



China, People's Republic of: Innovations in Credit Risk Management and Financial Service Capabilities for Rural Commercial Banks in Tianjin Municipality

Project Name	Innovations in Credit Risk Management and Financial Service Capabilities for Rural Commercial Banks in Tianjin Municipality
Project Number	46159-001
Country	China, People's Republic of
Project Status	Closed
Project Type / Modality of Assistance	Technical Assistance
Source of Funding / Amount	TA 8496-PRC: Innovations in Credit Risk Management and Financial Service Capabilities for Rural Commercial Banks in Tianjin Municipality Technical Assistance Special Fund US\$ 400,000.00
Strategic Agendas	Inclusive economic growth
Drivers of Change	Governance and capacity development
Sector / Subsector	Public sector management - Economic affairs management
Gender Equity and Mainstreaming	
Description	The TA will support an assessment of IT system needs and preparation of a project plan related to the data needs for rural credit risks and risk management, and product development that will also fully integrate remote rural branches. The TA will also help Tianjin Rural Commercial Bank (TRCB) establish an overall rural finance business strategy to promote rural lending and expand product offerings. An institutionalization mechanism will be in place to accumulate rural finance knowledge, support ongoing staff training programs in TRCB and ultimately disseminate lessons learned to other RCBs in Tianjin Municipality and across PRC.
Project Rationale and Linkage to Country/Regional Strategy	
Impact	Improved growth prospects for the rural sector providing for development more in line with urban areas.

Project Outcome

Description of Outcome	Increased access of rural residents and small businesses in Tianjin Municipality to finance through expanded offerings of micro and SME financial products
Progress Toward Outcome	The project was completed.

Implementation Progress

Description of Project Outputs	International best practice assessment and preparation of new processes and an alternative strategy regarding rural credits and financial products for TRCB Development of a systems' plan to support rural financial services Institutionalization and dissemination of an effective rural credit risk appraisal, financial product strategy and risk management system
Status of Implementation Progress (Outputs, Activities, and Issues)	A final report was prepared by TRCB and the project team and accepted by ADB. Training was held in September 2015 for units and branches of TRCB to cover new proposed products, services and processes. A final conference was held in September 2015 hosted at Renmin University of China and in cooperation with the Chinese Bankers Association to present the results from the project and discuss overall access to finance issues of SMEs. A study tour was planned to occur by year-end 2015 but did not occur as counterpart hosts could not be confirmed and study tour team members to participate were not finalized.
Geographical Location	

Summary of Environmental and Social Aspects

Environmental Aspects

Involuntary Resettlement

Indigenous Peoples

Stakeholder Communication, Participation, and Consultation

During Project Design The EA and IA were both closely involved in discussing and reviewing project design.

During Project Implementation The EA and IA have been regularly consulted regarding project progress. Regular missions have occurred to meet with the EA and IA.

Business Opportunities

Consulting Services The TA will engage one international consultant for a total of 5 person months, and two national consultants for a total of 14 person months. A software firm with a 5 person-month equivalent will be recruited under CQS (Lump Sum) for assessment and provision of a software and hardware evaluation and upgrade plan for the rural sector to enable completion of the data requirements for the risk management system and improved overall data management.

Responsible Staff

Responsible ADB Officer Giannetto, Giacomo G.

Responsible ADB Department East Asia Department

Responsible ADB Division Public Mgt, Financial Sector and Regional Coop Division, EARD

Executing Agencies
*Tianjin Finance Bureau
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Tianjin, People's Rep of China*

Timetable

Concept Clearance 26 Sep 2013

Fact Finding 23 Jul 2013 to 23 Jul 2013

MRM -

Approval 30 Oct 2013

Last Review Mission -

Last PDS Update 30 Mar 2016

TA 8496-PRC

Milestones					
Approval	Signing Date	Effectivity Date	Closing		
			Original	Revised	Actual
30 Oct 2013	14 Feb 2014	14 Feb 2014	31 Mar 2015	31 Dec 2015	-

Financing Plan/TA Utilization						Cumulative Disbursements		
ADB	Cofinancing	Counterpart				Total	Date	Amount
		Gov	Beneficiaries	Project Sponsor	Others			
400,000.00	0.00	50,000.00	0.00	0.00	0.00	450,000.00	30 Oct 2013	347,570.13

Project Page <https://www.adb.org/projects/46159-001/main>

Request for Information <http://www.adb.org/forms/request-information-form?subject=46159-001>

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