



No.	Question	Answer
1.	What is the BERNAS PP Programme?	The BERNAS PP Programme is an initiative by the Bank to Offer working capital financing to service providers under BERNAS supervision. This help manage crop management and planting operations for farmers who supply rice to BERNAS.
2.	What are the eligibility criteria to apply for this financing?	<ul style="list-style-type: none"> i. Malaysian citizen ii. Age between 18 years old (during application) up to 60 years old (end of financing tenure) iii. Companies are registered under the Companies Commission of Malaysia (Suruhanjaya Syarikat Malaysia (SSM)) iv. Service Provider must be registered under BERNAS v. The service provider which are managed by agencies as below: <ul style="list-style-type: none"> a) Lembaga Kemajuan Pertanian Muda (MADA) b) Lembaga Kemajuan Pertanian Kemubu (KADA) c) Kawasan Pembangunan Pertanian Bersepadu (IADA): <ul style="list-style-type: none"> • Barat Laut Selangor • Pulau Pinang • Ketara • Seberang Perak
3.	How can the financing application be made?	Applicant are advised to submit their financing applications at the nearest Agrobank branch to their business location.
4.	What types of financing products are offered?	<p>Working Capital Financing-i (WCF-i)</p> <ul style="list-style-type: none"> • Working Capital Financing-I (WCF-i) is a financing facility for working capital through the use of revolving credit and based on Shariah principle of Tawarruq.
5.	What are the financing limits for this facility?	<p>Maximum : RM 500,000</p> <p>Minimum : RM 50,000</p> <ul style="list-style-type: none"> • Subject to the area of the cultivated paddy field, which is at a rate of RM3,500 per hectare. • Maximum RM500,000.00 for each Service Provider by standalone exposure.
6.	What are the documents required for this programme?	<ul style="list-style-type: none"> i. Letter Offer as Registered Service Provider from BERNAS; ii. BERNAS confirmation letter for details of the total operating area or any related document requests by the Bank from time to time; iii. The latest six (6) months' bank statement (from all active bank account) from the date of the financing application (2 months from the date financing application is received); iv. For Sdn Bhd companies, it is required to submit audited accounts not exceeding 21 months from the date of application.

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7.	What is the profit rate for the financing facility?	4% per annum, calculated on the monthly balance.
8.	What is the scope of financing offered under this programme?	Working capital financing for paddy planting operations and yield management covering ites such as: <ol style="list-style-type: none"> i. Purchase of seeds ii. Purchase of fertilizers, pesticides, and labour cost for field maintenance; iii. Cost of field preparation for paddy planting, including land preparation and machinery use; iv. Cost related to harvesting and delivery of produce to BERNAS Rice Mill; v. Management fees to Service Providers offering paddy field operational management services.
9.	What is the duration of the financing facility under this programme?	Not exceeding 60 months (5 Years)
10.	Are there any fees and other costs charged to customers in relation to this financing facility?	Fees and costs involved in completing the financing documents such as credit takaful contributions and stamp duty are borne by the customer. For the above purposes, the customer is allowed to make payment through the financing facility funds during the financing facility withdrawal process.
11.	Is a collateral required?	No collateral is required by the Bank.
12.	How is the financing method channeled?	<ol style="list-style-type: none"> i. Through the assignment of proceeds letter (Irrevocable Letter), the payment from the sale of paddy must be channeled to Agrobank via the Customer's Escrow Account (through a Letter of Authority from the Customer to Agrobank). ii. For the purpose of debiting the Escrow Account for financing payments and disbursing the net proceeds (after deducting financing payments) to the customer's Current Account Saving Account (CASA), this falls under the authority of the appointed Branch Manager or Relief Branch Manager.
13.	Where can I get more information for this programme?	<p>Applicants can get more information by contact the Bank through the following mediums:</p> <ul style="list-style-type: none"> • Agrobank Call Center at 1-300-88-2476; • Visit the official Agrobank website www.agrobank.com.my; • Visit the nearest Agrobank branch; • Visit Agrobank's official social media, namely Facebook, Instagram, Twitter.
14.	Where can I get the application form for this programme?	<p>Applicants can get the application form by contact the Bank through the following mediums:</p> <ul style="list-style-type: none"> • Visit the official Agrobank website www.agrobank.com.my; • Visit the nearest Agrobank branch.



Bank Pertanian Malaysia Berhad (200801010522 (811810-U))



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15.	Where should the payment for this financing facility be made?	The payment for this financing facility can be made through any of the following channels; <ul style="list-style-type: none">• Cash Deposit Machine (CDM);• Automated Teller Machine (ATM) or through internet banking (via transfer);• Over the counter of any Agrobank branches.

Effective Date : January 2025



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