ADB ASIAN DEVELOPMENT BANK

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	Approved
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	Progress is on track to support outcomes with complettion schedule for September 2015.
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)	Work by the consultants has been completed. A final report was prepared for management of Tianjin Rural Commercial Bank (TRCB), the Tiajnin Finance Bureau and ADB. Training is being help for units and branches of TRCB to cover new proposed products, services and processes. Planning is begining for the conference and study tour. A draft knowldege product was prepared and will be finalized upon completion of the conference and study tour. A review mission was held in February 2015.
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.

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 ADB Officer	Giacomo Giannetto
Responsible ADB Department	East Asia Department
Responsible ADB Division	Public Mgt, Financial Sector and Regional Coop Division, EARD
Executing Agencies	*Tianjin Finance BureauForeign Economy Division* *No. 4 Qufu Road, Heping District* *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	19 Mar 2015

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	232,692.38

Project Page	http://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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