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**Notice by the Beijing Local Financial Supervision and Administration, the Business Management Department of the People's Bank of China, the Beijing Office of the China Banking and Insurance Regulatory Commission, and the Beijing Office of the China Securities Regulatory Commission of Issuing the Guiding Opinions on Financial Support for the Transformation and Upgrading of the Manufacturing Industry in Beijing Municipality [Effective]**

北京市地方金融监督管理局、中国人民银行营业管理部、中国银行保险监督管理委员会北京监管局、中国证券监督管理委员会北京监管局关于印发《金融支持北京市制造业转型升级的指导意见》的通知【现行有效】

【法宝引证码】

**Issuing authority:** [Local People's Congresses \(incl. Standing Committees\) and Governments at Various Levels, Beijing Municipality, Other Institutions of Beijing Municipality](#)

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**Level of Authority:** [Local Regulatory Documents](#)

**Area of Law:** [Banking & Finance](#)

Notice by the Beijing Local Financial Supervision and Administration, the Business Management Department of the People's Bank of China, the Beijing Office of the China Banking and Insurance Regulatory Commission, and the Beijing Office of the China Securities Regulatory Commission of Issuing the Guiding Opinions on Financial Support for the Transformation and Upgrading of the Manufacturing Industry in Beijing Municipality

The people's governments of all districts and the management committee of the economic and technological development zones; and all financial institutions within the jurisdiction:

For the purposes of further maximizing the role of finance in supporting the high-quality development of the manufacturing industry, assisting in the transformation and upgrading of the manufacturing industry in this municipality, and activating the new momentum for economic development, with consent of the municipal government, the Beijing Local Financial Supervision and Administration, the Business Management Department of the People's Bank of China, the Beijing Office of the China Banking and Insurance Regulatory Commission, and the Beijing Office of the China Securities Regulatory Commission have jointly developed the Guiding Opinions on Financial Support for the Transformation and Upgrading of the Manufacturing Industry in Beijing Municipality, which are hereby issued for your compliance and implementation.

Beijing Local Financial Supervision and Administration

Business Management Department of the People's Bank of China

Beijing Office of the China Banking and Insurance Regulatory Commission

Beijing Office of the China Securities Regulatory Commission

April 8, 2021

Guiding Opinions on Financial Support for the Transformation and Upgrading of the Manufacturing Industry in Beijing Municipality

For the purposes of accelerating the construction of a new development pattern, promoting the construction of the "two districts" based on the most important virtue standard, assisting in the transformation and upgrading of the manufacturing industry in this municipality, forming a new trend of gathering and development of the cutting-edge manufacturing

北京市地方金融监督管理局、中国人民银行营业管理部、中国银行保险监督管理委员会北京监管局、中国证券监督管理委员会北京监管局关于印发《金融支持北京市制造业转型升级的指导意见》的通知

各区人民政府、经济技术开发区管委会，辖区内各金融机构：

为进一步发挥金融对制造业高质量发展的支持作用，助力本市制造业转型升级，激活经济发展新动能，经市政府同意，北京市地方金融监督管理局、中国人民银行营业管理部、中国银行保险监督管理委员会北京监管局、中国证券监督管理委员会北京监管局联合制定了《金融支持北京市制造业转型升级的指导意见》。现印发给你们，请遵照执行。

北京市地方金融监督管理局

中国人民银行营业管理部

中国银行保险监督管理委员会北京监管局

中国证券监督管理委员会北京监管局

2021年4月8日

金融支持北京市制造业转型升级的指导意见

为加快构建新发展格局，以首善标准推进“两区”建设，助力本市制造业转型升级，形成“高精尖”制造业聚集发展新态势，激活经济发展新动能，进一步发挥金融对制造业高质量发展的支持作用，现提出以下意见：

industry, activating the new momentum for economic development, and further maximizing the role of finance in supporting the high-quality development of the manufacturing industry, the following opinions are hereby put forward:

## **I. Intensifying monetary credit support**

1. Optimizing the combination of monetary policy tools. Monetary policy tools such as re-lending and rediscounting shall be comprehensively utilized, the role of structural monetary policy tools in precise irrigation shall be effectively maximized, and new financing focus shall be guided to manufacturing enterprises that need to be transformed and upgraded. The special rediscount support tool of "Jing Chuang Tong" shall be effectively utilized, a green channel for bill rediscounting of manufacturing enterprises above designated size shall be studied and established, special rediscount products that support the financing of manufacturing enterprises above designated size shall be studied and set up, and the upper limit of the face value of a single bill for the rediscount business leaflet of manufacturing enterprises shall be increased.

2. Increasing credit granting. Banks within the jurisdiction shall be guided to continue to increase medium and long-term credit support for manufacturing enterprises, and strive to achieve a year-on-year growth rate of not less than 15% in the balance of medium and long-term loans to the manufacturing industry in this municipality in 2021. Banks within the jurisdiction shall be actively supported in setting up and actually granting a certain amount of loans at preferential interest rate to qualified manufacturing enterprises in manufacturing clusters to effectively increase the total amount of credit to the manufacturing industry. Local incorporated banks shall be encouraged to rationally arrange for annual credit scale for the manufacturing industry, and branches of banks shall be encouraged to actively seek loans from the head offices for manufacturing enterprises, to effectively meet the financing needs of manufacturing enterprises.

## **II. Improving the credit operation mechanism**

3. Insisting on implementation of policies by classification. A credit policy featured by encouragement and control shall be implemented, and all banks shall be encouraged to provide appropriate preference for such key manufacturing enterprises that are in line with the optimization and upgrading direction of the economic structure, regional industry leaders, profit-leading enterprises, and strategic emerging industries in credit line, financing costs and other respects, further enrich the types of qualified mortgages and pledges, and innovate on guarantee and financing methods. Loans to manufacturing enterprises with marketable products, development prospect, and competitive technology on the market shall not be blindly suspended, delayed, rescinded, or terminated. All banks shall be guided to exit the field with excess production capacity in a stable and orderly manner, support the reasonable credit demand of enterprises and technological transformation projects in metallurgy, building materials, petrochemicals, shipping and other industries that meet the industrial chain positioning, and that have market, benefits, technology, and regulated operation, and appropriately grant credit support to enterprises with excess production capacity qualified for implementing merger and restructuring, under the principles of controllable risks and sustainable business. For enterprises that have not cut the production capacity as scheduled, strict control of new credits thereto shall be supported, existing loans shall be reduced, and enterprises shall be urged to cut the production capacity as soon as possible from the financing respect.

4. Enhancing the level of credit specialization. Qualified banks shall be encouraged to explore the provision of professional support in key manufacturing areas such as a new generation of information technology, medical health, smart manufacturing and equipment, smart connected vehicles, aerospace, and green energy in manufacturing clusters, and form featured branches to implement differentiated management in credit approval, risk appetite and other respects, and provide characteristic financial services. Banks within the jurisdiction shall be encouraged to focus on the transformation and upgrading of the manufacturing industry, reasonably consider such "soft information" of manufacturing enterprises as

## **一、加大货币信贷支持**

**(一) 优化货币政策工具组合。**综合运用再贷款、再贴现等货币政策工具，有效发挥结构性货币政策工具的精准滴灌作用，引导新增融资重点流向有转型升级需求的制造业企业。用好“京创通”专项再贴现支持工具，研究设置规模以上制造业企业票据再贴现绿色通道，研究设立支持规模以上制造业企业融资的专项再贴现产品，提高制造业企业再贴现业务单张票据票面金额上限。

**(二) 加大信贷投放力度。**引导辖区内银行持续加大对制造业企业中长期信贷支持力度，力争2021年本市制造业中长期贷款余额同比增速不低于15%。积极支持辖区内银行为制造业聚集区符合条件的制造业企业设置并实际投放一定额度的优惠利率贷款，有效提升制造业信贷投放总量。鼓励地方法人银行合理安排全年制造业信贷投放规模，鼓励银行分支机构积极向总行争取制造业企业贷款额度，有效满足制造业企业融资需求。

## **二、完善信贷运行机制**

**(三) 坚持分类施策。**落实有保有控的信贷政策，对符合经济结构优化升级方向、区域产业龙头、效益领先企业、战略性新兴产业等关键重点制造业企业，鼓励各银行在授信额度和融资成本方面予以适度倾斜，进一步丰富合格抵质押品种类，创新担保和融资方式。对产品有市场、发展有前景、技术有市场竞争力的制造业企业，不盲目停贷、压贷、抽贷、断贷。引导各银行稳妥有序退出过剩产能领域，对冶金、建材、石化化工、船舶等行业中符合产业链定位，有市场、有效益、有技术、经营规范的企业和技改项目，要支持其合理信贷需求，对有条件实施兼并重组的产能过剩企业，按照风险可控、商业可持续原则，适当给予信贷支持。对未按期退出产能的企业，支持严控新增授信，压减存量贷款，从融资方面督促企业尽快退出产能。

**(四) 提升信贷专业化水平。**鼓励有条件的银行在制造业聚集区探索对新一代信息技术、医药健康、智能制造与装备、智能网联汽车、航空航天、绿色能源等重点制造业领域提供专业化支持，设立特色支行，在信贷审批、风险偏好等方面实施差异化管理，提供特色金融服务。鼓励辖区内银行围绕制造业转型升级，合理考量制造业企业技术、人才、市场前景等“软信息”，将相关因素纳入银行客户信用评价体系，挖掘企业潜在价值。

technology, talents, and market prospects, incorporate relevant factors into their customer credit evaluation system, and explore potential value of enterprises.

5. Maximizing the insurance guarantee function. Insurance companies shall be encouraged to actively develop special insurance products that support the transformation and upgrading of the manufacturing industry, improve the level of risk guarantee, and improve insurance services, to escort the normal operation and development of manufacturing enterprises. Insurance companies shall be encouraged to establish and improve the mechanism for insurance premium subsidies and risk compensation that support the development of the local manufacturing industry, and expand the insurance coverage. Insurance companies shall be encouraged to provide relevant support for insurance premium subsidies for enterprises and products that are recognized as the first (set) of major technical equipment by the state or a professional institution in Beijing or that are major technical equipment. Insurance companies and banks shall be encouraged to strengthen business cooperation, integrate complementary resources, optimize business processes, enhance the coordination supporting the high-quality development of the manufacturing industry, and provide high-quality comprehensive financial services for manufacturing enterprises.

6. Improving the assessment and incentive mechanism. Through increasing credit supply indicators for the manufacturing industry, effective use of evaluation results, and other methods, all banks shall be encouraged to increase credit loans and medium- and long-term loans to the manufacturing industry. Local incorporated financial institutions shall be guided to strengthen the supervision and assessment of branches, and increase the enthusiasm of business lines and branches to grant medium and long-term loans and credit loans guidance of internal capital prices, to allocate more credit resources to advanced manufacturing and technological innovation enterprise and other manufacturing enterprises. Bank branches shall be guided to establish a differentiated assessment and incentive mechanism that supports the high-quality development of the manufacturing industry, consider the conditions of the service manufacturing industry in assessment, implement the methods of exemption from liability for due diligence for credit, and increase credit to the manufacturing industry.

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(五) 发挥保险保障功能。鼓励保险公司积极开发支持制造业转型升级的特色保险产品, 提升风险保障水平, 完善保险服务, 为制造业企业正常运营发展保驾护航。鼓励保险公司建立完善支持本地制造业发展的保费补贴和风险补偿机制, 扩大保险覆盖面。对经国家或北京市专业机构认定属于首台(套)重大技术装备或属于重大技术装备的企业和产品, 鼓励保险公司给予保费补贴相关支持。鼓励保险公司与银行加强业务合作, 整合互补资源, 优化业务流程, 提升支持制造业高质量发展的协同性, 为制造业企业提供优质的综合性金融服务。

(六) 改进考核激励机制。通过增设制造业信贷投放指标、有效运用评估结果等方式, 鼓励各银行加大制造业信用贷款和中长期贷款投放力度。引导地方法人金融机构加强对分支机构的督导考核, 通过内部资金价格引导, 提升业务条线和分支机构发放制造业中长期贷款和信用贷款的积极性, 将更多信贷资源向先进制造业、科技创新企业等制造业企业配置。引导银行分支机构建立支持制造业高质量发展的差异化考核激励机制, 在考核中结合服务制造业情况, 落实授信尽职免责办法, 激励银行加大对制造业授信力度。

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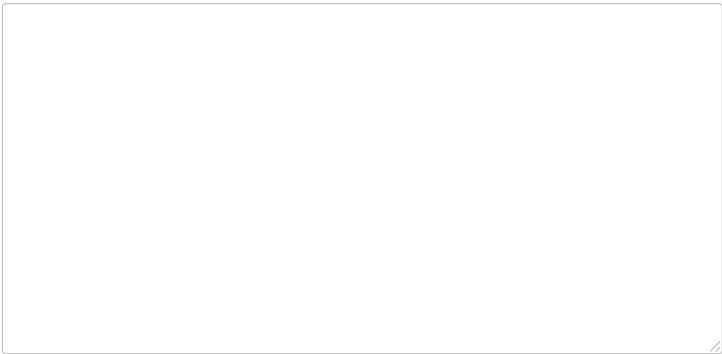
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