

 Early Warning System

ADB-46159-001

Innovations in Credit Risk Management and Financial Service  
Capabilities for Rural Commercial Banks



## Quick Facts

<b>Countries</b>	China
<b>Specific Location</b>	Nationwide, Tianjin
<b>Financial Institutions</b>	Asian Development Bank (ADB)
<b>Status</b>	Canceled
<b>Bank Risk Rating</b>	U
<b>Voting Date</b>	2013-10-30
<b>Borrower</b>	People's Republic of China. Tianjin Finance Bureau
<b>Sectors</b>	Finance, Law and Government
<b>Investment Type(s)</b>	Advisory Services
<b>Investment Amount (USD)</b>	\$ 0.40 million



## Project Description

According to ADB website, 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.

The impact will be improved growth prospects for the rural sector providing for development more in line with urban areas.



## Investment Description

- Asian Development Bank (ADB)



## Contact Information

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No contact information provided at the time of disclosure.

## ACCOUNTABILITY MECHANISM OF ADB

The Accountability Mechanism is an independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an Asian Development Bank-financed project. If you submit a complaint to the Accountability Mechanism, they may investigate to assess whether the Asian Development Bank is following its own policies and procedures for preventing harm to people or the environment. You can learn more about the Accountability Mechanism and how to file a complaint at: <http://www.adb.org/site/accountability-mechanism/main>



## Bank Documents

- [Innovations in Credit Risk Management and Financial Service Capabilities for Rural Commercial Banks](#) [Original Source]
- [Project Disclosure PDF](#) [Original Source]