|  |  |  |
| --- | --- | --- |
|  | **个人消费信托贷款审批表** |  |

**客户信息：**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 姓名 | &Name& | 身份证 | &Identitycard& | 业务号 | &Bid& |

**风险管理部：**

|  |  |  |  |
| --- | --- | --- | --- |
| 申请地 | 是否本地籍 | 月收入 | 月负债比例 |
| &City& | &IsLocal& | &IncomeMonth& | &MonthlyDebt& |
| 社保月缴纳基数 | 社保缴纳月数 | 公积金月缴纳基数 | 公积金缴纳月数 |
| &SocialSecurityBase& | &SocialSecurityMonth& | &ProvidentFundBase& | &ProvidentFundMonth& |
| 房贷/月 | 卡债/月 | 其他负债/月 | 卡债总额 |
| &HouseLoanPmt& | &CreditCardPmt& | &OtherDebtPmt& | &DebtPmt& |
| 审批金额 | 贷款期限 | 本次贷款月还金额 |  |
| &ExamineLoanMoney& | &LoanPeriod& | &MonthlyPmt& |  |
| 手续费率 | 月利率 | 月服务费率 |  |
| &FormalitiesRate& | &MonthlyInterestRate& | &MonthlyServiceRate& |  |

**审核流程：**

|  |  |
| --- | --- |
| 申请交单时间 | &ApplyTime& |
| 社保/公积金信息获取时间 | &SocialSecurityTime& |
| 征信报告导入时间 | &CreditTime& |
| 审核通过时间 | &ExamineTime& |

**审核意见：**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  |  |  | | --- | --- | --- | --- | |  | | | | |  |  |  |  | |