAP Programmes***</li> <li>viii. MaGIC Programmes***</li> <li>ix. Malaysian Technology Development Corporation (MTDC) programmes***</li> <li>x. Bioeconomy Corp. (Bionexus Status companies &amp; Bioeconomy Transformation Programmes)</li> <li>xi. Collaborative Research in Engineering, Science and Technology (CREST) (<i>Participants of R&amp;D Open, Targeted and Prototype Development grants and Cluster Programme</i>)</li> <li>xii. Malaysian Green Technology Corporation (MGTC)- companies with green certification and eligible applicants of Green Technology Financing Scheme (GTFS) 1.0 and 2.0</li> </ol> <p>Note: Recipients of Special Relief Facility (SRF), PENJANA SME Financing (PSF), PENJANA Tourism Financing (PTF) and Targeted Relief and Recovery Facility (TRRF) are eligible for the HTF-NIA, for the purpose of financing capital expenditure only</p> |
| <b>Purpose of financing</b>   | <ul style="list-style-type: none"> <li>• Working capital; and/or</li> <li>• Capital expenditure (CAPEX)</li> </ul>  |
| <b>Financing size</b>         | <ul style="list-style-type: none"> <li>• Up to RM1 mil per SME for working capital; or</li> <li>• Up to RM5 mil per SME for CAPEX or a combination of working capital and CAPEX</li> </ul>  |
| <b>Financing rate to SMEs</b> | <ul style="list-style-type: none"> <li>• Up to 3.5% p.a. for financing without guarantee; or</li> <li>• Up to 5% p.a. inclusive of guarantee fee</li> </ul>   |
| <b>Tenure</b>                 | Up to 7 years   |
| <b>Application procedure</b>  | Submit application directly to the Participating Financial Institutions (PFIs) and approval will be subject to the credit assessment of PFIs  |
| <b>Availability</b>           | Until 31 Dec 2021 or full utilisation (whichever is earlier)  |


\* The National Investment Aspirations (NIAs) refer to overarching strategic developmental objectives to increase economic complexity, create high-value jobs, extend domestic industry linkages and develop new and existing clusters. Further details on the NIAs can be obtained in "Securing Future Growth through Quality Investments" in the BNM Economic & Monetary Review 2019 publication (pages 41 - 42) at [https://www.bnm.gov.my/documents/20124/2722983/emr2019\\_en\\_box1.pdf](https://www.bnm.gov.my/documents/20124/2722983/emr2019_en_box1.pdf).

\*\* Based on the definition of SME as approved by the National Entrepreneur and SME Development Council (NESDC).

\*\*\* Late-stage tech-start-ups and SMEs under Government programmes that are developing critical technologies and commercially ready to graduate to bank-based financing.

For more information

-  Contact PFI's customer service centre
-  Log on to PFI's website

-  <https://www.bnm.gov.my/covid19>
- BNM eLINK: <https://telelink.bnm.gov.my>

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