

# MIDF Group

Investment Banking • Development Finance • Asset Management • Mezzanine Financing



#### Eligibilities

- Companies incorporated under the Company Act 1965;
- At least 51% equity held by Malaysians;
- Possess valid manufacturing/business license; and
- In operation for at least 2 years.

4% p.a. on yearly  
reducing balances

Automation  
financing up to  
10 years

Financing up to  
90% of  
Automation costs

## SOFT LOAN SCHEME FOR AUTOMATION AND MODERNISATION

**Be ahead of your competitors by upgrading and automating your production line!**

At MIDF, we provide financial assistance for manufacturers to upgrade and automate their production lines at low cost. MIDF also provides a comprehensive financial advisory and services from investment banking, development finance, asset management and mezzanine financing.



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## MIDF GOVERNMENT FINANCIAL ASSISTANCE PROGRAMMES (SLSAM)

BASIC QUALIFICATION CRITERIA	
<ul style="list-style-type: none"> <li>Domestic based Manufacturing companies with at least 51% of shares owned by Malaysian.</li> <li>In operation for at least 2 years.</li> </ul>	
FINANCING AMOUNT	
<ul style="list-style-type: none"> <li>Up to RM20 million per application</li> </ul>	
APPLICANT'S ELIGIBILITY	INTEREST / PROFIT RATES
a) Small & Medium Enterprise (SMEs)* b) Non-SMEs	4% p.a on yearly reducing balances 5% p.a on yearly reducing balances
TYPE OF FINANCING	FINANCING TENURE
a) Industrial Land & Building/ Factory/ Commercial Property/ Shop-lot b) Machinery/ Equipment/Commercial Vehicles including:- i. Legal fees for legal documentation prepared for financing facilities provided by MIDF excluding stamping fees, disbursement fees, adjudication fees and others costs. (Applicable to SMEs only) ii. consultancy fees for projects undertaken by companies for the purpose of business operations related to automation (reimbursable upon automation & modernization being undertaken within the specified time-from the report of the agreement date) – Applicable to SMEs only c) IT Equipment / Hardware / Software d) Purchase Revolving Credit & Sales Revolving Credit e) Factoring Facility f) Term Financing (For purchase of Stock & Consumables)	Up to 25 years including grace period up to 2 years.  <b>Up to 10 years (including 3 years grace period)</b>  Up to 4 years including grace period up to 1 year. Up to 150 days for each drawdown including an option to rollover for a period not exceeding 60 days for eligible borrowers. Up to 180 days for each drawdown. (Eligible for vendors/suppliers of goods and services to the government and government linked companies) Up to 3 years including grace period up to 6 months
TYPE OF FINANCING	MARGIN OF FINANCING
a) Industrial land & building/factory/ commercial property/shop-lot/ machinery/ equipment/ IT equipment/ Hardware/ software / Commercial Vehicles including:- i. Legal fees for legal documentation prepared for financing facilities provided by MIDF excluding stamping fees, disbursement fees, adjudication fees and others costs. (Applicable to SMEs only) ii. consultancy fees for projects undertaken by companies for the purpose of business operations related to automation (reimbursable upon automation & modernization being undertaken within the specified time-from the report of the agreement date) – Applicable to SMEs only b) Used/ Reconditioned Machinery/ Equipment / Commercial Vehicles not more than 5 years old. c) Purchase Revolving Credit d) Sales Revolving Credit & Factoring e) Term Working Capital	Up to 90%           Up to 65%  Up to 100%  Up to 80%  Up to 90%

\*Definition of SME for Manufacturing sector: Annual sales turnover not exceeding RM50 million OR full-time employees not exceeding 200.

**NOTE:** Applications for the above Government Financial Assistance Programmes should meet the stipulated eligible criteria and are subject to the consideration and approval of MIDF. In addition we state that this letter nor the above tabulation shall not be construed to deem that MIDF has given pre-approval for any application.