



## Business Installment Loan Program

Business Installment Loan Program	
<b>Eligibility</b>	MSMEs/ Self Employed
<b>Business operation</b>	NOT less than THREE years of operation (≥ 3 years)
<b>Currency</b>	USD/KHR
<b>Security Arrangement (Purely CGCC guarantor)</b>	70% for Service sector and non-priority sectors 80% for Agriculture and Industry sectors
<b>Maximum Loan size</b>	Up to USD300K
<b>Interest Rate (p.m.)</b>	From 1.16%
<b>Tenure</b>	Up to 5 years
<b>Processing Fee</b>	Up to 1.5% of the total loan approval limit
<b>Payment Mode</b>	Flexible
<b>Priority and Non-Priority Sector</b>	<b>Priority Sector</b>
	Agriculture <ul style="list-style-type: none"> <li>▪ Growing and cultivation of crops</li> <li>▪ Livestock farming</li> <li>▪ Aquaculture</li> </ul>
	Industry <ul style="list-style-type: none"> <li>▪ Agro-processing</li> <li>▪ Food manufacturing and processing</li> <li>▪ Manufacturing of local consumable goods</li> <li>▪ Waste recycling</li> <li>▪ Production of goods for the tourism sector</li> <li>▪ Manufacturing of finished products, spare parts, assembling parts</li> <li>▪ Manufacturing of pharmaceutical products, medical equipment/product</li> </ul>
	Service <ul style="list-style-type: none"> <li>▪ Digital and ICT which include R&amp;D or the supply chain based services</li> <li>▪ Tourism (hotel, guesthouse, restaurant, &amp; travel)</li> <li>▪ Transportation and logistics</li> <li>▪ Education (vocational training and soft skill training include digital)</li> </ul>
	<b>Non-Priority Sector</b>
Any sectors that are not mentioned in the list above are not Priority Sectors but are still eligible for the program.	
*Other Terms and Conditions and processes follow the existing Credit Policy.	