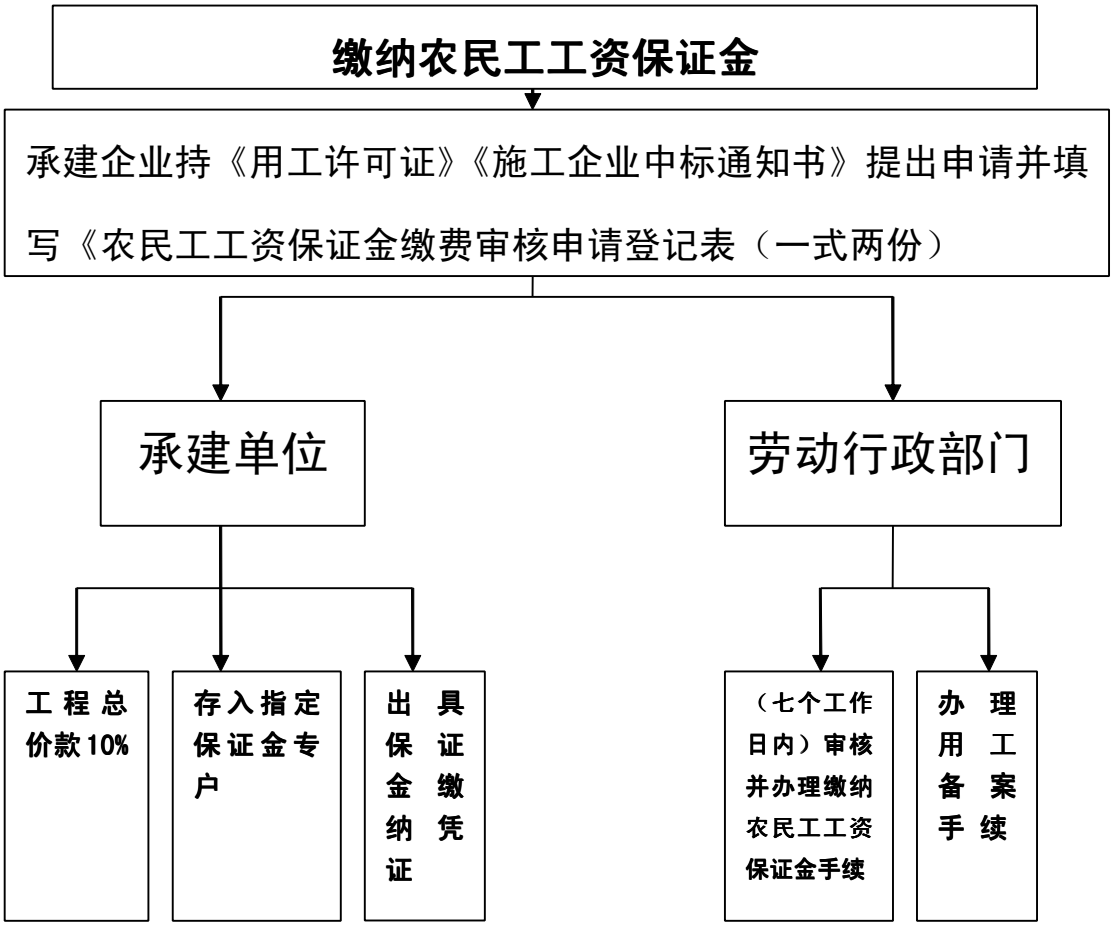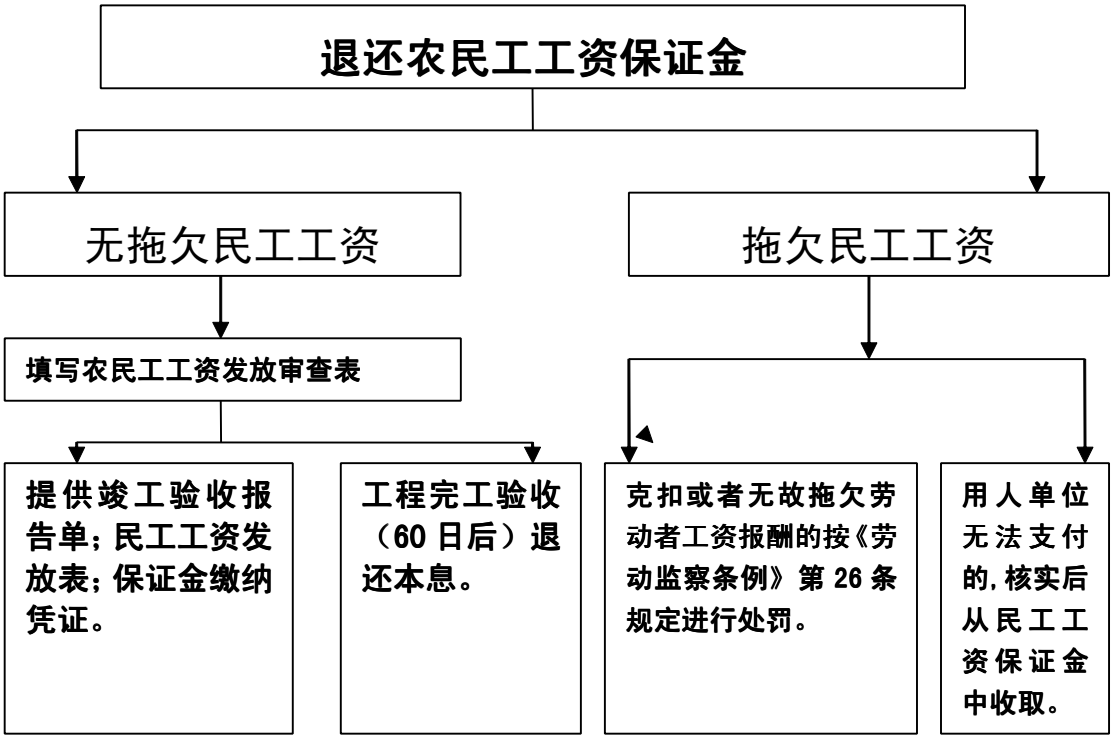缴纳和退还农民工工资保证金流程图