前言 Foreword

营商环境是指企业以及其他从事生产经营活动的组织和个人（统称市场主体）在市场准入、生产经营、退出市场等过程中涉及的有关外部因素和条件。

The doing-business environment refers to relevant external factors and conditions involved in the process of market access, market withdrawal, production and operation which are conducted by enterprises as well as other organizations and individuals engaging in production activities (collectively referred to as the market entities).

“获得信贷”包含4个二级指标（合法权利力度指数、信贷信息深度指数、个人征信机构覆盖面、金融征信机构覆盖面）、20 项具体指标。现阶段两组指数被纳入评分系统，两类机构覆盖面仅作披露。在190个参评经济体中，2019年中国整体排名第31位，“获得信贷”排名第 80 位。

“Getting Credit”contains 4 secondary indicators (i.e. strength of legal rights index, depth of credit information index, credit bureau coverage, and credit registry coverage) and 20 specific indicators. At this stage, the two sets of indexes are included in the grading system, however, the two types of institutional coverage are used only for disclosure. Among the 190 participant economies, China ranked the 31st overall in 2019, while the“Getting Credit”of China ranked the 80th.

中国政府高度重视优化营商环境工作，把优化营商环境作为建设现代化经济体系、促进高质量发展的重要基础。“十八大”以来，以习近平同志为核心的党中央全面推进依法治国，以更有力的法治举措推动营商环境不断优化，中国经济正释放新的制度红利。

The Chinese government pays great attention to optimizing the doing-business environment and regards it as an important foundation for building a modern economic system and promoting high-quality development. Since the 18th CPC National Congress in 2012, the CPC Central Committee with Comrade Xi Jinping as the core has been comprehensively promoting the rule of law and optimizing the doing-business environment with stronger measures of the rule of law, so that the Chinese economy is releasing new institutional dividends.

近几年，从中央到地方陆续制定出台了多项条例、通知或意见，不断优化营商环境、支持实体经济发展

In recent years, a number of regulations, notices or opinions have been formulated and promulgated by the governments from the central level to the local level, which continuously optimize the doing-business environment and support the development of the real economy.

一、国家级政策文件

I. Policy Documents at the National Level

《中共中央国务院关于营造更好发展环境支持民营企业改革发展的意见》

*Opinions of the CPC Central Committee and the State Council on Creating a Better Development Environment and Supporting the Reform and Development of Private Enterprises*

中共中央办公厅、国务院办公厅印发《关于加强金融服务民营企业的若干意见》

*Opinions on Strengthening Financial Services to Private Enterprises* Issued by the General Office of the CPC Central Committee and the General Office of the State Council

《最高人民法院印发＜关于加强金融审判工作的若干意见＞的通知》

（法发〔2017〕22 号）

Notice by the Supreme People's Court of Issuing *Several Opinions on Strengthening the Financial Trial Work*

No. 22 [2017] of the Supreme People's Court

《国务院办公厅关于聚焦企业关切进一步推动优化营商环境政策落实的通知》

（国办发〔2018〕104号）

*Notice by the General Office of the State Council of Focusing on Enterprises' Concerns and Further Promoting Implementation of Business Environment Optimization Policies*

No. 104 [2018] of the General Office of the State Council

《中国银保监会关于进一步加强金融服务民营企业有关工作的通知》

（银保监发[2019]8号）

*Notice by the China Banking and Insurance Regulatory Commission of Further Improving the Relevant Work of Serving Private Enterprises Through Finance*

No. 8 [2019] of the China Banking and Insurance Regulatory Commission

《中国银保监会办公厅关于开展银行违规涉企服务收费专项治理工作的通知》（银保监办发〔2019〕131号）

*Notice by the General Office of the China Banking and Insurance Regulatory Commission of Conducting the Special Campaign to Control Unauthorized Enterprise-Related Service Fees Charged by Banks*

No. 131 [2019] of the General Office of the China Banking and Insurance Regulatory Commission

国家发展改革委、银保监会《关于深入开展“信易贷”支持中小微企业融资的通知》（发改财金[2019] 1491号）

*Notice by the National Development and Reform Commission and the China Banking and Insurance Regulatory Commission of Further Conducting the Work Relating to the “Easy Lending by Credit” Loan Business to Support the Financing of Micro, Small and Medium-Sized Enterprises*

No. 1491 [2019] of the National Development and Reform Commission

2019年10月，国务院通过《优化营商环境条例》,已于2020年1月 1日起施行

*Regulation on Optimizing the Business Environment* was adopted by the State Council in October 2019, and went into effect on January 1, 2020.

二、重庆市政策文件

Ⅱ. Policy Documents of Chongqing Municipality

《重庆市人民政府关于印发重庆市推进普惠金融发展工作方案的通知》（渝府发〔2018〕5号）

*Notice by the Chongqing Municipal People's Government of* Issuing *the Work Plan for Promoting the Development of Inclusive Finance of Chongqing Municipality*

No.5 [2018] of the Chongqing Municipal People’s Government

《重庆市人民政府办公厅关于印发重庆市银行业支持实体经济发展若干措施的通知》（渝府办发〔2018〕123号）

*Notice by the General Office of the Chongqing Municipal People's Government of* Issuing *Several Measures of the Chongqing Banking Industry to Support the Development of the Real Economy*

No. 123 [2018] of the General Office of the Chongqing Municipal People’s Government

《中共重庆市委办公厅重庆市人民政府办公厅印发<关于加强金融服务民营企业的具体措施>的通知》（渝委办〔2019〕76号）

Notice by the General Office of the Chongqing Municipal Committee of the Chinese Communist Party and the General Office of the Chongqing Municipal People's Government of Issuing *Specific Measures to Strengthen Financial Service for Private Enterprises*

No.76 [2019] of the General Office of the Chongqing Municipal Committee of the Chinese Communist Party

《重庆市人民政府办公厅关于印发进一步支持实体经济企业健康发展若干政策措施的通知》（渝府办发〔2019〕1号）

*Notice by the General Office of the Chongqing Municipal People's Government of Issuing Policies and Measures to Further Support the Healthy Development of Enterprises in the Real Economy*

No. 1 [2019] of the General Office of the Chongqing Municipal People’s Government

《重庆市人民政府办公厅<关于印发重庆市营商环境优化提升工作方案的通知>》（渝府办发〔2019〕81号）

Notice by the General Office of the Chongqing Municipal People's Government of Issuing *Work Plan for Optimizing and Promoting Business Environment in Chongqing Municipality*

No. 81 [2019] of the General Office of the Chongqing Municipal People’s Government

《关于引导小额贷款公司降低贷款利率的通知》（渝金发〔2019〕2号）

*Notice of Guiding Microfinance Companies to Reduce Loan Interest Rates*

No.2 [2019] of the Finance Administrative Office of Chongqing Municipality

《关于进一步优化金融信贷营商环境的意见》（渝金发〔2019〕3号）

*Guidelines for Further Optimizing the Business Financial Credit Environment*

No.3 [2019] of the Finance Administrative Office of Chongqing Municipality

**金融信贷概况**

Financial Credit Profile

重庆市金融实力持续提升。2019年金融业增加值突破2088亿元、增长8%、占GDP比重8.8%。金融行业资产规模突破6万亿元，增长 9%左右，行业支柱地位进一步巩固。银行贷款余额3.69万亿元、增长 15.1 %。社会融资规模增量5100亿元，增长10.5%左右。小微企业贷款余额2452亿元、较年初增长24%,增速高于全部贷款9.5个百分点。

The financial strength of Chongqing municipality continues to improve. In 2019, the added value of the financial industry exceeded 208.8 billion yuan, increasing by 8%, and accounting for 8.8% of GDP. The asset size of the financial industry exceeded 6 trillion yuan, increasing by about 9%, further consolidating its pillar status in the industry. The loan balance of banks was 3.69 trillion yuan, increasing by 15.1%. The scale increment of social financing reached 510 billion yuan, boosting by about 10.5%. The loan balance of micro&small enterprises was 24.52 billion yuan, increasing by 24% since the beginning of the year, and its growth rate was 9.5% higher than other loans.

**金融改革举措**

The Measures of Financial Reform

一、降低信贷成本

Ⅰ.To reduce the credit cost

开展银行违规收费专项治理。引导银行建立差异化小微企业贷款利率定价机制。缩短融资链条，清理不必要的“通道” “过桥”环节，降低贷款利率及附加成本。

The special rectification of banks’ illegal charges to enterprises will be implemented. Banks will be guided to establish a differentiated pricing mechanism of loan interest rates for micro&small enterprises. Meanwhile, the financing process will be shortened and the redundant“passing” or “bridging” procedures will be reduced, so as to lower the loan interest rates and the additional loan cost.

二、创新信贷产品

Ⅱ.To innovate credit products

推进‘银税互动’、 知识价值信用贷款、商业价值信用贷款、‘渝快融’‘信易融’‘信易贷’等大数据金融服务和产品创新。

Big data financial services and production innovation, such as “Bank-Tax interaction”, credit loans with knowledge value, credit loans with commercial value, “Chongqing Express Finance”, “Easy Credit Finance”, and “Easy Credit Loan” will be continuously promoted.

三、优化信贷流程

III．To optimize the credit procedure

**(一)开设票据贴现“绿色窗口”**

1. To establish a “green counter” for bill discount

加大票据融资支持力度，商业银行简化贴现业务流程，开设票据贴现“绿色窗口”，提高贴现融资效率。

The intensity of bill financing will be increased. Commercial banks will simplify the procedure of discount operation, and establish a “green counter” for bill discount, so as to improve the efficiency of discount financing.

**(二)提高授信审批效率**

2. To enhance the efficiency of credit granting approval

鼓励运用大数据、云计算、人工智能和区块链信息科技提供线上贷款渠道，提高授信审批效率。加大续贷政策落实力度。积极探索建立贷款全流程限时制度，按业务类别对小微企业贷款办理时限做出明确承诺。

The application of such information technology as big data, cloud computing, artificial intelligence and block chain will be encouraged to furnish online loan channels, hence enhancing the efficiency of credit approval. The implementation strength of the renewal loan policy will be enhanced. Besides, the time-limited system for the whole loaning process will be established actively, making a clear commitment on the processing deadlines for micro&small enterprise loans in accordance with their business categories respectively.

四、提高担保增信

IV. To improve the guarantees for credit enhancement

**（一）动产担保融资创新**

1. Innovation in movable property guarantee financing

支持民营企业、小微企业运用生产设备、原材料、半成品、产品、机动车等动产以及应收账款、知识产权等权利进行担保融资，鼓励开展担保业务创新。

Production equipment, raw materials, semi-finished products, products, motor vehicles, other movable properties, as well as accounts receivable, intellectual property rights and other rights will be supported to be used as collaterals, and diversified guarantee business innovations will be encouraged to be carried out.

**（二）完善风险分担机制**

1. Improvement in risk sharing mechanism

加强财政金融政策的联动，完善小微企业银行贷款损失代偿补偿制度，构建起“4222”风险分担机制，贷款损失由担保机构分担 40%、国家融担基金分担20%、市里的代偿补偿资金分担20%，银行承担 20%的贷款损失。

The collaboration of fiscal and financial policies will be strengthened. The substituted and compensatory system for loss of micro&small enterprises' bank loan will be improved. And the “4222” risk sharing mechanism will be established, which means the guarantee agency assumes 40% of the loan loss, each of the National Financing Guarantee Fund, Chongqing Municipal Substituted and Compensatory Fund and the bank bears 20% of the loan loss individually.

五、强化信息公示

V. To strengthen information publicity

**（一）推动建立动产融资担保统一登记公示系统**

1. To promote establishing the Unified Registration and Publicity System for Movables Financing Guarantees

加强与人行重庆营管部、市市场监管局的沟通协调，及时做好相关情况跟踪和反馈，努力推动我市开展动产担保统一登记试点工作。

The communication and coordination with Chongqing Operation Office of the People’s Bank of China and the Municipal Administration for Market Regulation will be strengthened, for timely completing follow-up and feedback on relevant situations, and working hard to promote the pilot program of the unified registration of movable guarantees in Chongqing.

**（二）加强信用信息应用**

2. To strengthen the application of credit information

在渝金融机构加快接入人民银行征信系统，发挥市公共信用平台和国家企业信用信息公示系统功能，推动守信联合激励和失信联合惩戒。

Financial institutions in Chongqing will be promoted to speed up their access to the credit reference system of the People’s Bank of China, the Municipal Public Credit Platform and the National Enterprise Credit Information Publication System (Chongqing) will be well-functioning, and the joint incentives for being honest and joint punishment for being dishonest will be promoted.

六、加强监督管理

VI．To intensify the supervision and management

**（一）健全金融信贷容错机制**

1.To improve financial credit fault tolerance mechanism

健全完善小微企业贷款尽职免责机制，提高不良贷款考核容忍度。对部分总体风险水平偏高、但正在积极进行风险化解处置的法人机构，普惠型小微企业贷款的不良贷款容忍度从不高于各项贷款不良率 2 个百分点放宽至 3 个百分点。

Due diligence and liability-exemption mechanism for micro&small enterprise loans will be improved, so as to increase the tolerance of non-performing loan (NPL) assessments. To some legal person institutions with high risk while actively engaging in risk resolution, as well as inclusive micro&small enterprises, the NPL tolerance will be relaxed from 2% to 3%, which is no higher than the non-performing loan ratio of various loans.

**（二）妥善审理金融类纠纷案件**

2. To hear financial cases properly

依法妥善审理各类金融纠纷案件，严格依法把握背离实体经济利润的过高利息边界，有效降低融资成本，引导和规范金融行为回归本源。

Various financial cases will be properly heard in accordance with the law. The limit of unreasonable interest rates deviating from the real economy should be clarified strictly and legally, so as to decrease the cost of financing effectively, while regulating and guiding financial behaviors back to its original intention.

**金融改革成效**

The Effects of Financial Reform

案例一：“银税互动”

Case 1: Bank-Tax Interaction

2019年重庆银税互动项目各家银行授信户数10.9万户，授信金额330.8亿元，有贷户数 5.4 万户，贷款余额为 151.5 亿元；2019 年累计投放14.3万笔，累计投放金额 237.8 亿元。

In 2019, all banks involved in the Chongqing Tax-Bank Interaction Project granted credit of 33.08 billion yuan to 109,000 enterprises, among which 54,000 had loans, and the loan balance has reached 15,15 billion yuan. In 2019, a total of 143,000 loans have been granted, with the total amount of 23.78 billion yuan.



步骤一：小微企业（个体工商户）通过银税互动服务平台向银行提交贷款申请。

Step 1: Micro&small enterprises (individual businesses) submit loan applications to the bank through the bank-tax interactive service platform.

步骤二：企业在银税互动平台上一键授权，银行获得授权，查询企业纳税信用记录

Step 2: On the bank-tax interactive platform, enterprises authorize banks to inquire its tax credit records with a single click.

步骤三：银行在线审批，高效快捷

Step 3: Banks’ online approval, efficient and fast.

步骤四：银行快速放款

Step 4: Fast lending by banks

案例二：金融信用信息基础数据库

Case 2: Basic Database of Financial Credit Information

截至2019年底，征信系统已经收录10.2亿自然人信息、2834.1万户企业及其他组织信息。2019年，个人和企业年度征信查询量分别达到24亿次和1.1亿次。2019年，应收账款融资服务平台新增融资164.4万笔，金额近4万亿元。平台促成的小微企业融资 利率平均为5.72%，较平台上线之初降低了1.18个百分点。累计实现动产融资登记业务541.9万笔，查询业务3434.4万笔。人行重庆营管部持续开展信用报告自助查询网点建设，全市共部署144台自助查询机，便利广大社会民众查询个人征信。

By the end of 2019, the credit information system has collected the information of 1.02 billion natural persons, 28.341 million enterprises and other organizations. In 2019, the number of individual and enterprise annual credit inquiries reached 2.4 billion and 110 million respectively. In 2019, the newly incremental financing number on the Receivable Financing Service Platform was 1.644 million, and total amount is nearly 4 trillion yuan. The average rate of interest of micro&small enterprises’ financing on the platform was 5.72%, 1.18 percentage points lower than that at the launch of the platform. In total, 5.419 million movable property financing registrations and 34.344 million inquiries have been realized. Chongqing Operation Office of the People’s Bank of China continued establishing self-service inquiry outlets of credit reports. A total of 144 self-service enquiry machines were deployed in Chongqing to make it convenient for general public to inquire personal credit.

案例三：“渝快融”

自 2019 年 1 月 17 日上线以来， 截至 12 月 31 日，“渝快融”平台已与22家银行、担保、保险等金融机构建立了合作关系，累计服务企业20.2万家，成功融资企业16 万家，服务融资金额约 180 亿元，企业遍布实体经济各行各业。成功融资企业中85%以上为注册资金 50万元以内的小微企业，95%以上单笔融资金额小于 50 万元。

Case 3：“Chongqing Express Finance”

Since the platform launched on January 17, 2019, as of December 31, 2019, the “Chongqing Express Finance” platform has established cooperative relationships with 22 banks, guarantee agencies, insurance agencies and other financial institutions. The platform has served 202,000 enterprises and provided financing for 160,000 enterprises. The service financing amount was about 18 billion yuan, and enterprises which got financing support were distributed in various industries of the real economy. More than 85% of financed enterprises are micro&small enterprises whose registered capital is less than 500,000 yuan, and more than 95% of the individual financing amount is less than 500,000 yuan.

案例四：重庆市公共信用信息平台

Case 4：Chongqing Public Credit Information Platform

重庆市公共信用信息平台自2016年建成上线，现与国家平台、50余家市级部门、所有区县对接，已实现信用目录管理、信息归集共享、数据清洗比对、信用信息查询、“红黑名单”触发反馈、信用大数据分析等核心功能，2717项公共信用信息基本实现应归尽归，累计归集量突破4.4亿条。

Chongqing public credit information platform has been put into operation since 2016, and is now connected with the national platform, more than 50 municipal departments as well as all of the district and county governments. The platform has achieved to have such core functions as credit catalog management, information collection and sharing, data cleansing and comparison, credit information inquiry, "red-black list" trigger feedback, big data analysis of credit and so on. It has basically collected 2,717 items of public credit information, with the total collection volume exceeding 440 million.