



**Kuala Lumpur & Selangor  
Indian Chamber Of Commerce & Industry**  
“CREATING OPPORTUNITIES & DEVELOPING BUSINESSES”

Key To Success

### **SKIM KREDIT MIKRO (MODAL USAHAWAN TANI)**

Bank Pertanian Malaysia has re-launched the Micro Credit Scheme under the name Modal Usahawan Tani (MUST). The criteria of this loan are as follows:

Eligibility of Applicant: A Micro Entrepreneur with an annual business turnover of less than RM250,000.00. The business/project should be agro-based or dealing with agro based products.

Age : 21 to 60 years

Financing amount: Borrower) : i. Up to RM20,000.00 (Previous or Existing  
ii. Up to RM10,000.00 (Existing active BPM depositor of at least more than a year)  
iii. Up to RM5,000.00 (Active New BPM depositor of at least 3 months)

Interest : 1.25 % per month

Guarantor : For new depositors, a guarantor who must be a close relative is required.

Interest Rebate : Cash rebate up to RM1,345.00 will be given to borrowers who settle their monthly repayments between the period of 1<sup>st</sup> to the 15<sup>th</sup> of every month (20% rebate from the total interest).

Loan processing time is less than 7 working days. The repayment schedule is appended below.

LOAN AMOUNT	LOAN PERIOD							
	6 months	12 months	18 months	24 months	30 months	36 months	42 months	48 months
3,000.00	522.00	271.00	187.00	145.00	121.00	104.00	92.00	83.00
4,000.00	696.00	361.00	250.00	194.00	161.00	139.00	123.00	111.00
5,000.00	870.00	451.00	312.00	242.00	201.00	173.00	154.00	139.00
6,000.00	1,044.00	542.00	374.00	291.00	241.00	208.00	184.00	167.00
7,000.00	1,218.00	632.00	437.00	339.00	281.00	243.00	215.00	195.00
8,000.00	1,392.00	722.00	499.00	388.00	321.00	277.00	246.00	223.00
9,000.00	1,566.00	812.00	561.00	436.00	362.00	312.00	277.00	250.00
10,000.00	1,740.00	903.00	624.00	485.00	402.00	347.00	307.00	278.00
11,000.00	1,914.00	993.00	686.00	533.00	442.00	381.00	338.00	306.00
12,000.00	2,088.00	1,083.00	749.00	582.00	482.00	416.00	369.00	334.00
13,000.00	2,262.00	1,173.00	811.00	630.00	522.00	451.00	400.00	362.00
14,000.00	2,436.00	1,264.00	873.00	679.00	563.00	485.00	430.00	390.00
15,000.00	2,611.00	1,354.00	936.00	727.00	603.00	520.00	461.00	417.00
16,000.00	2,785.00	1,444.00	998.00	776.00	643.00	555.00	492.00	445.00
17,000.00	2,959.00	1,534.00	1,061.00	824.00	683.00	589.00	523.00	473.00
18,000.00	3,133.00	1,625.00	1,123.00	873.00	723.00	624.00	553.00	501.00
19,000.00	3,307.00	1,715.00	1,185.00	921.00	763.00	659.00	584.00	529.00
20,000.00	3,481.00	1,805.00	1,248.00	970.00	804.00	693.00	615.00	557.00

Documents required when applying:

- ❖ A copy of the applicant and spouse's identification card;
- ❖ A copy of the business registration/license;
- ❖ A copy of the business/project premises tenancy agreement (if renting);
- ❖ A copy of the premises/project site ownership documentation (if own);
- ❖ Latest 3 months salary slip and job confirmation for applicant with steady income;
- ❖ Business sales and purchase records;
- ❖ Latest 3 month utility bills (water/electricity); and
- ❖ Bank statements.

This loan scheme is of a continuous nature whereby Bank Pertanian Malaysia will continue to finance the projects or business if the borrower maintains a good repayment record.

Members are urged to make full use of this opportunity to develop their businesses. For further inquiries members can contact Bank Pertanian Malaysia at Tel No: 03-9056 5700/9056 5900 or log on to the Bank Pertanian Malaysia website at [www.bpm.com.my](http://www.bpm.com.my).

Thank you.