



No.	Question	Answer
1	What is Program Dana Pembiayaan Agromakanan Keluarga Malaysia (DPAKM)?	Program Dana Pembiayaan Agromakanan Keluarga Malaysia (DPAKM), is a 'Program Financing' that offers financing facility to Small Medium Enterprise (SME) entrepreneurs and producers of chicken, ruminants, and vegetable crops. with a total financing amount of up to RM5.0 million.
2	Who is eligible to apply for financing under this program?	<ul style="list-style-type: none"> • Business related to the production poultry, cattle and goats, vegetables, and others within scope only. • Sdn. Bhd., Sole Proprietor, Partnership/ Limited Liability Partnership (LLP) from all sectors with at least 51% shares held and ultimately controlled by Malaysian citizens. Excludes: <ul style="list-style-type: none"> a) Entities that are public-listed on the main board; and b) Subsidiaries of: <ul style="list-style-type: none"> • Public-Listed Companies on the Main Board; • Government-Linked Companies (GLC); • <i>Syarikat Menteri Kewangan Diperbadankan (MKD)</i> and • State-owned enterprise • Aged between 18 years old (at the time of application) until 70 years old (at the maturity of financing). • Not declared as bankrupt and has no legal action that allows for bankruptcy action. • Business activities must be Shariah compliant.
3	How can I apply for financing?	Financing applications can be made at any Agrobank branch near to applicant's business location.
4	What is the scope of financing under Program DPAKM?	<p>The scope of financing is subject to the fund allocations and targeted sectors.</p> <p>To finance CAPEX and OPEX of activities along the agro-food value chain and other scope approved and advised by MAFI from time to time.</p>
5	What is the duration of financing under this program?	Up to a total of 102 months including any Moratorium and/or grace period granted.
6	What types of financing products are offered under the Program?	<p>i. Working Capital Financing-<i>i</i> (MK-<i>i</i>)</p> <p>To provide for operating expenses but not limited to costs for the purchase of seeds, fertilizers, maintenance, and system utilities, employee salaries, overhead costs and others related to farm operations.</p>



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		<p>ii. . Term Financing-<i>i</i> (TF-<i>i</i>)</p> <p>To provide capital expenditure but not limited to input to costs for the purchase of seeds, fertilizers, technological equipment, procurement of materials for the related industries within the scope of this program.</p> <p>iii. Agro Cash Line-<i>i</i></p> <p>An overdraft facility to finance industry based on the industries within the scope of this program.</p> <p>iv. Tradeline</p> <p>The products offered under Agrobank's trade finance.</p>
7	What is the profit rate charged to the customer?	<p>i. Term Financing-<i>i</i></p> <ul style="list-style-type: none"> Up to 0% based on monthly balance and moratorium in the first 6 months. Up to 3.0% based on monthly balance for the 7th month and beyond. <p>ii. MK-<i>i</i> / Agro Cashline-<i>i</i> / Tradeline</p> <ul style="list-style-type: none"> Up to 3.0% throughout the financing tenure
8	How will the financing amount be disbursed?	<p>Working Capital</p> <ul style="list-style-type: none"> Disbursement will be made directly to the customer and where relevant, disbursement will be made to suppliers upon presentation of the documentary evidence by the applicant which is acceptable to the Bank. Arrears are regularized/ paid-off at point of disbursement of the financing. Arrears that are regularized/ paid-off must be supported with evidence/ receipt of payment. <p>CAPEX</p> <ul style="list-style-type: none"> Disbursement will be made to suppliers upon presentation of the documentary evidence by the applicant acceptable to the Bank. Progressive disbursement based on percentage of completion. Reimbursement of the facility is allowed subject to submission of documentary evidence and/ or proof of payment such as invoice, receipt, bank statement acceptable to the Bank.
9	What is the financing limit that can be applied for?	Up to RM5,000,000.00 (each customer/group)
10	What is the financing margin?	Financing Margin is 90% of the total cost. Other related costs e.g., takaful, stamp duty, etc., shall be borne by customers.



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FREQUENTLY ASKED QUESTIONS

**PROGRAM DANA PEMBIAYAAN AGROMAKANAN KELUARGA
MALAYSIA**

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11	What documents are required for the purpose of application?	<p>Completed financing facility application form.</p> <ul style="list-style-type: none"> • Copy of identity card of the applicant and joint applicant (for joint application). • Bank saving accounts statement or business sales record for the last 6 months. • Copy of business registration or business license for business involving permanent premises. • Other supporting documents required under the program.
12	How should the payment of this financing facility be done?	<p>Monthly instalments through any of the following channels;</p> <ul style="list-style-type: none"> • Standing Instruction (SI); • Cash Deposit (CDM); • Online transfer (automated teller machine (ATM) or via internet banking; • Through the counter of Agrobank branch.
13	Where can I get more information and application forms?	<ul style="list-style-type: none"> • Agrobank Call Center at 1-300-88-2476; • Visit Agrobank's official website www.agrobank.com.my ; • Visit the nearest Agrobank branch; • Visit Agrobank's official social media Facebook, Instagram, Twitter.