

LoanCondition 贷款条件 PDF转换可能丢失图片或格式，建议  
阅读原文

[https://www.100test.com/kao\\_ti2020/271/2021\\_2022\\_LoanCondition\\_c92\\_271622.htm](https://www.100test.com/kao_ti2020/271/2021_2022_LoanCondition_c92_271622.htm)

Enterprises and undertaking units or other economic organizations which operate in the independent accounting system and have been verified and approved for registration by industrial and commercial administration organizations (or governing organizations) can apply for the fixed assets project loan to ICBC, given that the following conditions are met: 经工商行政管理机关（或主管机关）核准登记，实行独立核算的企业法人、事业法人和其他经济组织，均可以作为借款人向中国工商银行申请固定资产项目贷款。但首先应具备以下条件： 1. Basic accounts or general deposit accounts are opened in ICBC. As for the regions where the loan certificate management is carried out, the borrower needs to present the loan certificate verified and issued by the Peoples Bank. in case of application for the foreign exchange fixed assets loan, the import certification or registration documents are also needed. 2. Applicants shall have good credit, strong repayment capability and improved management system and the proportion of outward equity investments shall conform to States related regulations. 3. Applicants shall be able to provide legal and valid guarantee. Meanwhile, the fixed assets investment project for which the expected loan is used shall meet the following conditions: (1) In accordance with national industrial policy, loan policy and ICBCs loan orientation. (2) Having a certain proportion of capital in cash as defined by the State. (3) As

for the projects to be examined and approved by related governmental departments, the approval documents shall be offered.

1. 在中国工商银行考虑基本帐户或一般存款帐户。实行贷款证管理的地区，须持有人民银行颁发的贷款证；申请外汇固定资产贷款，须持有进口证明或登记文件。

2. 信用状况好，偿债能力强，管理制度完善，对外权益性投资比例符合国家有关规定。

3. 能够提供合法有效的担保。同时，拟使用贷款的固定资产投资项目必须具备以下条件：

- (1) 符合国家产业政策、信贷政策和中国工商银行贷款投向。
- (2) 具有国家规定比例的资本金。
- (3) 需要政府有关部门审批的项目，须持有批准文件。

100Test 下载频道开通，各类考试题目直接下载。详细请访问 [www.100test.com](http://www.100test.com)