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CHINA 中国



THINK OPEN

开放性思维

The Application and Case Sharing of Blockchain + Regtech

SME Credit Chain improves SME Lending

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GINGKOO 金丘科技

平台 · 数据 · 连接

SME Lending challenges in China

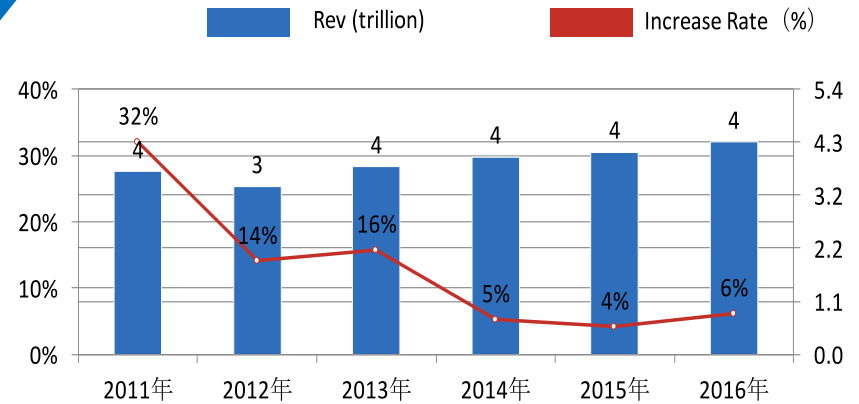
SME Percentage

Quantity	99.7%
Jobs	80%
GDP	60%
Tax	50%

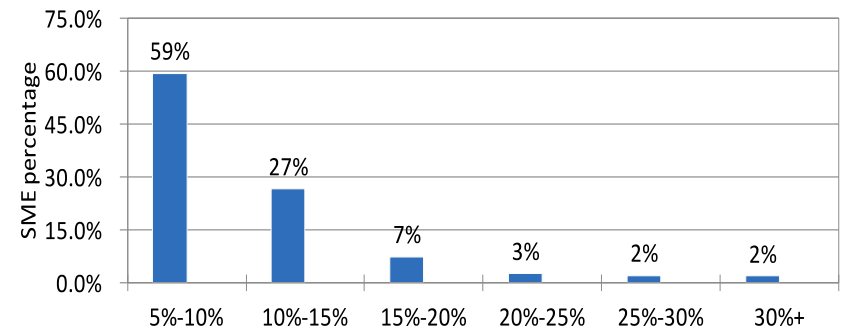
SME Financing Challenge

62.1% of SME no lending
 40% of loan interest rate is over 10%

Y2011 ~ 2016 China SME Rev and Increase Rate



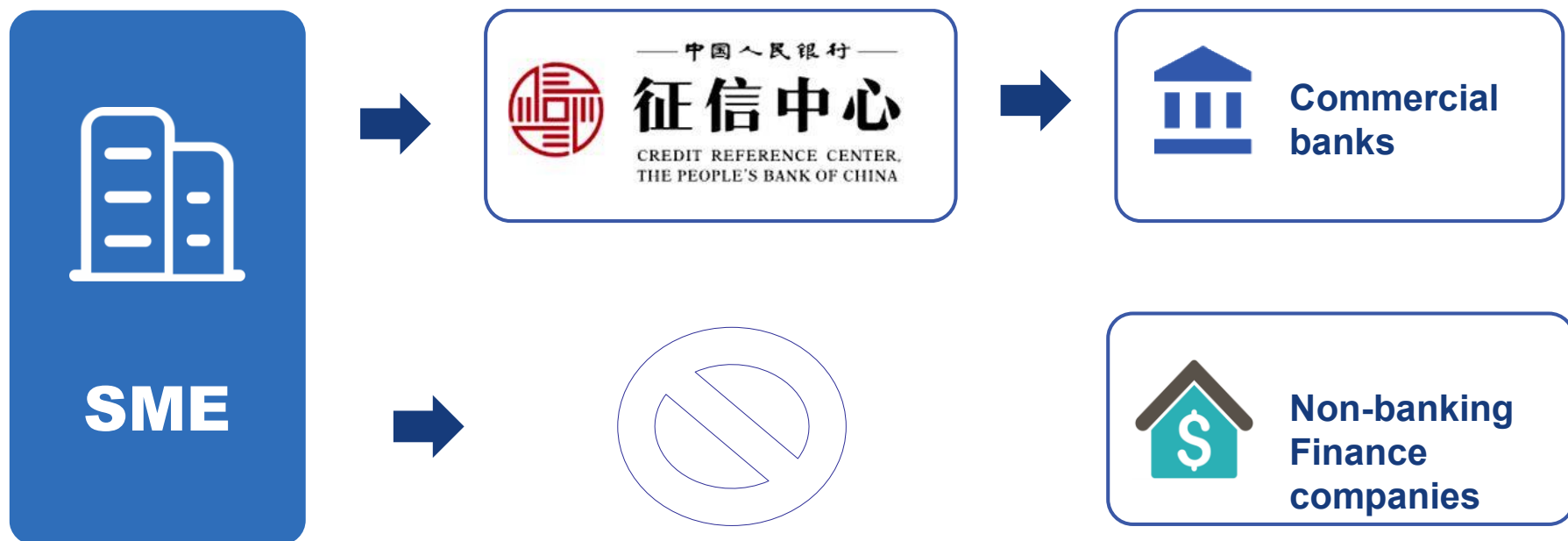
SME Annual Lending Rate



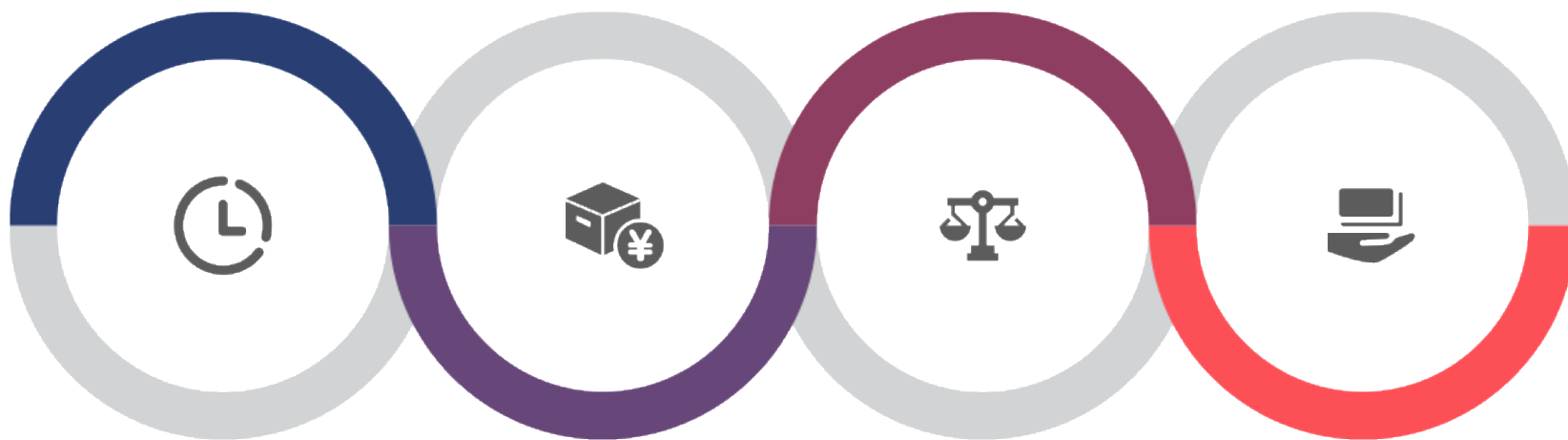
SME Lending challenges in China



Information Asymmetry leads to high cost



Lenders' pains in SME lending



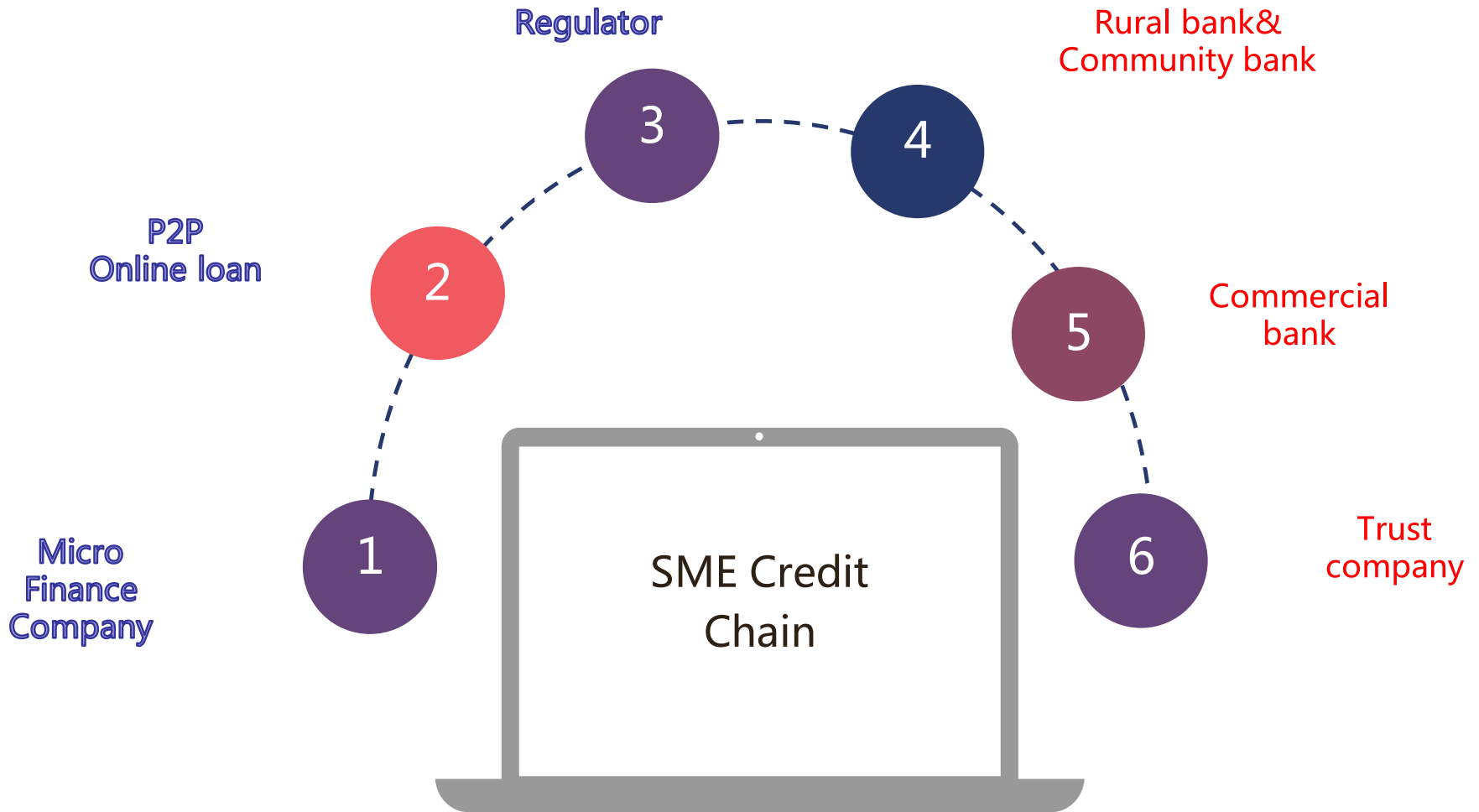
KYC in tim e

Repeated P ledge

Inform ation
iso lated island

M ultiple loan borrow ing

SME Credit Chain



Blochain advantages to be used in finance

DLT



Smart Contract



Data Assurance



Hyperledger Fabric

Value Transfer



Phase 1 Function



Multiple dimension data driven

Loan data

贷款申请信息
贷款审批结果信息
还款信息、逾期信息等



Collateral data

抵押物信息
质押物信息

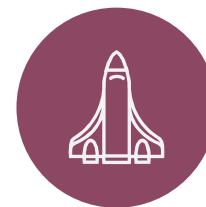


Black list

黑名单信息
灰名单信息



产品信息
借款人信息
借款人还款、逾期信息等



More data to be integrated, such as: corporate registration, tax, litigation affairs, 3rd party credit data
后期可以考虑接入更多其他数据（例如：工商数据、税务数据、法院数据、第三方征信数据等）

SME Credit Chain nodes management

Regulator Node



Admin Node
管理节点



Common Node

普通节点

1. 不参与记账共识算法处理
2. 加入模式：需要经过授权才可以加入



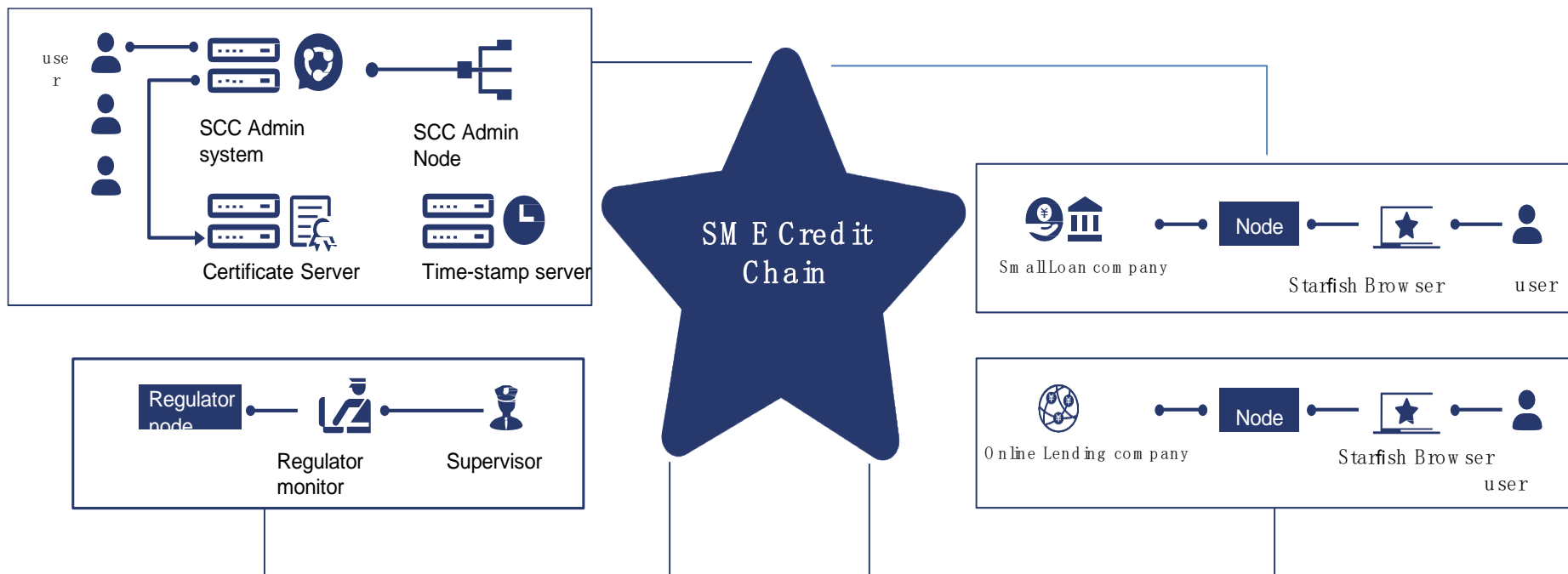
Ledge Node

记账节点

1. 参与记账共识算法处理
2. 加入模式：所有节点、需要经过授权才可参与记账

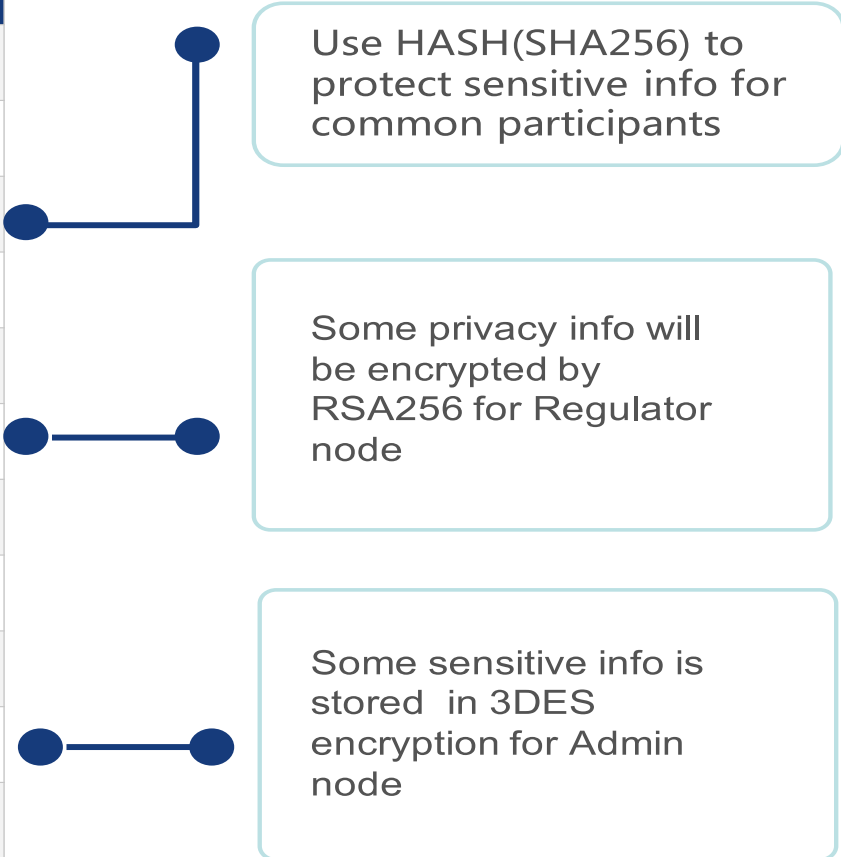


Easy on boarding



Data security

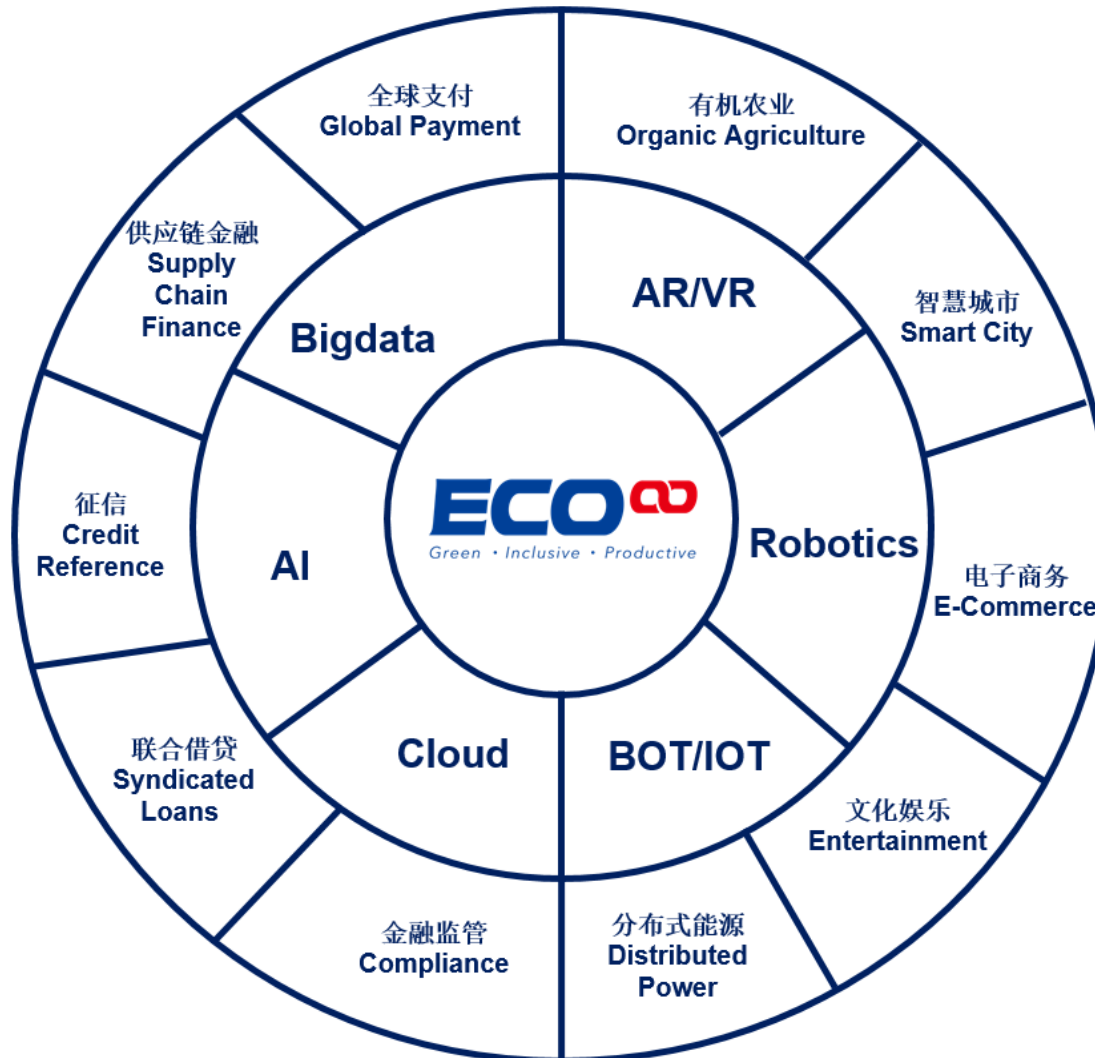
Loan applicant
company name 公司名
ID type 证件类型
ID No 证件号
bank account 银行账号
type 企业类型
blacklist 黑名单
overdue times 逾期总次数
overdue times 逾期未还次数
overdue days 逾期天数
Finance company 登记公司
registration time 登记时间
applicant index id 贷款方ID



SME Credit Chain Launched on July,2017

- Easy to deploy for finance companies
- Token to encourage data share
- 10 finance companies joined in
- Server for 15,021 SME Clients

The blockchain connector to real economy





申请企业账户ID

申请接入企业与金丘科技签署区块链云平台接入服务合同后，开通并获取企业账户ID和相关接入开发手册。



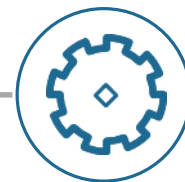
开发智能合约

申请接入企业可根据实际业务场景自行开发智能合约，或委托金丘科技进行定制化智能合约的开发测试和发布。



企业系统API对接

申请接入企业根据金丘科技提供的系统对接方案和相关API使用手册与金丘区块链云平台的对接和信息交互。



系统投产上线

申请接入企业与金丘科技完成系统联调测试后，可进行系统投产上线，金丘科技提供系统运维和支持服务。



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