

 Early Warning System

IFC-40399

Baidu MCC Gender



### Quick Facts

Countries	China
Financial Institutions	International Finance Corporation (IFC)
Status	Proposed
Bank Risk Rating	C
Voting Date	2018-01-19
Borrower	CHONGQING BAIDU MICROLOAN CO LTD
Sectors	Education and Health, Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 97.00 million



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### Project Description

The proposed investment entails a syndicated mid-term senior loan facility to Baidu Chongqing Baidu Micro-Loan Company Ltd (“Baidu CQ MCC” or the “Company”). Baidu CQ MCC, wholly owned by Baidu Inc., was established in October 2015 and registered in Chongqing. Since inception, Baidu CQ MCC has been providing tuition financing to students who are admitted to vocational training/educational institutions. With the development of its big data-based credit assessment methodology, Baidu CQ MCC is gradually expanding its business with more diversified product offerings. The proposed senior loan facility will be on-lent to women borrowers of the Company to finance their vocational training and education.



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## Investment Description

- International Finance Corporation (IFC)



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### Private Actors Description

Baidu CQ MCC is indirectly wholly owned by Baidu Inc., through Baidu Holdings Ltd., Baidu (Hong Kong) Ltd., and [Baidu.com](https://www.baidu.com) Times Technology (Beijing) Co., Ltd. Founded in January 2000 by Mr. Robin Li, Baidu Inc. is a leading Chinese internet company listed in NASDAQ in 2005.



Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	Baidu Inc	Parent Company	-



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## Contact Information

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<http://ir.baidu.com/phoenix.zhtml?c=188488&p=irol-irhome>

## ACCOUNTABILITY MECHANISM OF IFC

The Compliance Advisor Ombudsman (CAO) is the independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an IFC or MIGA- financed project. If you submit a complaint to the CAO, they may assist you in resolving a dispute with the company and/or investigate to assess whether the IFC is following its own policies and procedures for preventing harm to people or the environment. If you want to submit a complaint electronically, you can email the CAO at [CAO@worldbankgroup.org](mailto:CAO@worldbankgroup.org). You can learn more about the CAO and how to file a complaint at <http://www.cao-ombudsman.org/>



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## Media

- [Commentary: Death of college student raises questions on Baidu's ethics](#)