

 Early Warning System

ADB-57338-001

BIDV Supporting Sustainable Agriculture and Expanding Access to
Finance for Women-Owned Small and Medium-Sized Enterprises
Lending Project



Quick Facts

Countries	Vietnam
Financial Institutions	Asian Development Bank (ADB)
Status	Approved
Bank Risk Rating	C
Voting Date	2025-06-10
Borrower	Joint Stock Commercial Bank for Investment and Development of Viet Nam
Sectors	Agriculture and Forestry, Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 100.00 million
Project Cost (USD)	\$ 120.50 million



Project Description

According to the Bank's website, the project consists of a senior unsecured loan to BIDV for \$100m of ADB OCR proceeds - 80% (\$80m) will support green agriculture; and 20% (\$20m) to expand access to finance for women-owned SMEs (WSMEs); up to \$20m of concessional loan from CANPA for green agriculture, and \$100m of parallel loans from commercial lenders to be arranged by ADB for onlending to WSMEs and SMEs in rural areas.

Viet Nams agriculture sector is highly susceptible to natural hazards such as flash floods, landslides, drought, water scarcity, and desertification. The project aims to mitigate these risks by promoting sustainable farming practices.

Domestic banks, including BIDV, lack the expertise and capacity to finance sustainable agriculture projects. The project will help facilitate long-term finance for sustainable agriculture, enabling BIDV to support agricultural producers and energy-efficient models. SMEs and WSMEs are crucial to Viet Nams economy, but face significant challenges in accessing finance with an estimated gap of \$23.6 billion. The project will address the financing gap and support BIDV in developing sustainable finance products tailored to WSMEs, enhancing women's inclusivity, and increasing financing for these enterprises.

The project aims to enhance financial access for SMEs and WSMEs by mobilizing up to \$150 million through a parallel loan arrangement, with ADB acting as the lead arranger and bookrunner. JICA and regional commercial banks will contribute funding, supporting loans to SMEs, including those in rural areas, while showcasing ADB's role in mobilizing private and public resources for sustainable development.



Early Warning System Project Analysis

Environment: FI

Involuntary Resettlement: FI-C

Indigenous Peoples: FI-C



Investment Description

- Asian Development Bank (ADB)

A senior unsecured loan to BIDV for \$100m of ADB's Ordinary capital resources.

BIDV will use up to 80% (\$80million) of the proceeds of ADB's loan for sustainable agriculture, which will enable the bank to extend its support to agricultural producers, fostering a transition to more sustainable and energy-efficient agricultural practices. At least 20% (\$20 million) of the ADB loan will be used to expand access to finance for WSMEs.

Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [Joint Stock Commercial Bank for Investment and Development of Vietnam](#) (Financial Intermediary)



Private Actors Description

Joint Stock Commercial Bank for Investment and Development of Vietnam provides various banking products and services for individuals, corporate customers, and financial institutions in Vietnam. It accepts various deposits products, such as bonds, current accounts, demand and fixed deposit accounts, promissory note/certificate of short term deposits, investment deposits, escrow accounts, long and short term valuable papers, securities trading deposits, demand deposits, and time deposits.



Contact Information

No contacts available at the time of disclosure.

ACCESS TO INFORMATION

You can submit an information request for project information at: <https://www.adb.org/forms/request-information-form>

ADB has a two-stage appeals process for requesters who believe that ADB has denied their request for information in violation of its Access to Information Policy. You can learn more about filing an appeal at: <https://www.adb.org/site/disclosure/appeals>

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

- [Preliminary Poverty and Social Analysis](#)
- [Report and Recommendation of the President](#)



Other Related Projects

- ADB-57338-002 BIDV Supporting Sustainable Agriculture and Expanding Access to Finance for Women-Owned Small and Medium-Sized Enterprises Lending Project