

PKS: ABM perkenal borang seragam

KUCHING 20 Okt. – Persatuan Bank-Bank Malaysia (ABM) dijangka melaksanakan inisiatif untuk menyelaraskan dan memudahkan permohonan pinjaman perusahaan kecil dan sederhana (PKS) di 14 bank mulai 1 November, kata Pengarah Eksekutifnya, Chuan Mei Lin.

Beliau berkata, fasa pertama dalam siri inisiatif yang dikenali sebagai 'Partner' dilancarkan sebagai respons terhadap seminar dan dialog PKS dan organisasi PKS baru-baru ini.

"Banyak PKS mengadu mengenai kelewatan dalam mendapatkan kelulusan pinjaman. Inisiatif ini bertujuan menjadikan industri itu komited untuk memproses permohonan dalam tempoh dua hingga tiga bulan, bergantung kepada jenis perniagaan," katanya pada sidang media selepas sesi dialog dengan PKS, bank, dewan perniagaan dan persatuan perdagangan, anjuran ABM dan Bank Negara Malaysia (BNM).

Beliau berkata, borang mudah itu adalah untuk pinjaman 'bersih' atau pinjaman tidak bercagar, yang tidak tertakluk kepada kelulusan pihak berkuasa, pihak ketiga atau dikenakan syarat khusus lain.

Selain itu, beliau berkata, ABM dan ahlinya sudah menyediakan tempoh masa yang memaklumkan kepada pemohon mengenai peringkat-peringkat dalam pemrosesan permohonan pinjaman mudah selain masa yang diambil untuk memprosesnya.

Bank-bank terbabit ialah Affin Bank Bhd., Allicance Bank Malaysia Bhd., AmBank (M) Bhd., CIMB Bank Bhd., Citibank Bank Bhd., Eon Bank Bhd., Hong Leong Bank Bhd., HSBC Bank Malaysia Bhd., Malayan Banking Bhd. (Maybank), OCBC Bank (Malaysia) Bhd., Public Bank Bhd., RHB Bank Bhd., Standard Chartered Bank Malaysia Bhd. dan United Overseas Bank (Malaysia) Bhd.

Loan applications made easier for SMEs

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KUCHING: Commercial banks have streamlined and simplified the application procedures for small and medium enterprise (SME) loans, and agreed to a common timeline to process the applications and disbursement of the loans.

Association of Banks in Malaysia executive director Chuan Mei Lin said this phase one of a series of initiatives to be launched would take effect from November.

The initiatives are introduced under the banner called "Partner" as, she said, banks not only wanted to be the financiers of SMEs but a true partner in their growth and development.

Fourteen commercial banks, which are association members, are participating in the "Partner" scheme.

"We have come up with a simple and standardised loan application form as different participating banks now have different application forms," she told reporters after the first-ever dialogue organised by the association and Bank Negara with SMEs and business bodies yesterday.

Chuah said commercial banks would provide SME applicants with two checklists, the first detailing the general types of documents and 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.



Chuan Mei Lin

However, she said, certain banks might have reasons to ask for more information or other supporting documents.

She said with the common timeline, applicants would know the stages involved in the processing of a straight-forward loan application by a bank and the time to be expected.

Chuah said for a straight-forward loan application, the bank concerned would inform the applicant within five working days whether the documents submitted were complete or not to enable the application to be processed.

Depending on the size of the loans, the bank will take between 14 and 30 days to process the application. If approved, a letter of offer will be issued to the applicant within three working days.

Once the applicant accepts the letter of offer, perfection of loan documentation for drawdown will be ready in 14 to 21 days. The borrower can then drawdown the loan within five working days.

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