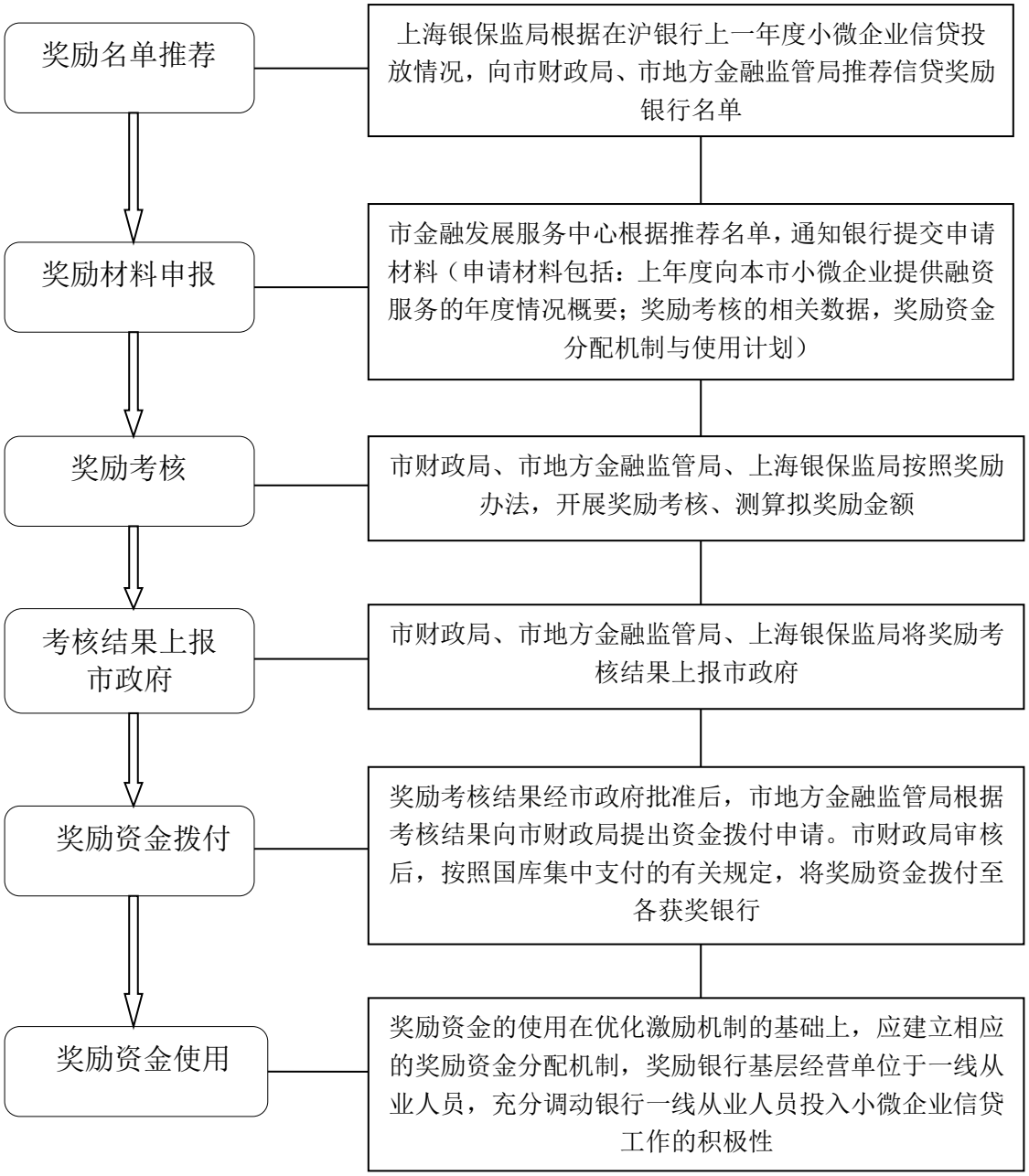上海市小型微型企业信贷奖励操作流程图