
摘 要

随着国家扶持经济不发达地区的普惠金融政策的发布，居民对于小额贷款的产品需求也越来越高。工行吉林省白城市分行一直都很注重面向较低层群体的金融需求开发，但是随着该行的小额贷款业务发展规模逐渐扩大，也存在着部分待解决的问题。

本文首先阐述小额贷款相关概念及特征，并梳理国内外研究现状；其次，对工行吉林省白城市分行的小额贷款业务现状进行数据整理与阐述说明；再次，运用文献研究法并结合工行吉林省白城市分行小额贷款业务的实际情况，指出并分析该行小额贷款业务在岗位职责、产品层次、贷前调查及贷后管理等方面存在的问题及其产生原因；最后，针对该行小额贷款业务中存在的问题提出相应改进的对策建议，为有效地推进工行吉林省白城市分行小额贷款业务发展提供借鉴。

关键词：小额贷款业务；对策；产品设计；风险防控

Abstract

With the release of inclusive financial policies to support the underdeveloped areas, the demand of residents for microfinance products is also increasing. Baicheng Branch of Industrial and Commercial Bank of China (ICBC), Jilin Province, has always attached great importance to the development of financial needs for lower level groups, but with the gradual expansion of the bank's small loan business development scale, there are also some problems to be solved.

Firstly, this paper expounds the relevant concepts and characteristics of small loan, and combs the research status at home and abroad. Secondly, it makes data arrangement and explanation on the current situation of Small loan business of Baicheng Branch of ICBC in Jilin Province. Thirdly, by using literature research method and combining with the actual situation of small loan business of Baicheng Branch of ICBC in Jilin Province, it points out the problems existed in job responsibilities, product level, pre loan investigation and post loan management in the bank's small loan operations, and analyzes the causes of the problems. Finally, it puts forward corresponding countermeasures and suggestions for the problems existing in the small loan business of the bank, so as to provide reference for effectively promoting the development of small loan business in Baicheng Branch of ICBC in Jilin Province.

Key Words: Small loan business; Countermeasures; Product design; Risk prevention and control

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