Who is Eligible?

SDRS PROVIDES

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

To support SMEs facing financial difficulties

- Rescheduling / Restructuring
- New financing (where necessary)

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

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. SMEs facing financial difficulties with financing from financial institutions.
4. Applicable for business related financing only.

How Do I Apply?

Applicant can obtain the SDRS application form from:
- Participating financial institutions (PFIs)
- BNMLINK / BNM Offices
- BNM website: www.bnm.gov.my
- SMEinfo portal: www.smeinfo.com.my

Services under SDRS are offered free of charge

Application Process

1. Submit complete SDRS application to PFIs or BNMLINK / BNM Offices
2. SDRS Secretariat of BNM shall contact applicant
3. Evaluation of Application by PFIs
   - If application is approved by PFIs
     - PFi 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)

Scenario 1

- Borrower faces problems in business cash flow.
- Difficulty in fulfilling financial obligations with the bank.
- Negotiation with bank on rehabilitation of existing financing unable to reach 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.
- Have approached a few banks for financial assistance but was turned down due to an existing impaired financing (problem financing).
- Need to revive the business and repay the existing financing.

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