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Crediting

«Aloqabank» renders a wide spectrum of services on crediting corporate clients in national and foreign currency. Rendering service on crediting, Bank is guided by principles of maintenance of liquidity of Bank balance, maintenance of a necessary level of profitability of credit operations at preservation of a comprehensible risk level.

«Aloqabank» gives credits to the average and large enterprises of various patterns of ownership, including the enterprises with participation of the foreign capital.

The basic criterion for decision-making on granting the credit is presence at the Borrower of real sources of repayment of the credit.

Individual approach depending on structure of business deal is applied to each borrower, there is a consulting help in selection of the optimum form of crediting to borrowers.

Obligatory conditions for granting the credit are:

- steady financial position;
- solvency of the Borrower;
- stable monetary receipts on settlement accounts;
- successful experience in industrial-economic activities.

«Aloqabank» gives credits to corporate clients on the following purposes:

- Crediting under the separate loan invoice
- Financial leasing
- Factoring
- Overdraft
- Credit secured on securities (pawn credit)
- Credit for wages payment to managing subjects
- Guarantees and vouchers delivery
- Micro-crediting of individual businessmen, subjects of small and average business
- Crediting of own habitation companies
- Delivery of credits to managing subjects on updating of turnaround means
- Crediting of farms
- Investment of projects by the syndicated crediting

Terms of crediting

«Aloqabank» carries out crediting of Clients for following terms:

- short-term credits (no more than 1 year);
- long-term credits (more than 1 year).

Security for credits

As maintenance of given out credits the Bank accepts:

- mortgage of real estate;
- bank guarantees, vouchers;
- mortgage of the equipment, vehicles;
- insurance policy;
- mortgage of property rights.

Interest rate under credits is installed depending on a kind of a credit product, term of crediting and currency of the credit.