



Please enter what you want to search for

Search for

[Home](#)

[Overview of the General Information Disclosure](#)

[Press releases](#)

[Policies and regulations](#)

[Tax services](#)

[Interactive communication](#)

[Featured column](#)

[Home](#) > [Press Releases](#) > [Developments around the world](#)

Shandong Tax: Bank and tax work together to solve the financing difficulties of private enterprises

November 2018, 11 Source: Popular Daily

【Font: Large Medium Small】 [Print this page](#)

In view of the difficulty and high cost of financing for private enterprises, the Shandong Provincial Taxation Bureau has improved its service model and created an upgraded version of "bank-tax interaction" to help private enterprises upgrade and transform. Up to now, the contracted banks in the province have issued a total of 3,85 bank tax loans, with a total amount of 609.195 billion yuan, of which 32.100 billion yuan has been issued to small and micro enterprises, accounting for 10%.

Li Hui, chairman of Jinan Jiejiegao Trading Co., Ltd., who runs a small and micro trading company, needed 2 million yuan of liquidity to prepare goods a few days ago, and she applied for a loan through the mobile app of Qilu Bank, which was approved in less than 150 minutes. Sun Li, director of the tax service department of the Shandong Provincial Taxation Bureau, explained: "Although Li Hui's company is

not large, it has been rated as an A-level taxpayer for three consecutive years. 'Bank-Tax Interaction' is to solve financing problems for private enterprises like her.

In order to improve the efficiency of credit information interaction, the Shandong Provincial Taxation Bureau and the Shandong Banking and Insurance Regulatory Bureau jointly established a project to develop the "Shandong Province Small and Micro Enterprise Financing Service Platform" to move the interaction of bank tax information from offline to online. It is understood that the platform provides accurate decision-making reference for bank credit services, fully supports contracted banks to carry out "unsecured, pure credit, all-online" new credit services, improves the ability of banks to prevent and resolve financial risks, and lowers the financing threshold of private enterprises. Since the launch of the platform, the number of registered users (enterprises) has exceeded 3,2, more than 27 credit products of various types have been launched, and the signed banks have issued a total loan amount of 120 million yuan relying on the platform.

Through positive credit guidance and incentives, "bank-tax interaction" builds a bridge between taxation, private enterprises and banks to cultivate "trust", which not only reduces the loan risk of banks, but also alleviates the financing difficulties encountered in the development of enterprises, and at the same time transmits the sincerity of taxation and banks to taxpayers, guiding enterprises to operate in accordance with the law and pay taxes in good faith. Up to now, the Shandong Provincial Taxation Bureau has signed "bank-tax interaction" cooperation agreements with 4 provincial banks together with the Shandong Banking and Insurance Regulatory Bureau. In the first three quarters of this year, the province's tax departments pushed more than 2900.< > million pieces of tax credit information to contracted banks.

In order to expand the coverage of "bank-tax interaction" and allow more private enterprises to enjoy policy dividends, the Shandong Provincial Taxation Bureau has included rural commercial banks, village and town banks and local legal person banking institutions mainly serving private enterprises and small and micro enterprises into the scope of bank-tax cooperation, further releasing credit resources

to support private enterprises. At the same time, the beneficiary groups of "bank-tax interaction" will be expanded from A to B in tax credit, and banking financial institutions will be encouraged to innovate credit products and promote the issuance of credit loans.

Shandong Taipeng Group Co., Ltd. is a joint-stock private enterprise with a B-grade tax credit rating, in order to accelerate transformation and upgrading, the investment in innovation and research and development has increased, and the financial pressure has increased. Recently, the Feicheng City Taxation Bureau took the enterprise's B-level tax credit rating as a "stepping stone" to help it obtain <> credit loans from Feicheng Rural Commercial Bank totaling <> million yuan. Liu Jiansan, the head of the company, said, "A high tax credit rating can not only enjoy high-quality and convenient tax payment services, but also give priority to bank loan support, and this 'golden business card' can be cherished."

"We have established a cross-departmental linkage working mechanism with the Shandong Banking and Insurance Regulatory Bureau, regularly carry out work consultations, timely summarize and analyze the results of the work, vigorously solve the problem of difficult and expensive financing for private enterprises, help the strategic deployment of new and old kinetic energy conversion, and fully serve the high-quality economic and social development of Shandong." The relevant person in charge of the Shandong Provincial Taxation Bureau said.

[Website error correction](#)

[Related links](#)

Online and offline efforts to warm people's hearts in the spring breeze "tax" month

Shanghai: Benefiting farmers with "tax" accurately helps the development of modern agriculture

Xinjiang: The "spring breeze" is now warming up in the Tianshan Mountains

Shenzhen: Taxation contributes to the high-quality development of industry

Tibet: Continue to launch initiatives to facilitate services for the people and benefit enterprises

Organizer: State Administration of Taxation Copyright: State Administration of Taxation
Address: No. 5, Yangfangdian West Road, Haidian District, Beijing

