

# Small Debt Resolution Scheme

# SDRS

## SDRS PROVIDES

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

### 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.

To support SMEs facing financial difficulties



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

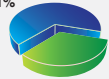
### Scenario 2



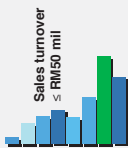
- My company was awarded a contract or project by the Government/agencies or reputable private/public companies.
- In need of additional working capital.
- Have approached a few banks for financial assistance but was turned down due to an existing impaired financing (problem financing).
- Need to revive the business and repay the existing financing.

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

## 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



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

## 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](http://www.bnm.gov.my)
- SMEinfo portal: [www.smeinfo.com.my](http://www.smeinfo.com.my)



**Services under SDRS are offered free of charge**

## 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>

Call BNMTLELINK  
1-300-88-5465

Facsimile: 03-2174 1515 or  
E-mail: [bnmtelexlink@bnm.gov.my](mailto:bnmtelexlink@bnm.gov.my)