



银行金融服务介绍

Introduction of Bank Finance Services

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始于1908 您的财富管理银行

上海市全力防控疫情支持服务企业平稳健康发展的若干政策措施（金融服务） Support to Enterprises during NCP Prevention & Control（Financial Aspect）

多途径为企业提供低成本资金支持，鼓励金融机构加大对抗击疫情和受疫情影响较大行业及中小微企业的信贷投放，疫情防控期间相关贷款利率参照同期贷款市场报价利率(LPR)至少减**25个基点**。

Diversified channels to offer financial support for enterprises

- ✓ 25 base points lower than the Loan Prime Rate (LPR) in the same period

对流动资金困难的企业**不抽贷、不断贷、不压贷**，对受疫情影响较大行业通过**变更还款安排、延长还款期限、无还本续贷**等方式，对到期还款困难企业予以支持，加快建立**线上续贷机制**。

Bigger support to enterprises that have liquidity difficulties

- ✓ increase credit and loan support to enterprises from the hardest-hit industries
- ✓ modifying repayment schedule, extending repayment period and renewing loans without principal repaid
- ✓ Online loan renewal mechanism will be established.

加强融资担保支持，**2020年新增政策性融资担保贷款比上年度增加30亿元以上**，对新申请中小微企业贷款的融资担保费率降至**0.5%/年**。

Stronger support for financing guarantee

- ✓ financing guarantee loans added in 2020 will increase by more than **3 billion RMB**
- ✓ new loan applications from micro, small and medium-sized enterprise is to be reduced to 0.5% per year.

针对政策的相关解读与措施

// The analysis of relevant policy



- ▶ 向纳入全国性疫情防控重点保障企业名单、地方性名单的企业提供利率为LPR-200（目前2.05%）专项再贷款期限1年。
- ▶ For enterprises included in the national list or local list of key safeguard enterprises for epidemic prevention and control the interest rate is LPR-200 (currently 2.05%), and the term of special re-loan is one year.

① LPR:由18家报价行完成报价后，中国人民银行授权全国银行间同业拆借中心计算得出并发布的利率，包括1年期和5年期以上两个期限档次。

Loan Prime Rate: The PBoC authorizes the National Interbank Funding Center to calculate and release the interest rates after completing the quotation by the 18 quotation banks, including two maturities of 1-year and over 5-year.

② 名单企业准入：进入名单的企业包括生产药品、口罩、防护服等防疫类产品，以及餐饮类、物流类保障民生行业；对于制造业企业也将提供优惠利率的中长期贷款。

Entrance of list: The listed enterprises should be related to production of medicines, masks, protective clothing and other epidemic prevention products, as well as catering and logistics industries; Medium-term and long-term loans will also be offered at preferential rates to manufacturing firms.



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③ 专项贷款用途：要求资金封闭使用，保障救灾、救急的生产经营活动资金需求。

Use of Special Loans: Funds shall be used to ensure the fundamental demand for production and operation activities of disaster relief and emergency rescue.

④ 发放原则：对尚未获得优惠利率贷款的名单企业，只能由1家银行发放优惠利率贷款；对于已获得超过1家银行优惠利率贷款的企业，原则上不得新增优惠利率贷款

Principle of granting: For those listed enterprises that have not obtained preferential interest rate loans, only one bank can issue preferential interest rate loans; For enterprises that have obtained more than one bank's preferential interest rate loans, in principle, new preferential interest rate loans are not allowed.



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- ▶ For enterprises included in the national list or local list of key safeguard enterprises for epidemic prevention and control the interest rate is LPR-200 (currently 2.05%), and the term of special re-loan is one year.

⑤ 存量企业:对于受到疫情影响严重的存量企业, 银行通过变更还款安排、延长还款期限无还本续贷等方式, 降低企业成本, 度过难关

Existing Enterprises: For existing enterprises that are seriously affected by the epidemic, banks will reduce the cost of enterprises and tide over the difficulties by changing repayment arrangements, extending repayment periods, and extending loans without repaying their debts and other fees.

⑥ 其他措施:银行也为恢复生产的企业提供了包括结算产品、资金服务、外汇交易等业务的线上通道, 做到零接触, 避免交叉感染。

Other measures: Banks also provide online channels for enterprises which have already resumed their production, including settlement products, capital services and foreign exchange transactions, so as to reduce the risk of infection.



我行采取的应对措施——提升服务

// Action taken by BOCOMM——Service



- ▶ 1. 专人远程指导客户线上办理业务
- ▶ Specialists from our bank are required to guide our clients to deal with their business online.

特点Factor:

1. 提供线上操作工具和渠道
Offer online tools and Apps
2. 提供24小时服务
Operate and provide service 7/24.



优势Advantage:

1. 减少人员接触以阻断传染风险
Reduce the risk of infection
2. 保持客户日常运作
Keep clients' productivity at a high speed



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- ▶ 2. 建立绿色通道快速满足疫情防控类企业的需求
- ▶ Special windows and green accesses were established to those enterprises supporting for epidemic prevention

特点Factor:

1. 线上评估抵押担保
Evaluating collateral online
2. 上门核实采集信息
Collecting information and statistics through door-to-door service
3. 线上完成签约发放
Reaching cooperation online



优势Advantage:

1. 提高效率
Raise our efficiency
2. 简化流程
Optimize and simplify process

案例

Examples



- ▶ 1. 指导客户在2小时内通过网银，线上申请完成汇款。
- ▶ We guided clients to deal with remittance application through the E-bank within 2 hours.
- ▶ 2. 在一个半小时内完成内部汇款流程。
- ▶ We completed the whole remittance process within one hour and a half.
- ▶ 3. 在24小时内完成申报、审批、发放贷款
- ▶ We completed filling, approval and granting loan within 24 hours.

Improvements:

1. 时间短 Reduced time
2. 审批流程简化 Simplified approval process
3. 客户至上 Clients orientation
4. 专业团队 Professional team



- ▶ 轻资产企业，尤其是中小企业中如教育类、在线服务类企业，他们的融资信用担保问题如何解决？
- ▶ How to solve the problem of financing credit guarantee for asset-light enterprises, especially SMEs such as education and online services enterprises?

1. 提供住宅作为抵押

Provide shareholders' estate as collateral

2. 母公司或关联公司做担保

Guarantee by parent company or related company

3. 担保基金作为担保

Credit loan by Shanghai Administration Center of Policy Financing Guarantee Fund of SMEs

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Thanks for listening!



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