



**AGRO  
BANK**

**FREQUENTLY ASKED QUESTION  
AGRO-YES 2.0**

No.	Question	Answer
1.	What is Program Agro-YES 2.0?	<p>Agro-YES 2.0 is a financing program that offers business financing facility under the Dana Pembiayaan Agromakanan Keluarga Malaysia (DPAKM) program especially to the young entrepreneur sector. The nature of businesses covered under this program are as below:</p> <ul style="list-style-type: none"> <li>• Crop production (except paddy, rice and commodities such as rubber, oil palm, tobacco, wood related, coco, kenaf and pepper)”</li> <li>• Fishery</li> <li>• Livestock business including breeding except animals protected under the wildlife act, endangered animals, wild animals and exotic animals.</li> <li>• Food industry production</li> <li>• Marketing of retail or wholesale of agricultural products</li> <li>• Support serviced related to agricultural activities</li> <li>• Agro tourism.</li> </ul>
2.	What is the objective for Program Agro-YES 2.0?	<p>This program is to support the intended agenda of strengthening the food production of the country to ensure the sustainability of food supply in the future.</p>
3.	Who is eligible to apply for financing under this program ?	<ul style="list-style-type: none"> <li>• A business entity registered with Suruhanjaya Syarikat Malaysia (SSM) either Sdn. Bhd, Sole Proprietor, Partnership / Limited Liability Partnership (LLP) with at least 51% shares held and ultimately controlled by Malaysian citizens.</li> </ul> <p><b>Excludes:</b></p> <ol style="list-style-type: none"> <li>a) Entities that are public-listed on the Main Doard; and</li> <li>b) Subsidiaries of: <ul style="list-style-type: none"> <li>○ Public-Listed Companies on the Main Board;</li> <li>○ Government-Linked Companies (GLC);</li> <li>○ <i>Syarikat Menteri Kewangan Diperbadankan (MKD)</i> and</li> <li>○ State-owned enterprise</li> </ul> </li> </ol> <ul style="list-style-type: none"> <li>• The Owner/partners/directors/shareholders must be between 18 years old up to the age of 40 years old at the time of application ; or 1 (one) of the partners / director’s age is between 18 – 40 years old during application.</li> <li>• The business must be operating for at least 12 months from date of application;</li> <li>• Non-individual with less than 12 months involvement in agriculture are eligible under this program through a contract farming model with an anchor company involved.</li> <li>• Individual with less than 12 months involvement in agriculture need to register with Suruhanjaya Syarikat Malaysia (SSM) to be entitled for this financing under contract farming model with an anchor company involved (if applicable).</li> <li>• Business activities must be Shariah compliant.</li> </ul>



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		<ul style="list-style-type: none"> <li>The company/corporate guarantor is not declared as wound up/in liquidation/under receivership and director/individual guarantor are not a bankrupt and there is no on-going legal action that allows for winding up/bankruptcy.</li> </ul>
4.	How can I apply for financing?	Financing applications, advisable can be made at any Agrobank branch near to the applicant's business location.
5.	What is the scope of financing under Program Agro-YES 2.0 ?	To finance CAPEX and OPEX of activities along the agro-food value chain.
6.	What is the duration of financing facility under this program?	<p><b>Term Financing - i</b> : Up to 102 months including of 6 months moratorium period.</p> <p><b>Working Capital Financing - i</b> : Subject to the product's financing tenure.</p>
7.	What is the financing limit that can be applied for? *Subject to the terms and conditions	RM50,000 (minimum) until RM500,000* (maximum) per applicant.
8.	What types of financing products are offered under the Program?	<p><b>Term Financing - i</b></p> <ul style="list-style-type: none"> <li>To provide capital expenditure but not limited to purchase of technological equipment and procurement of materials for the industries within the scope of this program.</li> </ul> <p><b>Working Capital Financing - i</b></p> <ul style="list-style-type: none"> <li>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.</li> </ul>
9.	What is the profit rate (effective profit rate) charged to the customer? *Subject to the terms and conditions	<p><b>Term Financing - i</b></p> <ul style="list-style-type: none"> <li>0%* for the first 6 months (moratorium)</li> <li>3.0%* per annum calculated on monthly rests.</li> </ul> <p><b>Working Capital Financing- i</b></p> <p>3.0%* per annum on the balance of the financing.</p>
10.	How will the disbursement be made?	<p><b>OPEX</b></p> <ul style="list-style-type: none"> <li>Arrears are regularised/paid off at point of disbursement of the financing. Arrears that are regularised/paid-off must be supported with evidence/receipt of payment.</li> <li>Disbursement will be using utilization notice only directly to the customer's account with the bank and, where relevant, disbursement will be made to suppliers upon presentation of the documentary evidence acceptable to the Bank.</li> </ul> <p><b>CAPEX</b></p> <ul style="list-style-type: none"> <li>Disbursement will be made to suppliers upon presentation of the documentary evidence acceptable to the Bank.</li> </ul>



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		<ul style="list-style-type: none"> <li>Progressive disbursement based on percentage of completion and will be supported with site visit report.</li> <li>Reimbursement of the facility is allowed subject to documentary evidence and/or proof of payment such as invoice, receipt, bank statement acceptable to the Bank.</li> <li>Arrears are regularised/ paid off at point of disbursement of the financing. Arrears that are regularised/ paid-off must be supported with evidence/receipt of payment.</li> </ul>
11.	What is the financing margin?	<ul style="list-style-type: none"> <li>For CAPEX, 90% of the total cost. Other related costs e.g., takaful, stamp duty, etc., shall be borne by the customer</li> <li>5% for Takaful, stamp duty, legal fee and first year guarantee fees.</li> </ul>
12.	What documents are required for the purpose of the application?	<p><b>For Sendirian Berhad</b></p> <ul style="list-style-type: none"> <li>Audited accounts not exceeding twenty-one (21) months from application date; and</li> <li>Management accounts not exceeding nine (9) months from application date; or</li> <li>Summary of latest 6 months Bank statements from financing application date (2 months from financing application date is acceptable).</li> </ul> <p><b>For Sole Proprietor / Partnership</b></p> <ul style="list-style-type: none"> <li>Summary of latest 6 months Bank statements (with all Banks) from the financing application date (2 months from financing application date is acceptable); and</li> <li>Management accounts not exceeding nine (9) months from application date; or</li> <li>Tax submission (Form B/Form J)</li> </ul>
13.	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"> <li>Standing Instruction (SI);</li> <li>Cash Deposit (CDM);</li> <li>Online transfer (automated teller machine (ATM) or via internet banking;</li> <li>Over the counter of Agrobank branch.</li> </ul>
14.	Where can I get more information and application forms?	<ul style="list-style-type: none"> <li>Agrobank Call Center at 1-300-88-2476;</li> <li>Visit Agrobank's official website <a href="http://www.agrobank.com.my">www.agrobank.com.my</a> ;</li> <li>Visit the nearest Agrobank branch;</li> <li>Visit Agrobank's official social media i.e. Facebook, Instagram, Twitter.</li> </ul>