加强金融对实体经济的有效支持。用好普惠小微贷款支持工具，增加支农支小再贷款，优化监管考核，推动普惠小微贷款明显增长、信用贷款和首贷户比重继续提升。引导金融机构准确把握信贷政策，继续对受疫情影响严重的行业企业给予融资支持，避免出现行业性限贷、抽贷、断贷。



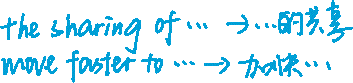
We will encourage the financial sector to provide more effective support to the real economy. We will make good use of instruments to support inclusive loans to micro and small businesses, and increase re-lending for agricultural and small enterprises. We will strengthen supervision and assessment to promote a marked increase in inclusive loans to micro and small businesses and a further rise in the proportion of collateral-free loans and first-time loans. We will see that financial institutions have a good understanding of credit policies, ensure continued financing support for industries and enterprises hit hard by Covid-19, and prevent industry-wide lending restrictions, forced early repayment of loans, and arbitrary termination of loan agreements.



发挥好政策性、开发性金融作用。推进涉企信用信息共享，加快税务、海关、申力等单位与金融机构信息联通，扩大政府性融资担保对小微企业的覆盖面，努力营造良好融资生态，进一步推动解决实体经济特别是中小微企业融资难题。



We will make good use of policy-backed and development finance. We will promote the sharing of enterprise credit information and move faster to achieve information sharing between financial institutions and tax offices, customs, electric utilities and other agencies. The government financing guaranty will be expanded to cover more micro and small businesses. We will strive to create a favorable financing environment and help resolve the financing difficulties of enterprises in the real economy, especially MSMEs.



推动降低企业生产经营成本。清理转供电环节不合理加价，支持地方对特殊困难行业用电实行阶段性优惠政策。引导大型平台企业降低收费，减轻中小商户负担。进一步清理规范行业协会商会、中介机构等收费。

We will help lower business costs. We will rectify excessive surcharges levied by utility companies, and support local governments in adopting temporary preferential policies on electricity use for industries which are experiencing particular difficulty. We will encourage large platform enterprises to lower service fees and lighten the burden on small and medium businesses. Further steps will be taken to regulate and overhaul fees charged by industry associations, chambers of commerce, and intermediaries.



要开展涉企违规收费专项整治行动，建立协同治理和联合惩戒机制，坚决查处乱收费、乱罚款、乱摊派。要加大拖欠中小企业账款清理力度，规范商业承兑汇票使用，机关、事业单位和国有企业要带头清欠。餐饮、住宿、零售、旅游、客运等行业就业容量大、受疫情影响重，各项帮扶政策都要予以倾斜，支持这些行业企业挺得住、过难关、有奔头。



We will launch initiatives to end unjustified charges levied on businesses, and develop mechanisms for coordinated regulation and joint punishment. We will fully investigate and punish the imposition of arbitrary charges, fines, and quotas. We will intensify efforts to get outstanding payments owed to small and medium enterprises cleared. We will standardize the usage of commercial acceptance bills, and ensure that government bodies, public institutions, and state-owned enterprises (SOEs) take the lead in clearing overdue payments. Catering, hospitality, retail, tourism, and passenger transport sectors have a large capacity for employment. However, they have been severely affected by Covid-19. Support policies will be weighted more heavily toward enterprises in these sectors to help them stay afloat and get through challenging times with bright prospects.

