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BUSINESS

ABM simplifies process of applying for SME loans

By JENNE LAJIUN

jenne@newsabhahtimes.com.my

KOTA KINABALU: The Association of Banks in Malaysia (ABM) and its commercial bank members will launch a series of initiatives towards enhancing banking efficiency and customer services called 'Partner'.

ABM Executive Director, Chuah Mei Lin told reporters after a dialogue with members of Small Medium Enterprises (SMEs) at a hotel near here yesterday that the first step of 'Partner' is to streamline and simplify the processes and procedures of applications for a SME loan.

She said that SMEs will find in the package, a simple loan application form which they can use in the event the bank they wish to approach does not have its own.

She added that most commercial banks have their own application forms which could be located at their websites or at their bank branches.

The banks that have their own forms include Alliance Bank Malaysia Berhad, EON Bank Berhad, Hong Leong Bank Berhad, HSBC Bank



Chuah (right) and Abu Hassan speak to reporters after the dialogue with entrepreneurs

Malaysia Berhad, Malayan Banking Berhad (MAYBANK), OCBC Bank (Malaysia) Berhad, Public Bank Berhad, RHB Bank Berhad and Standard Chartered Bank Malaysia Berhad.

The package also provides SMEs with two checklists, the first detailing the general types of documents or information required to be submitted with any application and the second setting out the more specific documents or information required for various kinds of facilities.

"In this way, you can better anticipate supporting documents or information to be furnished for the purpose of a loan application and re-use the same if necessary," she said.

She then invited SMEs in Sabah to attend a one day seminar in conjunction with a dialogue organize by Bank Negara Malaysia (BNM) and APKP (Credit Counseling and Debt Management Agency) at Suria Sabah today.

The event will begin at 10am and patrons will be introduced to micro financing,

among others.

She added that speakers will also impart knowledge on cash flow and small debt resolution scheme.

Meanwhile, BNM director of the Corporate Communications Department, Abu Hassan Alshari Yahaya urged SMEs in Sabah to consider micro financing if they do not qualify for commercial loans.

He said that SMEs can loan between RM1,000 and RM50,000 and do not need to have a collateral for their loan application.

截至8月·微型貸款債務 約7億3600萬

■ 阿布哈山阿沙力展示在銀行張貼「微型貸款」的貼紙，旁為蔡枚玲等人。

(本报亚庇廿一日讯) 国家银行通讯总监阿布哈山阿沙力今日指出，超过6万4千个小型企业在微型贷款里从中受惠，年利率增长至25.4巴仙。

他说，截至今年8月，微型贷款的债务总额约7亿3千6百万令吉，平均每名贷款者借款1万1千令吉。

与此同时，他表示，沙巴中小型企业占全国超过4巴仙，为确保中小型企业能获得足够的资金，政府及国家银行已推介多项措施。

「此外，大马信贷局也将会协助拥有良好记录的中小型企业。」

他强调，中小型企业促进我国经济里，占据重要一环，因此，他们将尽力协助提升中小企业之表现。

对于沙巴中小型企业，他相信企业家们能够发展其业务，尤其是木材业以及服务业。

阿布哈山阿沙力是今日，在本市某酒店与马来西亚银行公会、中小型企业、Credit Guarantee Corporation Malaysia Berhad及沙巴商会进行的对话会后，召开新闻发布会上，这么表示。

另一方面，马来西亚银行公会执行



董事蔡枚玲也透露，马来西亚银行公会将会推介首期「合作伙伴」，从而支持中小型企业的成长及发展。

她表示，共有14间商业银行，即9间本地银行以及5间国际银行参与该计划。

「根据合作伙伴计划，所有参与的银行将会跟从同样的时间表，立即处理申请贷款。」

她也说，马来西亚银行公会将于明日(本月22日)，在曙光购物商场展开「中小型企业研讨会」，开放予本州中小型企业企业家以及商家参与。

「研讨会将会采用多种语言进行，便于民众了解；因此，早上环节(从早上10时至中午12时30分)的媒介语为英语，下午环节(从下午2时至傍晚5时30分)的媒介语为华语及国语。」

欲知详情者，请浏览马来西亚银行公会网站(www.abm.org.my)，或拨打热线1-300-88-9980(星期一至星期五，早上9时至下午5时30分)，询问详情。