

Loa rocedure 银行贷款程序 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\\_Loa\\_rocedu\\_c92\\_271623.htm](https://www.100test.com/kao_ti2020/271/2021_2022_Loa_rocedu_c92_271623.htm) Acceptance All ICBCs county- and district-level sub-branches handling loan business and their corporate business departments (or marketing departments equivalent to corporate business departments) can accept application of borrowers for fixed assets loan. Generally, it is the clients bank of deposit that will accept and primarily review application of the client and submit preliminary opinions on the accepted loan.

一、受理 中国工商银行办理贷款业务的县、区支行及其以上机构的公司业务部门（或相当于公司业务部门的市场营销部门）均可受理借款人固定资产贷款申请。客户的申请一般由客户的开户行受理和初审，并由该行对受理的贷款提出初步意见。

II. Primary auditing Main contents reviewed at the primary review stage of fixed assets loan: subordinate banks application report. document of approval to the project. proprietors letter of application for loan. recent statements of borrowers. and project loan conditions.

二、初审 固定资产贷款初审阶段主要审查内容是：下级行申请报告；项目批准文件；业主借款申请；借款人近期报表情况；项目贷款条件。

III. Appraisal The loan project appraisal is generally organized and implemented by ICBCs credit appraisal departments. They will make a comprehensive and systematic appraisal on the loan as required by loans tri-nature principle, so as to provide an impersonal, impartial and accurate basis for loan decision-making by combining quantitative analysis with qualitative analysis. For that who needs the

head office corporate business department to issue a letter of conditional commitment, the corporate business department should submit to the credit appraisal department for appraisal at the same time when issuing the letter of conditional loan commitment. for that who does not need the corporate business department to issue the letter of conditional commitment, the head office credit management department should submit to the credit appraisal department for appraisal.

三、评估 贷款项目的评估一般由中国工商银行信贷评估部门组织进行。根据贷款“三性”原则要求，运用定量与定性相结合的方法，对贷款进行全面和系统的评价，为贷款决策提供客观、公正和准确的依据。对需由总行公司业务部出具有条件承诺函的，公司业务部在出具有条件贷款承诺函的同时提交信贷评估部评估，不需要公司业务部出具有条件承诺函的，由总行信贷管理部提交信贷评估部评估。

1. Basis of loan project appraisal:(1) National industrial and overall arrangement policies, fiscal and tax policy, industrial development program, design standards and parameters for national amp. parameters of ICBC.(3) Documents of approval to establishment of project issued by administrative governing departments, project feasibility study report, and governing departments demonstrative opinions.(4) Materials relating to production and operation of the borrower.(5) Central and local governments regulations and provisions relating to municipal construction layout, environmental protection, fire control, security amp. industrial feasibility study.(3) It accords with credit management provisions of PBOC and ICBC, and appraisal parameters of ICBC.(4) The borrowers major financial

indicators, sources and proportions of project capital accord with provisions of the state and ICBC.

2. 评估应具备的基本条件(1) 符合国家产业、产品布局和投资项目审批程序，可行性研究经权威部门论证；(2) 符合国家产业布局政策、财政税收政策、行业发展规划以及国家和行业的可行性研究设计标准和参数；(3) 符合人民银行和中国工商银行信贷管理规定、中国工商银行评估参数；(4) 借款人的主要财务指标、项目资本金来源及比例符合国家和中国工商银行规定；(5) Having the following basic data:

- a. The borrowers business license, articles of corporation, loan certificate, and letter of application for loan.
- b. The borrower (promoter)s original of recent three years audited report and attached balance sheets, income statements and cash flow statements and their notes.
- c. The borrowers current liabilities checklist and credit standing.
- d. Official and written reply to establishment of project issued by governing departments, project feasibility study report, official and written reply to project issued by environment protection departments and other governing departments, and demonstrative conclusions of authoritative departments.
- e. Analytic data on market supply and demand, product price and industry status.
- f. Documentary evidence for sources of project construction fund.
- g. Schedule of project construction and fund using plan.
- h. Mode and plan of loan repayment, and the borrowers expected cash flow data during the period of project construction and loan repayment.
- i. Loan guarantee intent or commitment, guarantors business license, financial statements, contingent liability status, and explanations to status of collateral (pledged goods). The borrowers

business license, articles of corporation, loan certificate (card), and letter of application for loan.j. Legal letter issued by equivalent legal affairs departments. (5) 具备以下基本资料： a. 借款人营业执照，公司章程，贷款证，借款申请书。 b. 借款人（出资人）最近三年的审计报告原件及随审计报告附送的资产负债表、损益表和现金流量表及其报表附注。 c. 借款人现有负债清单及信用状况。 d. 有权部门对项目立项的批复，项目可研报告、环保部门及其他有权部门对项目的批复文件，权威部门论证结论e. 市场供求、产品价格、行业状况分析资料。 f. 项目建设资金来源证明文件。 g. 项目建设进度表，资金使用计划。 h. 贷款偿还方式及计划，借款人在项目建设期及贷款偿还期内现金流量预测材料。 i. 贷款担保意向或承诺，担保人营业执照、财务报表、或有负债状况，抵押（质押）物的情况说明。借款人营业执照、公司章程、贷款证（卡）、借款申请书。 j. 同级别法律事务部门出具的法律意见书。 3. Scope of appraisal Any projects applying for no less than RMB 5 million fixed assets loan or no less than \$1 million foreign exchange loan from ICBC should be appraised. any Samp. advisory department should conscientiously review the appraisal report, and submit to the credit management department and the credit policy committee in the form of departmental documents. the credit management department will checkup and approve the loan according to the appraisal report and other data.四、 审查审批 项目贷款评估报告完成后，评估咨询部门要认真审查评估报告,并以部门文件的形式提交信贷管理部门和信贷政策委员会；信贷管理部门依据评估报告等资料进行贷款的审查审批。 V. Joint assessment It

means a project loan needing to follow a special loan procedure of relevant departments synchronous appraise and review on the credit business that should be considered by the credit approval centers credit review meeting & credit policy committee and approved by head office leaders after relevant head office business departments respectively bring forward and submit primary review, appraisal, review and credit opinions according to prevailing assessment procedures. In principle, the credit businesses applicable for joint assessment are limited to the following several categories: 1. Strong time-effective credit business applied by 300 key and high quality clients, which are determined by head office. 2. Infrastructure projects with good market potential and severe competition. 3. Syndicate credit projects which have been organized to appraise by syndicate leading banks and our bank has participated in as a participating bank. 4. Strong time-effective bidding projects. 5. Credit business on which the head office leaders think it necessary to make joint assessment. The credit projects applicable for joint assessment are RMB1 billion or above in principle.

### 五、联合评审

联合评审是指对按现行评审程序需要总行相关业务部门分别提出初审、评估、审查和信贷意见，再报信贷审批中心信贷审查会议和信贷政策委员会审议、总行领导审批的信贷业务，实行有关业务部门同步评估与审查的一种特殊贷款程序的项目贷款。实行联合评审的信贷业务原则上限于以下几类1、总行确定的300户重点优质客户申请的时效性较强的信贷业务；2、市场前景好、竞争激烈的基础设施项目；3、银团牵头行已组织评估，我行以参与行身份参加的银团贷款项目；4、

时效性强的投标项目；5、总行领导认为需要联合评审的信贷业务。实行联合评审的信贷项目原则上在10亿元以上。

VI. Granting loan

The handling bank should sign a written loan contract with the borrower before granting the loan. The loan contract should be negotiated and signed between the handling bank and the borrower. Before signing the contract, the borrower should make the following commitments:

1. Use uniform loan contract wordings of ICBC.
2. Provide valid and effective guarantee, and handle or urge the guarantor to handle registration or notarization procedures as required.
3. Grant ICBC to participate in bidding for project equipment and engineering and etc..
4. Guarantee provided to any a third party if any before paying off all the ICBC loans should acquire agreement of ICBC.
5. Combination, split, joint venturing, remolding with the stock system and other property right changes or contract, lease and other operating mode changes occurring during the period of loan contract performance if any should acquire agreement of ICBC in advance, and be implemented only after having settled loan liabilities and provided relevant guarantee.

六、发放贷款

贷款发放前，经办行与借款人订立书面借款合同。借款合同由经办行与借款人协商订立。在签订合同之前，借款人应当承诺以下要求：

1. 使用中国工商银行统一的借款合同文本；
2. 提供合法有效的担保，并根据需要办理或督促担保人办理登记或公证手续；
3. 准予中国工商银行参与项目设备和工程招标等工作；
4. 在还清中国工商银行的全部借款之前，向第三人提供担保的，应事先征得中国工商银行同意；
5. 借款合同履行期间，发生合并、分立、合资、股份制改

造等产权变更或承包、租赁等经营方式改变的，应事先征得中国工商银行同意，并在落实贷款债务和提供相应担保后方可实施。 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)