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| **2129 Banka Faiz Oranı Değişiklikleri** | [Yazdır](http://www.iesob.org.tr/index2.php?option=com_content&task=view&id=722&pop=1&page=0&Itemid=161) | [e-Posta](http://www.iesob.org.tr/index2.php?option=com_content&task=emailform&id=722&itemid=161) |

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| Sayı     : 2008 / 2129  Bilindiği gibi, Esnaf ve Sanatkarlarımızın finans sorununu çözebilmek, yeni ve uygun kaynak alternatifleri yaratmak amacıyla; T. İş Bankası, Ziraat Bankası, Denizbank, Garanti Bankası, Akbank ve Finansbank ile Esnaf Kredisi Protokolleri imzalanmıştır.  İmzalanan bu protokollerde amaç, esnaf ve Sanatkarlarımızın finansman alternatiflerini ve çeşitliliğini arttırmak ve en uygun faiz oranın sağlamaktır. Protokol imzalanması ile bankanın normal uygulandığı faiz oranı üyelerimiz lehine düşürülmekte ayrıca bankalar arasında rekabet oluşturularak faiz oranlarının daha da düşmesi sağlanmaktadır. Üyelerimiz protokol imzalanan bankalara gittiklerinde bankanın normal uyguladığı faiz oranına göre daha uygun bir faiz oranı ile borçlanabileceklerdir.  Oda üyesi olma koşulunun da arandığı ve bankaların yapacağı istihbarat neticesinde verilen kredilerden faydalanmak isteyen esnaf ve sanatkarlarımı ile ilgili bankaların İzmir ili ve ilçelerindeki şubelerine başvurabilirler.  **Ziraat Bankası, Garanti Bankası, T.İş Bankası ve Akbank**'tanBirliğimize yapılan bildirim ile faiz oranlarının son şekli ekte takdim edilmiştir.  Bilgilerinizi ve üyelerinize gerekli duyuruların yapılması gereğini rica ederiz.  **Özcan KILKIŞ                                                                                            Hilmi KURTOĞLU**  **Genel Sekreter                                                                                            Başkan Vekili**  **EKİ:**  2 sahife   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **İZMİR ESNAF VE SANATKARLAR ODALARI BİRLİĞİ** | | | | | | Esnaf ve Sanatkarlara daha avantajlı ve farklı finans kaynakları sunabilmek için çalışmalarını sürdürmektedir. Birliğimiz Tarafından Bankalarla Protokol İmzalanarak Hayata Geçirilen Nakit Esnaf Kredilerinin 18.11.2008 Tarihi İtibariyle Güncel Faiz Oranları ( Tablo en düşük faiz oranlı krediden yükseğine doğru hazırlanmıştır ) | | | | | | **KREDİ TUTARI (YTL)** | **VADE (AY)** | **FAİZ ORANI (%)** | **AYLIK ÖDEME (YTL)** | **TOPLAM ÖDEME (YTL)** | | **1. T.C. ZİRAAT BANKASI ESNAF NAKİT TAKSİTLİ TÜKETİCİ KREDİSİ** | | | | | | 1000 | 3 | 1,83 | 346,23 | 1.038,69 | | 1000 | 6 | 1,83 | 178,06 | 1.068,36 | | 1000 | 9 | 1,83 | 122,06 | 1.098,54 | | 1000 | 12 | 1,83 | 94,11 | 1.129,32 | | 1000 | 15 | 1,83 | 77,37 | 1.160,55 | | 1000 | 18 | 1,83 | 66,25 | 1.192,50 | | 1000 | 24 | 1,83 | 52,41 | 1.257,84 | | 1000 | 36 | 1,83 | 38,75 | 1.395,00 | | 1000 | 48 | 1,83 | 32,09 | 1.540,32 | | **2. GARANTİ BANKASI ESNAF KREDİSİ** | | | | | | **Aylık Sabit Ödemeli** | | | | | | 1000 | 6 | 2,10 | 179,76 | 1.078,57 | | 1000 | 12 | 2,10 | 95,75 | 1.149,04 | | 1000 | 18 | 2,10 | 67,91 | 1.222,40 | | 1000 | 24 | 2,10 | 54,11 | 1.298,59 | | 1000 | 36 | 2,10 | 40,54 | 1.459,26 | | **Üç Ayda Bir Sabit Ödemeli** | | | | | | 1000 | 6 | 2,10 | 550,14 | 1.100,29 | | 1000 | 12 | 2,10 | 292,67 | 1.170,66 | | 1000 | 18 | 2,10 | 207,31 | 1.243,87 | | 1000 | 24 | 2,10 | 164,98 | 1.319,82 | | 1000 | 36 | 2,10 | 123,33 | 1.480,00 | | **3. T. İŞ BANKASI A.Ş. ESNAF TİCARİ TÜKETİCİ KREDİSİ** | | | | | | 1000 | 6 | 2,10 | 179,76 | 1.078,50 | | 1000 | 12 | 2,10 | 95,75 | 1.149,00 | | 1000 | 18 | 2,15 | 68,22 | 1.227,90 | | 1000 | 24 | 2,15 | 54,43 | 1.306,30 | | 1000 | 36 | 2,20 | 41,21 | 1.483,50 | | **4. DENİZBANK A.Ş. ESNAF KREDİSİ** | | | | | | 1000 | 3 | 2,70 | 356 | 1.068 | | 1000 | 6 | 2,70 | 187 | 1.122 | | 1000 | 9 | 2,70 | 133 | 1.197 | | 1000 | 12 | 2,70 | 105 | 1.260 | | 1000 | 18 | 2,70 | 77 | 1.386 | | 1000 | 24 | 2,70 | 63 | 1.512 | | 1000 | 36 | 2,70 | 48 | 1.728 | |  |  |  |  |  | | NOT: Tablolarda 1000 YTL ana paraya karşılık gelen aylık ve toplam ödeme tutarları görünmektedir. Alınan kredi meblağına göre ödeme tutarları tespit edilebilir. (Örneğin 3000 YTL kredi için ödeme tutarları 3 ile çarpılmalıdır) Kredi Limiti İş Bankasın'nda 3.000-50.000 YTL, Denizbank'ta 30.000 YTL, Ziraat Bankası'nda 250.000 YTL ve Garanti Bankası'nda 2.000-100.000 YTL'dir. Kredilerde KKDF (Kaynak Kullanım Destekleme Fonu) 0 olarak uygulanmaktadır. | | | | |      |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | **AKBANK T.A.Ş. Şirket Bankacılığı  İzmir Esnaf ve Sanatkarlar Odaları Birliği Kredileri 05.11.2008 itibariyle geçerli faiz oranları** | | | | | | | | |  | | | | | | | | | **KREDİ TÜRÜ** | | | **TL KREDİLER** | | **Aylık Taksit Tutarı** | | **Toplam  Geri Ödeme  (1.000 YTL için)** | | **Vade** | **İ.E.S.O.B.'ne Özel Faiz Oranları** | **Vade** | **(1.000 YTL için)** | | **Taksitli Ticari Kredi** | | | **01-12 ay** | **2,50** | **12** | **98,23** | **1.178,72** | |  | | | | | | **Makina Ekipman Kredisi** | | | **01-12 ay** | **2,50** | **12** | **98,23** | **1.178,72** | | **Hammadde Alım Kredisi** | | | **01-06 ay** | **2,50** | **6** | **182,31** | **1.093,86** | | **Proje Kampanya Kredileri(1)** | | | **01-12 ay** | **2,50** | **12** | **98,23** | **1.178,72** | | **İşyeri Yenileme Kredisi** | | | **01-12 ay** | **2,50** | **12** | **98,23** | **1.178,72** | | **İndirimli İşyeri Kredisi**  **%2kredi komisyon(min.1500ytl)**  **+%2dosya komisyonu(min.1500ytl)**  **Tahsil edilecektir.** | | | **01-17 ay** | **1,86** | **12** | **94,29** | **1.131,43** | | **18-24 ay** | **1,82** | **24** | **52,34** | **1.256,20** | | **25-36 ay** | **1,87** | **36** | **39,00** | **1.404,21** | | **37-48 ay** | **1,89** | **48** | **32,50** | **1.559,93** | | **49-60 ay** | **1,91** | **60** | **28,81** | **1.728,16** | | **İşyeri Kredisi (%2 komisyon Min.1500Ytl)** | | | **01-17 ay** | **2,19** | **12** | **96,31** | **1.155,64** | | **18-60 ay** | **1,99** | **24** | **53,41** | **1.281,85** | | **Taşıt Kredisi (2)** | **0 KM.** | **Kaskosu Bankamızdan Yaptırılanlar** | **01-17 ay** | **2,14** | **12** | **96,00** | **1.152,00** | | **18-24 ay** | **2,06** | **24** | **53,85** | **1.292,49** | | **Kaskosu Bankamızdan Yaptırılmayanlar** | **01-17 ay** | **2,19** | **12** | **96,31** | **1.155,64** | | **18-24 ay** | **2,11** | **24** | **54,17** | **1.300,12** | | **2.EL** | **Kaskosu Bankamızdan Yaptırılanlar** | **01-17 ay** | **2,18** | **12** | **96,25** | **1.154,94** | | **18-24 ay** | **2,10** | **24** | **54,11** | **1.298,59** | | **Kaskosu Bankamızdan Yaptırılmayanlar** | **01-17 ay** | **2,23** | **12** | **96,55** | **1.158,65** | | **18-24 ay** | **2,15** | **24** | **54,43** | **1.306,24** | |  |  |  |  |  |  |  |  | |  | | | | | | | | | **(1)**Turizm Destek ve Bilişim Destek Kredisi'nden oluşmaktadır. | | | | | | | | |  | | | | | | | | | **(2)**Kampanyalı taşıt fiyatları birliğe bağlı oda üyelerine de uygulanacak olup, kampanya fiyatları üzerinden herhangi bir indirim yapılmayacaktır.  (3) Kredi azami limiti kredi talep edenin geri ödeme kapasitesi, kredibilitesi ve vereceği teminata göre banka tarafından belirlenecektir. | | | | | | | | |