



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

# **Enhancement of the Policy and Guidelines of the Small Debt Resolution Scheme (SDRS)**

*Issued on: 11 July 2014*

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## 1. Introduction

- 1.1. As a continuing effort to assist small and medium enterprises (SMEs) with ongoing businesses, Bank Negara Malaysia had introduced the Small Debt Resolution Scheme (SDRS), specifically to resolve impaired financing in an efficient and objective manner.
- 1.2. To facilitate the restructuring or rescheduling of SME, Bank Negara Malaysia has expanded the range of eligible SMEs under the SDRS to include:
- (i) All viable SMEs with impaired financing; and
  - (ii) Viable SMEs facing financial difficulties with financing from multiple financial institutions.
- 1.3. Where new financing is deemed justified, it may be provided by the participating financial institutions directly or under existing SME financing schemes established by Bank Negara Malaysia.
- 1.4. In support of this initiative, participating financial institutions should put in place a process to facilitate the smooth implementation of the scheme

## 2. Objective

- 2.1. The main objective of the scheme is to support viable businesses facing difficulties by facilitating rescheduling or restructuring of financing facilities, and where appropriate, providing new financing.
- 2.2. The objective of the scheme is also for financial institutions to play an effective role in facilitating the rehabilitation of viable SME customers facing financial difficulties.

## 3. Applicability

- 3.1. These guidelines are applicable to the following institutions, which for the purpose of these Guideline will be referred to as 'participating financial institutions':
- 3.1.1. All banks licensed under the Financial Services Act 2013 (FSA);
  - 3.1.2. All Islamic banks licensed under the Islamic Financial Services Act 2013 (IFSA); and
  - 3.1.3. All development financial institutions prescribed by the Minister under the Development Financial Institutions Act 2002 (DFIA).

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#### **4. Legal Provision**

These guidelines are issued pursuant to section 95 of the Central Bank of Malaysia Act 2009.

#### **5. Effective Date**

These guidelines are effective from 9 July 2014 and supersede the previous guidelines which came into effect on 8 July 2010.

#### **6. Eligibility**

6.1. SMEs that fulfil the following conditions:

- 6.1.1. Malaysian-owned (at least 51%) companies and institutions registered under the Companies Act 1965, Registration of Business Act 1956, Societies Act 1966 or the Cooperative Societies Act 1993;
- 6.1.2. SMEs with full-time employees not exceeding 200 or annual sales turnover not exceeding RM50 million;
- 6.1.3. SMEs with impaired financing or SMEs facing financial difficulties with facilities from multiple financial institutions;
- 6.1.4. The financing were granted for business-related purposes only (share financing and financing for personal consumption are not eligible under the SDRS); and
- 6.1.5. Applicants must have an on-going business and SMEs from all economic sectors are eligible for this scheme.

#### **7. Roles and Responsibilities**

7.1. The Secretariat

7.1.1. Bank Negara Malaysia acts as the Secretariat for the SDRC.

7.1.2. The roles and responsibilities of the Secretariat are as follows:

7.1.2.1. Accept applications from customers;

7.1.2.2. Keep a register of all applications received;

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- 7.1.2.3. Facilitate meetings among participating financial institutions to workout rescheduling or restructuring programmes, if required;
- 7.1.2.4. Carry out assessments on viability and recommend rescheduling, restructuring or new financing arrangements to the SDRC;
- 7.1.2.5. Monitor the progress of all applications for rescheduling, restructuring or new financing; and
- 7.1.2.6. Manage all correspondences with relevant parties, including applicants and participating financial institutions.

## 7.2. Membership of Small Debt Resolution Committee (SDRC)

7.2.1. The SDRC comprises 11 Committee members, of which two (2) are representatives of Bank Negara Malaysia.

7.2.2. The roles and scope of responsibilities include the following:

- 7.2.2.1. Provide independent assessment on the viability of customers whose applications for rescheduling, restructuring or new financing have been rejected by the participating financial institutions;
- 7.2.2.2. Review and recommend workout arrangements which may include rescheduling, restructuring and additional financing;
- 7.2.2.3. Check that the implementation of the SDRS is in line with the objectives of the scheme; and
- 7.2.2.4. Any other roles and responsibilities deemed necessary to effectively carry out the objective of the SDRS.

## 8. Procedure

- 8.1. Applications under the SDRS can be submitted through the Secretariat or participating financial institutions using the **SDRS-1 Form** as attached under **Appendix 1 – Application Form for SDRS**.
- 8.2. Applications submitted through the Secretariat will be forwarded to participating financial institutions for processing.
- 8.3. The process flow and timeline for processing applications for rescheduling, restructuring and/or new financing submitted under the SDRS is attached

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under **Appendix 2 – Workflow Process for SDRS**. Participating financial institutions should comply with the timelines stipulated in this Guideline. Upon receipt of applications with supporting documents, participating financial institutions are required to check whether the documents submitted by the applicants are complete in order to proceed with processing.

### 8.3.1. Complete Applications

- 8.3.1.1. Participating financial institutions are to submit the **SDRS-2 Form** as attached under **Appendix 3 – Notification Form (Receipt of Application)** to the Secretariat within 7 working days from receipt of applications.
- 8.3.1.2. Participating financial institutions have 21 days to process the application and notify the Secretariat within 3 days after a decision is made on the application.

### 8.3.2. Incomplete Applications

- 8.3.2.1. Participating financial institutions are to send a letter to the applicant requesting for additional documents, giving the applicant 14 days to respond.
- 8.3.2.2. A copy of the letter to the applicant, together with the **SDRS-2 Form**, is to be submitted to the Secretariat within 7 working days from receipt of application.
- 8.3.2.3. Upon submission of additional documents, participating financial institutions are given 21 days to process the application, and notify the Secretariat the outcome of the application within 3 days.
- 8.3.2.4. In the event the applicant fails to respond within 14 days, the participating financial institution will forward the **SDRS-1 Form** together with supporting documents for the Secretariat's evaluation.

### 8.4. Notification on Decision

- 8.4.1. Upon approval and acceptance of the terms by the applicant, participating financial institutions are to submit **SDRS-3 Form** as attached under **Appendix 4 – Notification Form (Financial Institution Decision)**
- 8.4.2. In the event the applicant rejects the offer by the participating financial institution, the **SDRS-3 Form** is to be submitted together with a note or memo with supporting documents to the Secretariat for re-evaluation.

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## **8.5. Applications Submitted to Secretariat for Evaluation/Re-evaluation**

- 8.5.1. The Secretariat will conduct an independent evaluation of the applications and make the necessary recommendations to the SDRC.
- 8.5.2. The Secretariat will thereafter notify participating financial institutions and the applicants on the decision of the SDRC.
- 8.5.3. Where the SDRC makes changes to the decision of the participating financial institutions, the Secretariat will notify the respective parties as follows:
- 8.5.3.1. Letter to applicants on the decision of the SDRC;
  - 8.5.3.2. Letters to participating financial institutions to inform the SDRC within 7 days, with responses on the changes made; and
  - 8.5.3.3. For changes that involve new financing, waivers or haircuts, participating financial institutions are given 14 days to respond to the SDRC.
- 8.6. All participating financial institutions are advised to halt all legal proceedings, effective from the date the applications are received to the occurrence of either of the following events:
- 8.6.1. SDRC concurs with the decision of the participating financial institution to reject the application for rescheduling or restructuring; or
  - 8.6.2. Where the applicant defaults on the approved rescheduling or restructuring terms.

## **9. Reclassification of Impaired Financing**

- 9.1. Participating financial institutions shall be guided by the following Bank Negara Malaysia guidelines for reclassification of impaired financing:
- 9.1.1. Classification and Impairment Provisions for Loans/Financing, applicable to all banking institutions and Islamic banks; and
  - 9.1.2. Guidelines on Classification of Impaired Loans/Financing and Provisioning for Bad and Doubtful Debts, applicable to development financial institutions.

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## 10. New Financing Under SDRS

- 10.1. Where new financing is deemed justified, it will be granted under existing SME financing schemes established by Bank Negara Malaysia.
- 10.2. Participating financial institutions can seek confirmation from the Secretariat on the appropriate Bank Negara Malaysia financing schemes, from which new financing will be granted.

## 11. Reporting Requirements

- 11.1. Participating financial institutions are required to submit the following reports to the Secretariat:

Name of Report	Frequency	Appendix
Status of Restructured and Rescheduled Financing under the SDRS	Semi-annually	5 – Table 1
Status of New Financing	Semi-annually	5 – Table 2

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**Appendix 1 – Application Form for SDRS**

**SDRS-1 Form**

**SDRS SKIM PENYELESAIAN PINJAMAN KECIL  
SMALL DEBT RESOLUTION SCHEME**

**BORANG PERMOHONAN  
APPLICATION FORM**

**A. MAKLUMAT SYARIKAT/PERNIAGAAN**

***Company/Business Information***

1. Nama Syarikat/Perniagaan : \_\_\_\_\_  
*Name of Company/Business*
  
2. No. Pendaftaran Syarikat/Perniagaan : \_\_\_\_\_  
*Company/Business Registration No.*
  
3. Jenis Perniagaan : Kepunyaan Tunggal (*Sole-Proprietorship*)   
*Type of Business* Perkongsian (*Partnership*)   
Sdn. Bhd. (*Limited Company*)
  
4. Sektor Perniagaan : \_\_\_\_\_  
*Business Sector*
  
5. Aktiviti Perniagaan : \_\_\_\_\_  
*Nature of Business*
  
6. Tarikh Penubuhan : \_\_\_\_\_  
*Date of Incorporation*
  
7. Alamat Berdaftar : \_\_\_\_\_  
*Registered Address*  
\_\_\_\_\_  
\_\_\_\_\_
  
8. Alamat Surat-Menyurat : \_\_\_\_\_  
*Correspondence Address*  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
  
9. No. Telefon Pejabat : \_\_\_\_\_  
*Office Tel No.*
  
- No. Faksimili : \_\_\_\_\_  
*Facsimile No.*
  
- E-mel : \_\_\_\_\_  
*E-mail*

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10. Nama Pengarah/Pemilik :  
Name of Directors/Owner

i. \_\_\_\_\_  
K/P baru : \_\_\_\_\_ K/P lama : \_\_\_\_\_  
New I/C Old I/C

ii. \_\_\_\_\_  
K/P baru : \_\_\_\_\_ K/P lama : \_\_\_\_\_  
New I/C Old I/C

iii. \_\_\_\_\_  
K/P baru : \_\_\_\_\_ K/P lama : \_\_\_\_\_  
New I/C Old I/C

iv. \_\_\_\_\_  
K/P baru : \_\_\_\_\_ K/P lama : \_\_\_\_\_  
New I/C Old I/C

v. \_\_\_\_\_  
K/P baru : \_\_\_\_\_ K/P lama : \_\_\_\_\_  
New I/C Old I/C

vi. \_\_\_\_\_  
K/P baru : \_\_\_\_\_ K/P lama : \_\_\_\_\_  
New I/C Old I/C

11. Pemegang Saham  
Shareholders

: \_\_\_\_\_  
Jumlah milikan (RM) %  
Shareholding (RM)

i. \_\_\_\_\_  
K/P : \_\_\_\_\_  
I/C

ii. \_\_\_\_\_  
K/P : \_\_\_\_\_  
I/C

iii. \_\_\_\_\_  
K/P : \_\_\_\_\_  
I/C

iv. \_\_\_\_\_  
K/P : \_\_\_\_\_  
I/C

v. \_\_\_\_\_  
K/P : \_\_\_\_\_  
I/C

vi. \_\_\_\_\_  
K/P : \_\_\_\_\_ -----  
I/C

Jumlah : 100  
Total =====

12. Modal Berbayar  
Paid-up Capital

: RM \_\_\_\_\_

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13. Pegawai syarikat yang boleh dihubungi : Nama (*Name*) : \_\_\_\_\_  
*Contact Person* Alamat (*Address*) : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Jawatan (*Designation*) : \_\_\_\_\_  
No. Telefon Pejabat : \_\_\_\_\_  
(*Office Tel No.*)  
No. Telefon Bimbit : \_\_\_\_\_  
(*Handphone No.*)

## B. MAKLUMAT PEMIUTANG

### *Creditors' Information*

14. Kemudahan Kewangan/Pinjaman (sila senaraikan keseluruhan pinjaman di semua institusi kewangan yang ada). *Facilities/Loans (please disclose all borrowings with all financial institutions).*

Institusi Kewangan ( <i>Financial Institution</i> )	Jenis Kemudahan ( <i>Type of Facilities</i> )	Jumlah Pinjaman Diluluskan (RM) ( <i>Approved Amount</i> )	Baki Pinjaman terkini (RM) ( <i>Outstanding balance</i> )	Status ( <i>Status</i> )
Jumlah (Total)				

*Nota* : Sila sertakan sesalinan surat tawaran pinjaman dan penyata baki yang terkini.  
*Note* : Please enclose a copy of letter of offer and latest statement.

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15. Butir-butir tindakan undang-undang ke atas syarikat/pemilik/pengarah (jika ada) :  
*Particulars of legal action(s) against company / director / owner (if any)*

<b>Plaintif (Plaintiff)</b>	<b>Defendan (Defendant)</b>	<b>Jenis Tindakan/ Peringkat (Nature of Legal Action/ Status)</b>	<b>Cadangan Penyelesaian (Settlement Proposal)</b>

### C. LAIN-LAIN MAKLUMAT

#### *Other Information*

16. Sila nyatakan sebab-sebab pembiayaan di atas tidak dapat dilunaskan mengikut jadual

*Please provide reason(s) for inability to repay the financing as scheduled*

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17. Sila nyatakan masalah perniagaan dan keperluan perniagaan.

*Please elaborate on business difficulties and business needs*

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18. Nyatakan langkah-langkah yang telah diambil untuk mengatasi masalah yang dinyatakan.

*State the measures taken to overcome the abovementioned problems.*

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19. Nyatakan perancangan dan cadangan masa depan untuk memulih dan membangunkan semula perniagaan dan jangkamasa yang diambil.  
*State plans and proposals to rehabilitate and develop the business and its timeline.*

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**D. BUTIRAN PEMBIAYAAN TAMBAHAN (jika perlu)**  
*Particulars of new financing requirement (if required)*

20. Jumlah pembiayaan dipohon : RM \_\_\_\_\_  
*Amount applied*
21. Jenis pembiayaan diperlukan : \_\_\_\_\_  
*Type of facilities required*
22. Tujuan pembiayaan : \_\_\_\_\_  
*Purpose of financing*
23. Cagaran yang dicadangkan : \_\_\_\_\_  
*Security offered*
24. Tempoh pembiayaan diperlukan : \_\_\_\_\_  
*Period of financial support required*

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**E. KEBENARAN MEMBERI MAKLUMAT**

**Consent to disclose**

Saya/Kami dengan ini mengesahkan bahawa:

*I/We hereby certify that*

- i) segala maklumat yang diberikan di atas adalah benar dan betul;  
*all information provided are true and correct;*
- ii) saya/kami telah menyenaraikan kesemua kemudahan kredit/pinjaman yang kami perolehi (terjejas dan tidak terjejas) dari semua institusi kewangan dengan lengkapnya;  
*I/We have completely disclosed all financing (impaired and non-impaired) obtained from all financial institutions;*
- iii) saya/kami memberi kebenaran , kepada Sekretariat Jawatankuasa Penyelesaian Pinjaman Kecil, mendedahkan maklumat di dalam borang ini kepada Jawatankuasa Penyelesaian Pinjaman Kecil bagi tujuan penyusunan semula pinjaman syarikat ini; dan  
*I/we consent to the Secretariat of Small Debt Resolution Committee, disclosing information contained in this form to the Small Debt Resolution Committee for the purpose of the company's debt restructuring; and*
- iv) saya/kami memberi kebenaran bagi tujuan seksyen 134(1) Akta Perkhidmatan Kewangan 2013/seksyen 146(1) Akta Perkhidmatan Kewangan Islam 2013/seksyen 120(1)(c) Akta Institusi Kewangan Pembangunan 2002\* bagi [nama institusi kewangan] mendedahkan apa-apa dokumen dan maklumat tentang butir akaun saya/kami kepada Sekretariat Jawatankuasa Penyelesaian Penyelesaian Kecil dan Jawatankuasa Penyelesaian Penyelesaian Kecil bagi tujuan bantuan ini.  
*I/we hereby give consent for purposes of section 134(1) of FSA/section 146(1) of IFSA/section 120(1)(c) of DFIA\* for [name of financial institution] to disclose any documents or information relating to my/our company's particulars of account(s) to the Secretariat of Small Debt Resolution Committee and the Small Debt Resolution Committee for the purpose of this assistance.*

Penandatanganan yang diberi kuasa : \_\_\_\_\_  
*Authorised signatory*

Nama : \_\_\_\_\_  
*Name*

Jawatan : \_\_\_\_\_  
*Designation*

Tarikh : \_\_\_\_\_  
*Date*

Cop Syarikat : \_\_\_\_\_  
*Company's Chop*

\*(delete where applicable)

<b>PENGESAHAN INSTITUSI KEWANGAN</b>	
<i>Financial Institution's confirmation</i>	
Tarikh diterima :	_____
<i>Date received</i>	
Diterima oleh :	_____
<i>Received by</i>	
Tandatangan :	_____
<i>Signature</i>	
Cop Syarikat :	_____
<i>Company's Chop</i>	

<b>UNTUK KEGUNAAN SEKRETARIAT</b>	
<i>For secretariat's use only</i>	
Tarikh diterima :	_____
<i>Date received</i>	
Diterima oleh :	_____
<i>Received by</i>	
Tandatangan :	_____
<i>Signature</i>	
Cop Syarikat :	_____
<i>Company's Chop</i>	

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# SDRS

## SKIM PENYELESAIAN PINJAMAN KECIL SMALL DEBT RESOLUTION SCHEME

### SENARAI DOKUMEN YANG PERLU DISERAHKAN LIST OF DOCUMENTS REQUIRED

Dokumen-dokumen berikut hendaklah dikemukakan bersama-sama borang permohonan:

*(The following documents must be submitted together with the application form:)*

<b>A) <u>Maklumat Syarikat/Perniagaan</u> (Company/Business Information)</b>	
<b>1) <u>Syarikat</u> (Company)</b>	
Pendaftaran Perniagaan / Borang 24, 49 dan M&A <i>(Business Registration / Form 24, 49 and M&amp;A)</i>	<input type="checkbox"/>
Profil syarikat <i>(Company profile)</i>	<input type="checkbox"/>
<b>2) <u>Perniagaan</u> (Partnership / Sole Proprietorship)</b>	
Pendaftaran Perniagaan <i>(Business Registration)</i>	<input type="checkbox"/>
Profil perniagaan <i>(Business profile)</i>	<input type="checkbox"/>
<b>3) <u>Profesional</u> (Professional)</b>	
Sijil amalan <i>(Practising certificate)</i>	<input type="checkbox"/>
Indemniti profesional yang sah <i>(Valid professional indemnity)</i>	<input type="checkbox"/>

<b>B) <u>Maklumat Pengurusan Syarikat</u> (Management Information)</b>	
1) Salinan kad pengenalan Pengarah / Pemilik perniagaan <i>(Photocopies of Directors' / Owner's I/C)</i>	<input type="checkbox"/>
2) Profil Pengarah / Pemilik syarikat <i>(Directors' / Owner's profile)</i>	<input type="checkbox"/>
3) Profil Pengurusan syarikat / Carta Organisasi <i>(Management's Profile / Organisation Chart)</i>	<input type="checkbox"/>

<b>C) <u>Maklumat Kewangan</u> (Financial Information)</b>	
1) Akaun beraudit bagi 3 tahun terkini <i>(Audited accounts for the last 3 years )</i>	<input type="checkbox"/>
2) Akaun pengurusan bagi tahun semasa <i>(Management account for the current year)</i>	<input type="checkbox"/>
3) Penyata akaun bank bagi 6 bulan terkini <i>(Bank statements for the last 6 months)</i>	<input type="checkbox"/>

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**D) Maklumat Cagaran (Security Information)**

1) Untuk pembiayaan sedia ada (For existing financing)

Laporan penilaian harta (Valuation report)

2) Untuk permohonan pembiayaan baru (For new financing)

Hartanah (Property):

- Salinan geran / surat milikan sementara / perjanjian jual beli  
(Copy of grant / title deed / sales and purchase agreement)
- Laporan penilaian harta terkini (Latest valuation report)

Resit Deposit Tetap (Fixed Deposit Receipt)

Lain-lain (Sila nyatakan): (Others (Please specify)):

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**E) Lain-lain Maklumat (Other Information)**

**(Sila kemukakan yang berkaitan dengan sektor perniagaan anda sahaja)**

(Please submit the relevant documents to your business sector only)

**(i) Sektor Pembinaan (Construction Sector)**

Sijil Pusat Khidmat Kontraktor / lain-lain pendaftaran  
(Pusat Khidmat Kontraktor's certificate / other registrations)

Senarai kontrak / projek yang telah disiapkan dan sedang dilaksanakan  
(List of completed and on-going contracts / projects)

Sesalinan surat tawaran projek yang dicadangkan untuk pembiayaan  
(A copy of letter of award for proposed project for financing)

Sekiranya projek sub, sila kemukakan profil kontraktor utama  
(For sub-contracts, please submit the main contractor's profile)

Sesalinan 'Summary of BQ' (A copy of Summary of BQ)

Sesalinan laporan kemajuan projek (A copy of project progress report)

Penyata anggaran aliran tunai projek (Project's cashflow projection statement)

Penyata anggaran untung/rugi projek (Statement of project's estimated profit/loss)

Senarai sub-kontraktor (List of sub-contractors)

Sesalinan lesen/permit yang masih sah, plan yang telah diluluskan, dsb.  
(A copy of unexpired license/permits/approved plans, etc.)

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**(ii) Sektor Perkilangan (Manufacturing Sector)**

Carta aliran proses pengeluaran (*Production cycle flowchart*)

Senarai pembekal, pelanggan dan terma kredit masing-masing  
(*List of major suppliers and customers, and respective terms of credit*)

Senarai penghutang terkini dan pengusiaan mengikut tempoh  
(*Latest debtors ageing list*)

Senarai pemiutang terkini dan pengusiaan mengikut tempoh  
(*Latest creditors ageing list*)

Sesalinan kontrak atau pesanan kerja yang diterima (semasa)  
(*Copy of any contracts or job orders awarded – current*)

Butir-butir kilang - milik sendiri/sewa/bercagar dsb.  
(*Factory's details - own/rent/encumbered etc.*)

Butir-butir pengeluaran - jenis produk, kemampuan pengeluaran sebulan, kapasiti pengeluaran semasa, tahap pengeluaran semasa (% daripada pengeluaran maksimum), pasaran dsbnya.

(*Production's details - type of products, production capacity per month, current production levels (% of maximum capacity), market etc.*)

**(iii) Sektor Pertanian (Agricultural Sector)**

**(iv) Sektor Perlombongan (Mining and Quarrying Sector)**

Butir-butir barangan yang didagangkan/diedarkan/dibekalkan  
(*Details of products traded/distributed/supplied*)

Senarai penghutang terkini dan pengusiaan mengikut tempoh  
(*Latest debtors ageing list*)

Senarai pemiutang terkini dan pengusiaan mengikut tempoh  
(*Latest creditors ageing list*)

Sesalinan kontrak atau tempahan yang diterima (semasa)  
(*Copy of current contract / job order awarded*)

Sesalinan kontrak atau tempahan sedia ada yang memerlukan pembiayaan  
(*Copy of contract or job order awarded requiring financing*)

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**(v) Sektor Perkhidmatan\* (Services Sector\*)**

Jenis perkhidmatan yang diberikan secara terperinci (*Details of service(s) provided*)

Senarai penghutang terkini dan pengusiaan mengikut tempoh (*Latest debtors ageing list*)

Senarai pemiutang terkini dan pengusiaan mengikut tempoh (*Latest creditors ageing list*)

Butir-butir kontrak dan pesanan kerja semasa (*Details of current contract / job order*)

Bagi khidmat profesional: (*For professional services*):

- Senarai pekerja profesional dan kelayakan (*List of professional staff and their qualification*)

- Lesen/kebenaran memberi perkhidmatan profesional (*License/approval to provide the professional service*)

\* Sektor Perkhidmatan merangkumi (*Services Sector includes*):

- Kewangan dan insurans (*Finance and insurance*)
- Harta tanah dan perkhidmatan perniagaan (*Real estate and business services*)
- Pengangkutan dan penyimpanan (*Transport and storage*)
- Komunikasi (*Communication*)
- Perdagangan borong dan runcit (*Wholesale and retail trade*)
- Penginapan dan restoran (*Restaurant and Hotel*)
- Elektrik, gas dan air (*Electricity, gas and water*)
- Perkhidmatan Kerajaan (*Government services*)

**(vi) Lain-lain dokumen yang menyokong permohonan - Sila senaraikan:-**

(*Other documents to support your application - Please specify*) :-

- a) \_\_\_\_\_
- b) \_\_\_\_\_
- c) \_\_\_\_\_
- d) \_\_\_\_\_

**Notis Penting : Pemohon hendaklah memastikan semua dokumen adalah lengkap sebelum mengemukakan permohonan ke Sekretariat Jawatankuasa Penyelesaian Pinjaman Kecil/Institusi Kewangan. Sekretariat Jawatankuasa Penyelesaian Pinjaman Kecil/Institusi Kewangan berhak menolak atau memulangkan sebarang permohonan yang tidak lengkap.**

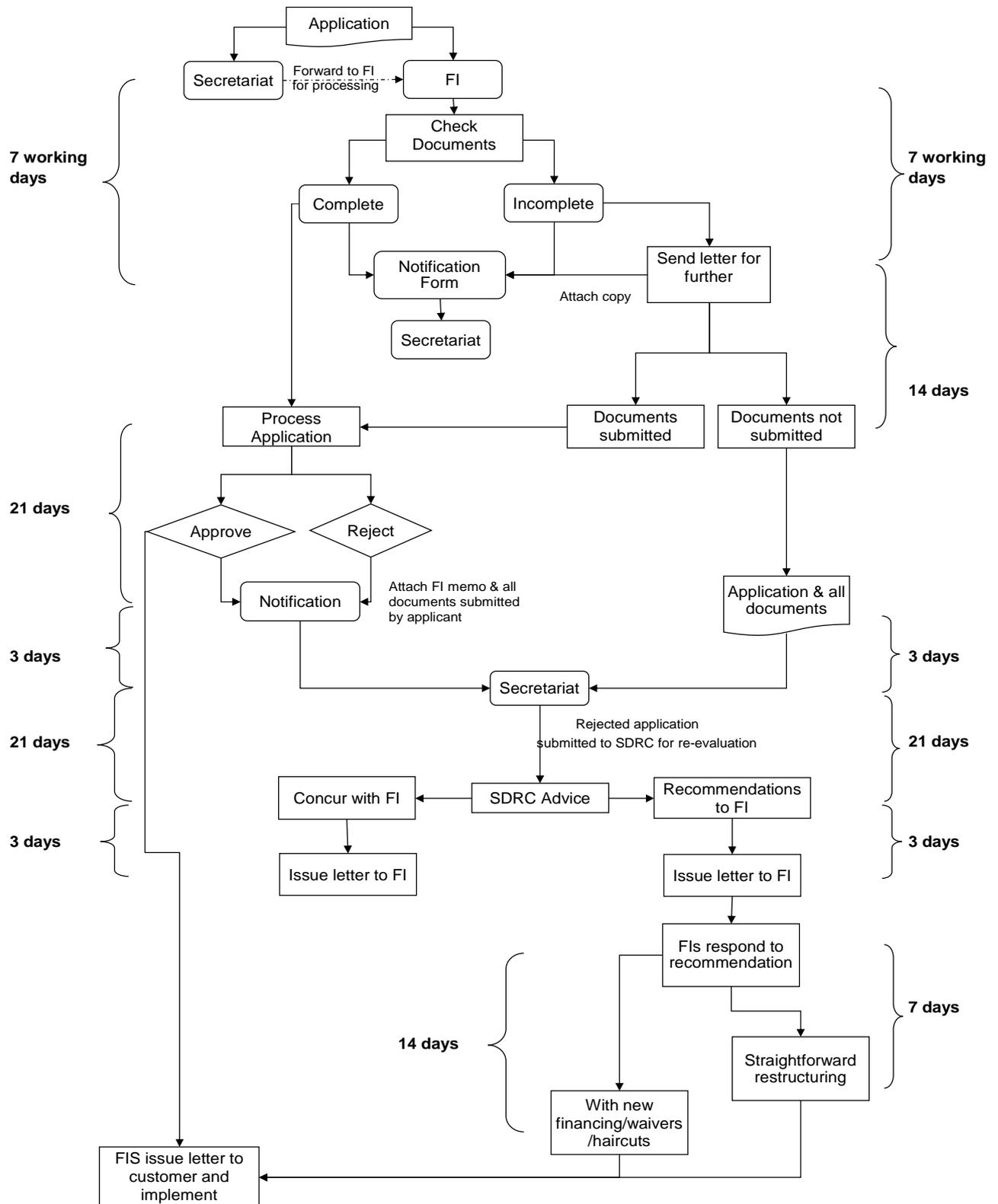
(*Important Notice*) : (*Applicant is to ensure that all documents are complete before submission of application to Secretariat of the Small Debt Resolution Committee (SDRC) /Financial Institution./Secretariat of the SDRC /Financial Institution reserve the right to reject or return any incomplete application.*)

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## Appendix 2a – Workflow Process for SDRS – SMEs with Impaired Financing (Single Financial institution)

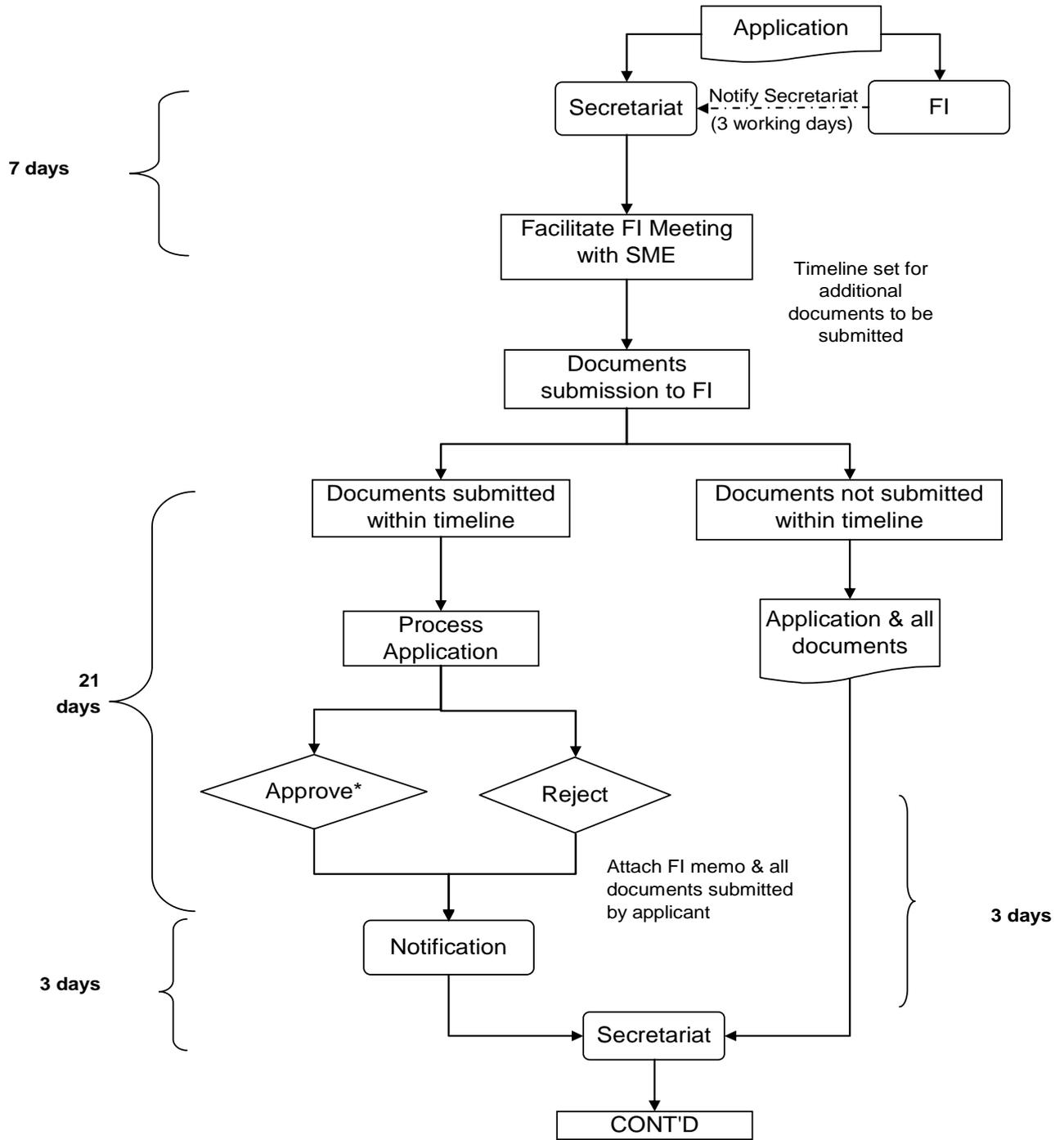
Timeline for Complete Applications

Timeline for Incomplete Applications



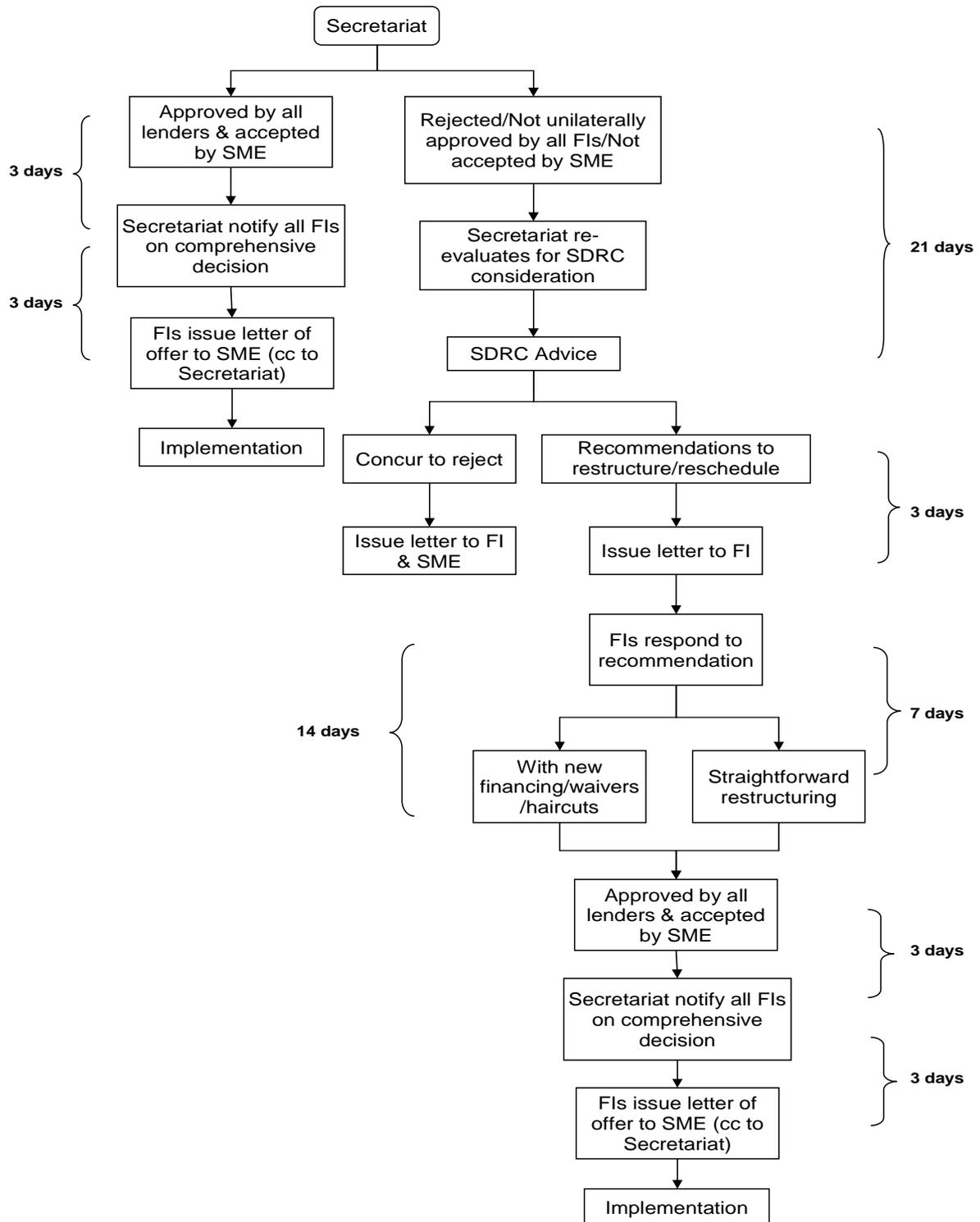
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### Appendix 2b – Workflow Process for SDRS – SMEs with Financing from Multiple Financial institutions



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### Appendix 2b – Workflow Process for SDRS – SMEs with Financing (Multiple Financial institutions)



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**Appendix 3 – Notification Form (Receipt of Application)**

**SDRS-2 Form**

**SMALL DEBT RESOLUTION SCHEME**

**NOTIFICATION FORM (Receipt of Application)**

(This form together with the SDRS application form must be forwarded to SDRC Secretariat within **7 working days** of receipt of the application)

**FINANCIAL INSTITUTION:**

**APPLICANT :**

**SECTOR** : Construction   
 Manufacturing   
 Supply   
 Services   
 Others  Please specify

We forward herewith the application form for SDRS which we received on \_\_\_\_\_

(Please tick one)

We confirm that the documents submitted by the applicant are complete and we shall revert with our decision on the above application within 21 days from the date of this notification.

We confirm that the documents submitted by the applicant are **incomplete** and **we append herewith a copy of our letter to the applicant** to request for the additional documents to be submitted.

**Authorised Signatory:**

**Name :**  
**Designation :**  
**Date :**

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**Appendix 4 – Notification Form (Financial Institution Decision)**

**SDRS-3 Form**

**SDRC SMALL DEBT RESOLUTION SCHEME**

**NOTIFICATION FORM (Financial Institution Decision)**

*(This form must be forwarded to SDRC Secretariat within 21 days from receipt of complete application)*

**FINANCIAL INSTITUTION** :

**APPLICANT** :   
(Company Name / Business Entity)

**SECTOR** :

Construction	<input type="checkbox"/>
Manufacturing	<input type="checkbox"/>
Supply	<input type="checkbox"/>
Services	<input type="checkbox"/>
Others	<input type="checkbox"/> Please specify: _____

Please tick  where applicable:

**AGREE**

We agree to restructure the applicant's impaired financing with us. Enclosed is the Restructuring Proposal and new financing requirement as approved by our management for your reference.

We **recommend / do not recommend** a new financing of RM \_\_\_\_\_ to be granted to this customer.

**DISAGREE**

We do not agree to restructure and consider new financing for the applicant due to the following reasons:-

- i) \_\_\_\_\_
- ii) \_\_\_\_\_
- iii) \_\_\_\_\_

Enclosed are the checklist and all documents submitted to us for your further action.

**Authorised signatory:**

\_\_\_\_\_  
**Name** :  
**Designation:**  
**Date:**

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## Appendix 5 – Reporting Requirements

**Table 1: Status of Restructured and Rescheduled Financing Under the SDRS**

No.	Applicant	Bumi (B)/ Non-Bumi (NB)	Year Approved	O/S at the point of restructuring (RM'000)	O/S @ dd/mm/yy (RM'000)	Loan/ Financing Status (Please mark √ where applicable)					Reasons restructuring failed/ unmaterialised
						Debt Settled	Complied with R & R	Under legal action	Unmaterialised	Pending implementation	

**Table 2: Status of New Financing under the Small Debt Resolution Scheme**

No.	Applicant	Bumi (B)/ Non-Bumi (NB)	Year Approved	Amount Apporved (RM'000)	O/S @ dd/mm/yy (RM'000)	Loan/ Financing Status (Please mark √ where applicable)					Reasons restructuring failed/ unmaterialised
						Debt Settled	Complied with Terms	Under legal action	Unmaterialised	Pending implementation	

Note:

For cases categorised under Debt Settled and Legal Action (with director/partner/owner and company has been Adjudged Bankrupt and Wound-up, respectively) FIs have to report only in the first reporting and not in the subsequent reporting.