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Indicators for individual business credit evaluation

个体工商户信用评价指标

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Table of Contents

Foreword

This document is in accordance with the provisions of GB/T 1.1-2020 "Guidelines for standardization work Part 1: Structure and drafting rules for standardization documents" Drafting is required.

Please note that some of the contents of this document may involve patents. The issuing organization of this document does not assume the responsibility for identifying patents.

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Introduction

Individual economy is the most active factor in the private economy. Individual industrial and commercial households have become an important factor in improving people's livelihood, promoting employment and enhancing economic resilience.

With the encouragement, support and guidance of the state, and the joint efforts of various departments and localities, many policies have been implemented to continuously improve the business environment.

Good, individual industrial and commercial households are developing and growing as a whole. Credit is closely related to the development of individual industrial and commercial households. Establishing credit evaluation indicators for individual industrial and commercial households is beneficial.

To achieve targeted support for individual industrial and commercial households.

In order to alleviate the financing difficulties of individual industrial and commercial households, and at the same time provide a basis for carrying out flexible supervision, inclusive and prudent supervision, and helping enterprises to alleviate difficulties, the market The Credit Supervision Department of the State Administration of Market

Regulation conducted research and analysis on the credit evaluation, implementation and management of graded and classified supervision of individual industrial and commercial households nationwide, as well as the Based on the experience of the pilot program to improve the quality of credit supervision data of industrial and commercial households, relevant units are organized to compile this document, which aims to standardize the development of individual industrial and commercial credit supervision data.

Provide standardized support for customer credit evaluation, in-depth expansion of credit scenarios, and development of inclusive finance, and promote financial service entities with a solid credit foundation economy.

Credit evaluation indicators for individual industrial and commercial households

1 Scope

This document stipulates the basic requirements for establishing the credit evaluation index of individual industrial and commercial households, the content of the credit evaluation index of individual industrial and commercial households, and the indicators set up.

This document is applicable to the credit evaluation activities of individual industrial and commercial households, and can also be used as a reference for other related evaluation activities.

2 Normative references

GB/T 22117

GB/T 37914

GB/T 39441

3 Terms and Definitions

The terms and definitions defined in GB/T 22117, GB/T 37914 and GB/T 39441 and the following apply to this document.

3.1 individual business

A natural person who is registered in accordance with the law and engages in industrial and commercial operations.

3.2

A comprehensive assessment of the willingness, ability, and behavior of individual business owners (3.1) in fulfilling their legal obligations, contractual obligations, and voluntary commitments.

4.1 Scientificity

The credit evaluation index of individual business owners should include the main factors affecting the credit value and credit risk of individual business owners, and be able to reflect Credit status of individual business owners.

4.2 Reasonableness

The credit evaluation indicators of individual industrial and commercial households should be organically related, with clear logic, and avoid duplication and contradiction.

4.3 Applicability

The various credit evaluation indicators for individual industrial and commercial households should be easy to understand, collect and use.

4.4 Security

Necessary measures should be taken to ensure that the collection, use and release of data in the credit evaluation indicators of individual businesses are under effective protection and legitimate interests.