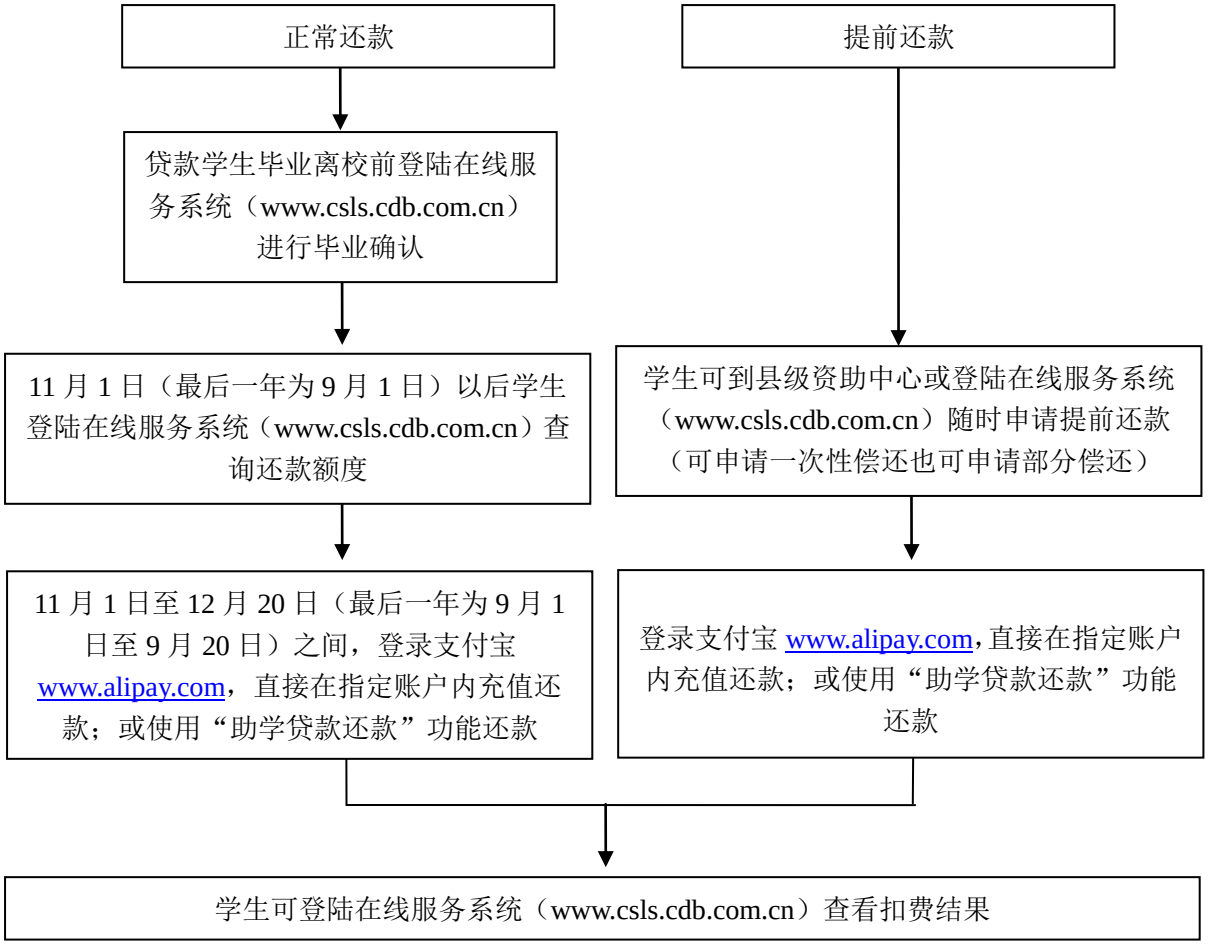生源地信用助学贷款还款指南