|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **${bank\_name}授信审批意见通知书** | | | | | | | | | | | | | |
| 编号：${BIZ\_NUM} | | | | | | | | | | | | | |
| （${ORGNAME}）： | | | | | | | | | | | | | |
| 你行上报${PARTY\_NAME}申请${PRODUCT\_NAME}金额为${CREDIT\_AMOUNT}元的材料已收悉。经审批，同意该申请，请你行按以下规定的内容，办妥合法、有效手续： | | | | | | | | | | | | | |
| **一、借款人：** | | | | | ${PARTY\_NAME} | | | | | | | | |
| **二、授信方案：** | | | | | | | | | | | | | |
| 业务品种 | | 金额(元) | | | | 批复止期 | | | 利率不低于（%）/保证金比例不低于（%） | | | | 还款方式 |
| ${info1.PRODUCT\_NAME} | | ${info1.DETAIL\_AMT} | | | | ${info1.END\_DATE} | | | ${info1.YEAR\_RATE} | | | | ${info1.REPAYMENT\_TYPE} |
| 合计: | |  | | | |  | | |  | | | |  |
| **三、通知书有效截止日：** | | | | | ${VALID\_DATE}（批复生效之日起${info1.SX\_DAYS}天） | | | | | | | | |
| **四、担保情况：** | | | | | ${GUARANTY\_TYPE} | | | | | | | | |
| **（一）抵质押情况** | | | | | | | | | | | | | |
| 担保人名称 | | 担保方式 | | | | | 抵质押物类型 | | 评估价值（元） | | | 权利价值（元） | |
| ${info2.PARTY\_NAME} | | ${info2.COLL\_TYPE} | | | | | ${info2.SORT\_TYPE} | | ${info2.ASSESS\_VALUE} | | | ${info2.MORTGAGE\_VALUE} | |
| 其他情况 | |  | | | | | | | | | | | |
| **（二）保证人情况** | | | | | | | | | | | | | |
| 保证人名称 | | 保证人净资产（元） | | | | | | | | | 担保金额（元） | | |
| ${info3.PARTY\_NAME} | | ${info3.BZRJZC} | | | | | | | | | ${info3.SURETY\_AMT} | | |
| 其他情况 | |  | | | | | | | | |  | | |
| **（三）保证金情况** | | | | | | | | | | | | | |
| 开户人 | | | 保证金账号 | | | | | | | 保证金金额 | | | 追加金额 |
| ${info4.ACCT\_NAME} | | | ${info4.MARGIN\_ACCOUNT} | | | | | | | ${info4.ACC\_BALANCE} | | | ${info4.APPEND\_AMT} |
| 其他情况 | |  | | | | | | | | | | | |
| **五、过程意见：** | | | | | | | | | | | | | |
| 日期 | 放款前需落实条件 | | | 贷后管理要求 | | | | 操作人（机构-岗位-用户名称） | | | | | |
| ${info.PERFORMTIME} | ${info.OPINION} | | | ${info.DHGLYQ} | | | | ${info.CZR} | | | | | |

**日期：${time}**