

**STATE BANK OF
VIETNAM**

No: 1731/ QD-NHNN

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi , on 31 month 8 year 2018

DECISION

ISSUES ACTION PLAN OF THE BANKING INDUSTRY IMPLEMENTATION OF THE 2030 Agenda FOR
SUSTAINABLE DEVELOPMENT

STATE BANK GOVERNOR

Pursuant to the Law on the State Bank of Vietnam No. 46/2010/QH2 dated June 16 , 2010;

Pursuant to the Decree's abominable 16/2017/ND-CP dated 17 th á ng of Ch 2017 02 í Province Government defining the functions, tasks, powers and c à u t drive official of the State Bank Vietnam;

Pursuant to the Decision's abominable 622 / QD-TTg ng à y 05/10/2017 Prime Investment ó ng Government on the b a n operator K é Action Plan National Implementation Agenda for Development 2030 lasting;

Proposal c tempering a Director of Institute of Banking Strategy ,

DECISION

Article 1. To promulgate together with this Decision the Action Plan of the Banking sector to implement the 2030 Agenda for Sustainable Development.

Article 2. This Decision takes effect from the date of signing.

Article 3. Director of Banking Strategy Institute, Heads of units under the State Bank, Directors of State Bank branches in provinces and centrally run cities, Chairman of the Board of Directors, President of the Association Co-members and the General Director (Director) of the credit institution, foreign bank branch are responsible for the implementation of this Decision./.

GOVERNMENT

Place of receipt: - As in Article 3; - Prime Minister (to b/c); - Văn Government House; - The KếPlanning and A.ầu tu; - Ban lãnh the central bank; - Save: VCL, VP1 (4).

Le Minh Hung

ACTION PLAN

IMPLEMENTATION OF BANKING 2030 AGENDA FOR THE SUSTAINABLE DEVELOPMENT (*issued together with Decision s abominable 1731 / QD-NHNN dated 31 th á ng 8 2018 by the Governor of the State Bank*)

Implementing Decision No. 622 / QD-TTg dated 05/10/2017 of the Prime Minister promulgating the National Action Plan implementing Agenda 2030 v ì the sustainable development (hereinafter As the National Action Plan), the State Bank of Vietnam (SBV) issued the Action Plan of the banking sector to implement the 2030 Agenda for Sustainable Development, with the following specific objectives and tasks:

I. OBJECTIVES

1. Strengthen the capacity of credit institutions (CIs) tr ong countries to m in width and diversify distribution channels, product development, banking services appropriate to the needs, with reasonable costs for the majority

of the adult population and businesses, especially those in rural and remote areas, and small and medium-sized enterprises.

2. Increasing access to banking services of enterprises) especially small and medium enterprises, including credit services; Encourage enterprises' participation in the value chain through an appropriate credit mechanism.

3. Gradually narrowing down and eventually eliminating the gap in terms of conditions for accessing basic banking services between geographical regions and population segments in society; improving access to financial services for the poor, vulnerable people in Vietnam, comprehensive financial boost.

4. Strengthening the voice and position of Vietnam in international economic, financial - monetary institutions, regional and international forums on currency and banking.

5. Contribute actively implementing sustainable development goals in other countries, including: Improve energy efficiency, promote renewable energy development, and clean energy; Promote productive activities, create decent and sustainable jobs; Support the development of small and medium-sized enterprises, microenterprises through credit mechanisms and policies appropriate; Develop payment tools that can be applied in a safe and convenient transportation system for everyone; Strengthen anti-money laundering, financing terrorism, crime prevention, high technology, the type of organized crime, transnational crime in the bank currency.

6. Raise awareness about the role and responsibilities of the banking sector in the implementation of sustainable development goals of Vietnam.

II. TASKS AND SOLUTIONS

1. Strengthening the countries to diversify supply channels of banking services to people (Objectives of KHH 8:10 A. QG):

a) Structure the fundamental, radical and comprehensive system of credit institutions towards modernization, operational safety, efficiency solid with structural diversity of ownership, size and type, create possibilities highly competitive and based on the technology platform, bank management advanced suite with the latest, the international standards by content between Arab approach and roadmap at the structure plan in the system of credit institutions associated with bad debt settlement for the period 2016-2020, issued under Decision No.

b) Modernize operations of credit institutions to diversify supply channels and diversify banking products and services for all people and businesses:

- Review and complete legal framework to promote, encourage and create favorable conditions for credit institutions to develop products and services the new bank, modern suite with real Vietnam based on international standards and practices.

- Improving the legal framework for the development of the technology sector financially secure, has a specific magnification results in the following directions: research proposals applicable legal framework trials have control over new technologies in the field banking sector; Promote collaboration and healthy competition between commercial banks and technology institutions in the country, non-banking financial institutions vigorously, system credit funds to develop products, services and channels distribute based on the technology, with special focus on low-served population groups no or little access to banking services tradition in rural, remote areas remote and economically disadvantaged areas.

- Promote the development and application of the means and model of payment / remittance modern, easy to use and phasing with the conditions in the rural areas (payment via mobile phones, devices digitally. ...) to promote the payment is not depending on cash in the rural areas, deep-reaching far, customs and also for those who have not a bank account, the establishments using existing network of credit institutions, postal network, network of organizations providing overload of intermediary service payments, some organizations do not have other banks, in association with building program, to promote Financial Inclusion in Vietnam.

- Increasing investment, upgrading and developing financial infrastructure and banking technology, including the inter-bank electronic payment system, automatic clearing system for selling transactions. retail, information systems to create conditions for the credit expansion of distribution channels; strongly encourage the development of electronic distribution channels by completing regulations on licensing and network management of credit institutions.

- To actively join international financial markets and regions through encouraging and facilitating legally for opening overseas branches of commercial banks.

- Credit institutions focus on modernizing banking activities towards:

+ Modernize information technology system and internal payment system; Upgrading the core banking system in line with the scale and complexity of operations and the management and administration requirements of domestic credit institutions; Strengthen the application of information technology in operating and managing, analyzing and preventing risks; simultaneously explore investment and appropriate solutions to ensure the security of information technology.

+ Investments in infrastructure, developed the method of payment especially electronic payment methods and other modern; application of security measures, security standards, advanced matching payment trends in the world, ensuring prompt payments, safe, convenient, and has spent fairly reasonable.

+ Implementation of the plan conversion from magnetic cards to chip cards in Vietnam in order to ensure security and safety for card payments, facilitating connections with other payment systems.

c) Development of financial institutions especially exposed to particular, especially hard to expand for extending banking services basic to objects circumstances especially exposed to particular, the poor and policy beneficiaries, ethnic rural, remote areas, the key hard fact:

- For Vietnam's national social policy: Focus unified credit function especially bank books from the trade policy to the Bank of Vietnam; Development Bank especially social policies especially capable of autonomy and development of long-term stability, and only play a role as financial institutions, the implementation of the social policy of Government; focuses on areas where market-based financial institutions cannot or are only partially met.

- For Vietnam's Banking Cooperatives (NHHTX): Enhancing the role and responsibilities of NHHTX in regulation of capital, especially hard operational support and monitoring the use of loans for Vietnam's credit fund use member people.

- For Vietnam's Credit Funds People (PCF): Continue to rectify, tempering Comprehensive financing especially, administration and operation of the PCF is coupled with the steady expansion network of activities of the PCF especially; scope of activities mainly of PCF is raising capital and loans to members in the area, especially exposed to distinct especially in rural areas to mobilize especially site to contribute to the development especially local economy, hunger eradication, poverty alleviation and elimination of usury.

- Develop and implement a scheme to consolidate and develop the system of PCF 2020 and orientation to 2030 to ensure that the system is a cooperative credit institutions operate safely, efficiently especially firmly; gradually bring this system to become one of Vietnam's operation platform in monetary, credit and banking in the agricultural sector - agricultural especially.

- For Vietnam Bank for Agriculture and Rural Development: Dealing basically the existence, poor and bad debts; direction especially equitization bank at the appropriate time and ensure the state holds especially at least 65% of the charter capital; Bank guarantee key role in Vietnam's credit sector especially agriculture and rural development.

- For financial institutions Vietnam's models: Continue to implement synchronization solutions in the project "Construction and development of the financial system Vietnam's model in Vietnam by the end of 2020" is the fourth especially government approved Decision No. 2195 / QĐ-TTg dated 06/12/2011 and solutions developed its kind in development Strategies in Banking 2025, driven by 2030.

2. Increase access to banking services by enterprises, especially small and medium-sized enterprises, including credit services (Objective 9.3 tempering a KHH A QG):

a) The SBV focuses on implementing the following solutions:

- Improve the information quality of the National Credit Information Center (CIC); Increase investment, upgrade information infrastructure so that CIC becomes a reliable credit information channel; Support credit institutions to access sufficient information for effective and safe credit granting.

- Review and supplement, especially edit, issued the legal framework related to lending activities of credit institutions and branches of foreign banks according to corrupt especially a simple especially of procedures lending especially still ensuring full compliance with the provisions of the law on lending activities, ensuring the safety of loan capital; improve the capacity, quality assessment to shorten the processing time for loan and enabling businesses to easily access bank credit especially.

- Continue to implement effective programs to support micro, small and medium-sized enterprises; improve programs and policies of the Government, the incubated Ministerial Government support enterprises, particularly SMEs and the case of access to credit.

- To encourage credit institutions to design and implement programs and credit products, banking services suited to the characteristics of the type of enterprise, especially small and medium-sized enterprises, businesses use technology environmentally friendly.

- Promote universal literacy; Improve the transparency of credit information; Strengthening the dissemination of information on banking services to residents and businesses, including the importance of information on the process, loan procedures at the bank in order to improve accessibility for fishermen, citizens and businesses.

b) Credit institutions shall:

- Review and process innovation, continue lending to support single goods, creating conditions for businesses, especially small and medium-sized enterprises access credit convenient.

- Development of banking products and services taking into account environmental benefits; priority product development mobilization and credit loans to projects or enterprises investing in the field of renewable energy, clean energy, the industry's manufacture and consume less carbon to contribute protect the environment, improve the efficiency of resource and energy use.

- Promote lending to small and medium-sized enterprises employing many workers in rural areas; Enterprises operating under the model of poor, livelihood, improve the living standards of farmers, people in remote areas, difficult economic regions.

3. The solutions to financial push to an area (one goal 8, 10 and 11 of KHH A QG):

a) Implement the uniform, effective solutions in the scheme improve the accessibility of banking services for the background of the International Bank for Reconstruction and Development (IBRD) approved in Decision of the Government No. 1726/QĐ-TTg dated September 5, 2016; Focusing on monitoring and evaluating the results of implementation of the scheme and measure to adjust time to achieve the objectives and targets set.

b) Construction and implementation of national strategy for a comprehensive primary; aims to protect all citizens and businesses, especially the vulnerable groups of the economy is approaching and regular use of banking services agencies, including bar service accounting, money transfers, savings, credit and insurance, convenient, consistent with need and ability to pay, reduce expenses in standard, so the drive suppliers of financial services that provides one way to improve efficiency.

c) Implement effective measures mentioned in the development of non-cash payment in Vietnam period 2016-2020 issued under Decision No. 2545 / QĐ-TTg dated 30/12 / 2016 and a scheme to boost payments via bank e-stain with public services: tax, electricity, water, school fees, hospital and other social security was enacted in accordance with Decision 241 / QĐ-TTg dated February 23, 2018 of the Prime Minister.

d) Construction, finishing preferential credit policy e-stain with poverty, poor households, ethnic minority households in communes and villages characteristic of difficult.

e) Implement the uniform, effective solutions product development and services of modern banking, creating the basis of improving access to banking services in strategy development of banking industry to 2025, orientation to 2030.

4. Proactive and integrated to participate in activities aimed at strengthening the voice and position of Vietnam in economic institutions-finance regional and international mobilization and efficiently use resources support, financing for sustainable development (objective 10.5. of KHHDQG):

a) To promote active policy dialogue economic integration in the international banking sector, towards the goal of stability and economic development of society, the environment of businesses healthy and strengthening confidence news for investors.

b) To coordinate with ministries and branches to mobilize the World Bank (WB), Asian Development Bank (ADB) to mobilize aid grant combined loans preferential in reducing the loan fees for Vietnam; effective implementation of programs, projects and technical assistance of the World Bank, ADB for development of the model.

c) Promote international cooperation in the field of financial inclusion and activities to promote financial inclusion in Vietnam.

d) Construction of training program, seconded to appoint cadres Vietnam to participate in the activities of financial institutions, currency, international banks, especially the monitoring activities economic v loudly tissue countries in the region.

dd) Actively participate in bilateral/multilateral forums, participate in negotiations on financial services within the framework of FTAs in order to promote trade investment activities between Vietnam and partners, taking advantage of technology and management skills of foreign advanced, n â ng high predictability, prevention, containment, crisis management and strengthen financial stability across the region and globally.

e) Positive focus on and maintaining cooperation central bank of the country, the organization ch stasis c International and search capabilities to m in width and develop relationships h burp p efficient but multilateral order to leverage resources and assets tr burp foreign service of sustainable development.

5. Ph stain i of v ó i ministries concerned contribute to the realization of sustainable development goals in other countries:

a) Mobilizing international funds h eg hard support for energy projects in rural, mountainous and island ; renewable energy investment projects; projects to develop new power plants from renewable energy sources in areas without power burners ó i.

b) Actively seek, exploit and use the h eg hard support of the organization ch stasis c resource ch í nh international, international funds (such as Fund Development To n N box ng now UN - IFAD, organization for economic co-operation and development - OECD ...) tr ong build financial support programs tr burp sustainable agricultural development along the value chain and cope with the challenges th stasis c of climate change logistics, support tr burp microfinance development, improve nh é n financial literacy and promote financial education.

c) Promote the exploitation of capital of the Asian Infrastructure Investment Bank (A II B), especially for infrastructure investment through connection with financial intermediaries, which are Vietnamese commercial banks. and call for the participation of the private sector in infrastructure investment projects.

d) To implement preferential policies on appropriate credit characteristics of each region in order to attract businesses, especially small and medium-sized enterprises investment, development of production k i nh businesses and infrastructure, training job, settling l à m for local laborers. Combine preferential credits v ó i policy agricultural, industrial, forestry, fisheries, science and technology transfer.

dd) Encourage capital investment to develop safe transport systems, expand public transport systems, especially suitable to the needs of women, children, people with disabilities and the elderly.

e) Strengthening the prevention of money laundering, terrorist financing, prevention of high-tech crimes, organized crimes and transnational crimes.

6. Strengthen communication, training and awareness raising on sustainable development and the role of the banking sector in sustainable development.

a) Organize seminars / conferences expanded, through the website t ù c tempering a central bank, the means of mass media and other means of communication to raise awareness of the role, responsibility of the banking sector for v ó i objectives of sustainable development qu stain c Sale, propaganda, ph drive policy variables, programs and actions of the banking sector made the goal of sustainable development nationwide family.

b) To strengthen the close cooperation between ministries and agencies, and to mobilize the participation of social organizations, media agencies to implement c ó effectively the contents of the action plan qu stain c Date v ì the sustainable development.

III. ORGANIZATION OF IMPLEMENTATION

1. Assign tr yoke to perform

a) Relevant SBV Department/Department units, based on their functions and tasks:

- Implement tasks as assigned in the Action Plan and integrate sustainable development contents in schemes, projects, policies, plans, tasks, and annual work programs of the unit. proactive, to ensure the quality and progress, timely reporting nh ù ng problems, kh ó challenges during deployment.

I . Strengthening the capacity c á c CI to expand service provision for all ng UO i citizens and businesses							
first	Deploying the application of Basel II	Not officially applied yet	Basic commercial banks have own capital according to the standards of Basel II , tr ong at least 12-15 banks successfully applied Basel II standard method upward.	All banks applying Basel II according to standard methods, applying Basel II by the method of raising at a s abominable C Bs quality administrator t stain t and finished applying Basel II by expenditure approach standard.	Credit institutions report to the SBV	Annual	Agency Banking Supervision Inspectorate h à ng
2	Increasing the proportion of income from ph í services ph í credit		12-13%	16-17%	Credit institutions report to the SBV	Annual	Banking Supervision Agency
3	Reducing I St and sheet NPLs of credit, bad debts and debt sold to VAMC has implemented measures to loan classification		Under 3% (not including the weak credit has been approved by the government plan to deal with justice)	Less than 3% of the whole system of credit institutions	Credit institutions report to the SBV	Annual	Banking Supervision Agency
4	Increase s stain of branches and transaction offices / 100,000 adults	17.97	20	25	Credit institutions report to the SBV	Annual	Banking Supervision Agency
5	Increase the number of ATMs/100,000 adult population	25.2	40	45	The organization providing payment services b á o SB Report	H à ng year	Payment Department
6	Increase the number of POS / 100,000 peo	372.2	400	500	Payment service providers report to the SBV	Annual	Payment Department

	ple th Chief à nh						
II. Increase access to credit for small and medium enterprises							
7	Increasing the proportion of small and medium-sized enterprises c ó loans in the total credit in business activity	32%	50-60%	65%	Credit institutions report to the SBV	Annual	Credit Department for Economic Sectors, CIC
III. Increase access to banking services for everyone							
8	Increase l Stand adults payment accounts in the banking system	57.8%	70%	80 - 90%	The Organization ch stasis c supply overloa d ng payment service reported SB	Annual	Payment Department
9	Increase the percentage of rural people in the age of th game nh with savings deposits at financial institutions	19%	35-40%	50-60%	Investigation survey	Periodic surveys that t r a nearest	Banking Strategy Institute
ten	Implement the payment of benefits c ä p and Social Security through accounts		20% s abominable pay ment of social security is th u c t through a bank sir i city, county, provincial towns and cities under central authority.		Relevant agencies report to SBV	Annual	Payment Department

APPENDIX 2

DIVISION OF RESPONSIBILITY FOR IMPLEMENTATION OF THE PLAN TARGETS NATIONAL ACTION OF AGENDA 2030 FOR THE SUSTAINABLE DEVELOPMENT (*Attached Q u y é t No. 1731 / QD-NHNN dated 31/8 /2018 of the Governor of the State Bank*)

STT	Mission (linked to the Objectives of the National Action Plan)	A. Thank you chair	Unit ph stain i right	Th er Time implementation / completion	Note
	Target 8.10 (chaired by SBV): Strengthen the capacity of domestic financial institutions to encourage and expand access to financial, banking and insurance services for all				

I. Increase credit service supply capacity of local banks					
first	Deploying the use of the scheme restructuring the credit system associated with bad debts period 2016-2020	Small Business Administration	Credit institutions and related units	2018-2020	Ph stain i where: Ministry of Planning and Investment, Ministry of Finance, the Vietnam Social Insurance, the Commission nh â n People t dull nh, the ph stains under central authority.
2	Reviewing and perfecting the legal framework of promoting, promotion kh í ch, enabling credit institutions to develop products, new banking services, modern	Payment Department	Legal Department, CIMB, commercial banks	Regular quests	
3	Completing the legal framework for the development of the field v u c ch technological resources í nh safe and effective; Study and propose legal framework for control testing v ó i new technologies in the banking sector	Fintech Steering Committee Standing Body	Payment Department, Legal Department, Monetary Policy Department, CIMB, Institute of Banking Quality and related units	2018-2020	
4	Promote development and application of modern, easy-to-use payment/money transfer means and models suitable to rural conditions	Payment Department	Legal Department, CIMB, commercial banks	Regular quests	
5	Encourage strong development of electronic distribution channels by completing regulations on licensing and network management of credit institutions	Small Business Administration	Payment Department, credit institutions and related units	Regular quests	
6	Area c u c in the Czech market entry í nh nation t dull and regions through encouraging and facilitating legislative base for the open ch i branches of foreign banks	Small Business Administration	Legal Department, credit institutions and related units	Regular quests	
7	Recommended cents ã t do increase investment, upgrading and development of the financial infrastructure, banking technology, including systems th a nh accounting, credit information system ... create conditions for credit institutions to expand their transaction network.	Information Technology Department	Payment Department, commercial banks	Regular quests	

8	Da u invest in infrastructure, the current modernization of the system of information technology systems and internal payment of each CI, developmental To n reliable methods of electronic payment, such as online banking, bar t resentment over mobile phones, internet ... with high safety and ch i ph í h burp p justice, in accordance with the number of people using the service.	Credit institutions	BSA, C ¼c IT, Department of Payment and units c ó related	Regular quests	
9	Strengthened er ng application of security measures, new security standards, advanced in line h burp p for trend global payments between ó i.	Credit institutions	CIEM, IT Department, Payment Department and related units	Regular quests	
ten	Th u c e the transfer drive i from magnetic cards to chip cards	Credit institutions	Payment Department	2020-2022	
11	Concentrating on unifying policy credit functions from commercial banks to the Social Policy Bank; Development Bank ch í nh social policy of the organization is capable of self-control and develop long-term stability, and th er i maintain shoulder tr La institutional ch í nh work done c á c Main social policy of Ch í nh Minister; focus on those areas in which financial institutions operate under market principles can not To meet or ch dull meet stasis ng part	Social Policy Bank	Related Entities	2018-2025	
twelfth	Enhance the role and responsibilities of the cooperative banks in the regulation of capital, operational support and monitoring of loan use e stain i with people's credit fund members	Cooperative Bank	BSA and e Matt n relevant	Regular quests	
13	Continue to rectify and strengthen c abominable comprehensiv e financial management and fund operations People's	Cooperative Bank and people's credit fund system	BSA and the units c ó related	2018-2025	

	Credit is coupled v ó i expand solid operating network of credit funds new people in the area rural areas to mobilize local resources to contribute to the development of economic power and industrial limbo Matt ng, alleviation ngh è ° and repel usury.				
14	Fo u ng and deploying e è project to consolidate and develop the system of people's credit funds through 2020 and orientations to 2030	Small Business Administration	The ministries, branches and People's Committees of t dull nh, the ph stains , the PCF, the Cooperative Bank, Association of PCF, B Virtual Vietnam Deposit Insurance	2018-2030	
15	Basic handling of the existence, poor and bad debt quintal i Vietnam Bank for Agriculture and Rural Development; equitize this Bank at the right time	Bank for Agriculture and Rural Development of Vietnam	BSA and the units c ó related	2018-2025	
16	Continue to implement synchronous project "Construction d u ng and system development of microfinance in Vietnam by the end of 2020" is the fourth ó ng government approved Decision s abominable 2195 / QD-TTg 06/12/2011.	Small Business Administration	Society ch stasis c Financial v i tissues and e Matt n relevant	Regular quests	
M emplacements Objective 9.3.a: Increased kh Arab n ã ng access of enterprises, especially l à the small and medium-sized enterprises, e stain i to translate v dock banks, including credit services in ability to pay; increase the participation of enterprises in the market and value chain (SBV chaired)					
II. Increase the accessibility of businesses, especially l à the small and medium-sized enterprises, e stain i with banking services, in e ó including credit services					
17	Support for credit access complete information, improving the quality of information about customers to improve credit quality, to create conditions to improve l u c service providers of	Center Th cell ng National Credit Information CIC	Related Entities	Regular quests	Coordinate h burp p: Ministry of Planning and Investment, Ministry of Interior, Ministry of Labor - Invalids and Social Affairs, the Committee nh â n

	credit to enterprises small and medium.				People t dull nh / central cities
18	Reviewing v ă n copies, ch í nh s á ch of Ch í nh Minister, the Prime Minister, ministries and agencies to amend and complete the credit policy e stain i with sectors and localities	Credit Department economic sectors é	Legal Department, SB Ch i branches, provinces th à nh city	Regular quests	
19	Continue to implement effective programs to n stain i enterprises - banks; preferential credit programs for businesses, especially small and medium enterprises Extension kh í ch credit institutions to participate in the credit program supported tr belch of central bank interest rates.	TD branches k i nh International	V dock monetary policy, BSA, CIs and related units	Regular quests	
20	Promote the popularization of financial knowledge; Strengthening the dissemination of information about banking services to people and businesses, focusing on information on loan processes and procedures at banks in order to improve people's ability to access capital. people and businesses.	Department of Communicatio n	The e Matt n related	Regular quests	
21	To review, supplement, modify, issued relevant legal framework e é n lending activity of credit institutions and foreign bank branches	Department of monetary policy	Department T Pitches Its economic sectors dull , Legal Department, BSA, CIs	Regular quests	
22	Reviewing and renewing the lending process, creating favorable conditions for businesses, especially small and medium-sized enterprises, to access credit.	Credit institutions	Credit service sectors k i nh BSA International, the CI and units concerned	Regular quests	
23	Design credit products and banking services suitable to the characteristics of all types of businesses , especially small	Credit institutions	Credit service sectors k i nh BSA International, local banks and related units	Regular quests	

	and medium enterprises, micro enterprises.				
24	Development of products and banking services having regard to profit interests of the environment; priority product development mobilization and credit loans to projects or enterprises investing in the field of renewables, clean energy, manufacturing and consumer less carbon to help protect the environment, improve efficiency and Arrivals resources and energy.	Credit institutions	Credit Department of Economic Sectors and related units	Regular requests	
25	Thirteen points for loans to small and medium-sized enterprises using labor intensive agricultural locality; now operating as a livelihood, raising the living for farmers, people in remote areas	Credit institutions	Credit Department of Economic Sectors and related units	Regular requests	
Goal 10: Reduce inequality in society (SBV coordination)					
III. Implement solutions to promote financial inclusion					
26	Implementing effective solutions in the project of improving access to banking services for the economy was the Prime Minister approved and listed under Decision 1726 / QĐ-TTg, dated 5 / September 2016.	Institute of Quality	Other relevant units	2018-2020	Responsible Ministries and agencies
27	Build a national resource strategy which is comprehensive	Institute of Quality	Department of International Relations and other relevant units	2019	
28	Effectively implement the solutions mentioned in the Project on development of non-cash payments in Vietnam for the period 2016-2020 and the Scheme on promoting payment through banks for public services: tax, electricity, water, school fees, hospital charges and pay the program and social was	Payment Department	Related Entities	2018-2020	

	Prime t UO ng government approved				
29	Fo u ng complete preferential credit policies for the poor, they should ngh è o , households of ethnic minorities in the communes and villages particularly difficult	Social Policy Bank	Credit Department and other economic sectors relevant units q uan	2018-2025	
30	Tri To n implementing e oh ng sets, effectively nh ó m solutions to develop products and services of modern banking, creating the basis of improving access to banking services under Sub é n CDS tri to n the banking sector in 2025, the damage ó ng 2030	Institute of Quality	Related Entities	2018-2030	
10.5.c goal: Ensure enhance đạ i interface v à -known n ó i of qu stain c DCs in the process of decision weights i t drive organizational qu stain c e international prestige To ensure the I burp i for countries ph á t tri to n and create go è u event collecting narrow the development gap between countries (SB chaired)					
IV. Increase c sprawled g international integration, enhancing the position and role of Vietnam in the international arena, mobilization and effective use of funding, financing tr burp for sustainable development					
thirty first	Actively and positively participate in activities aimed at strengthening the voice and position of Vietnam in the institutions of economic power and industrial - financial sector and international interior d cancer task s stain 4, Part II of the Plan action plan.	International Cooperation Department	Related Entities	Regular quests	Coordination: Ministry of Foreign Affairs, B in Finance, K é Planning and Investment and ministries, relevant agencies
32	Fo u ng scheme frame related to strategy, plans staff training e è sent staff to participate in learning, work, study c stasis u, secondment and exchange e guava staff at institutions ch stasis international banking and finance	International Cooperation Department	Relevant units and ministries	After 2020	
V. Solutions to coordinate with the c á c ministries l iên related e To contribute to the realization of sustainable development goals in other countries					
Objective 7.4: By n à m in 2030, expansion c Matt infrastructure and technology upgrades e To provide services to modern energy and sustainability for t à t everybody, particularly for poor areas development, region s à u, remote, v buzzing ng h mountain and she i Islands (SB ph stain i apply)					

33	Mobilizing resources v stain n International h eg hard financial donation v stain n and engineering for energy projects in rural, mountainous and island; projects e Investment renewable energy; projects to develop new power plants from renewable energy sources in the region ch u a grid	International Cooperation Department	The Management Board of ODA projects, C á c Cl	Regularly	Ch incubated in charge: the Ministry of Industry and Trade Coordinate h burp p: Ministry of Natural Resources and Environment, the Ministry of Civil d u ng, Ministry of Transport, Ministry of Agriculture and Development n umbrella ng villages, Ministry of Finance, Ministry of Planning and Investment, Ministry of Kh oa school and technology, the State Bank of Vietnam , Ph ò ng Commerce and Industry of Vietnam, the Association of small and medium-sized enterprises, organizations and political-social organization ch stasis c social - professional, Commissioner people's Committee of t dull nh / central cities
Goal 8 . 3: Promoting policies in support of manufacturing operations with high productivity, job creation t stain t and sustainable, h eg hard tr burp do ch incubated businesses, inventors and innovators t sir o; ch í nh formalization and growth of small and medium-sized enterprises, microenterprises, g oh m all th he passed the t IE p access to financial services ch í nh (N H NN coordination)					
34	Strengthening policies h eg hard support production activities with high productivity, job creation and sustainable well, supporting entrepreneurship, innovation and s á ng created; th main stasis c and growth of small and medium-sized enterprises, microenterprises, including through access to financial services.	Credit institutions	Credit Department c á c sector k i nh health and related units	Regular quests	Home p i : The K é Planning and Investment Coordinate h burp p: Ministry of Finance, the Milky n g State of Vietnam , the Ministry of Labor - Invalids and Social Affairs, the Ministry of Agriculture and Rural Development, Ministry of Science and Technology, Department of Trade and Industry Vietnam, Vietnam General Confederation of Labor, political organizations - social, social organizations -

					professional, nh Commission à n people t dull nh / a ph stains under the central
Objective 11.2: 2030, ensuring everyone d à n enough burp c access to the transportation system safe, the affordability, convenience and sustainability, improve traffic safety th cell ng m in wide public transport v ó i ch ú special attention to the needs of women n ù , children, the disabled and the elderly (SBV coordination)					
35	Encourage capital investment to develop safe transport system, expansion of public transport systems is particularly suited buzzing with the needs of women, children, the disabled and the elderly.	Credit institutions	Monetary Policy Department, Credit Department for Economic Sectors, International Cooperation Department, ODA Project Management Board and related units	2018-2025	Chair: MOT V é n load Coordination: Ministry of Planning and Investment, Ministry of Finance, Ministry of Construction, the State Bank of Vietnam , the People's Committees of provinces / th à nh central cities
M tailstock c by reputable u 16.4: 2030, significantly reducing the d tube weapons and illicit financing ; enhanced recovery v à cough à n paid t à i s Arab n be e á nh c stocked , struggling v ó i all kinds of criminals c ó t drive function (SB coordination)					
36	Strengthening c cell ng ch prevention stain ng money laundering, financing tr burp terrorism, ch room stained ng high-tech crime, the type of organized crime, transnational crime.	Administration of Money Laundering (Anti-Money Laundering Department)	Legal Department, IT Department, Department of Payment and e Thank relevant	2018-2025	Chaired by: Ministry of Public Security Ph stain i h burp p: Ministry of Justice, B in Defense, Department of State, the Court nh à n Supreme People's Procuracy, the Supreme People, the State Auditor, Bank Nh à countries Vietnam , Thanh Government Inspectorate, Ministry of Information and Communication, television h ì nh Vietnam, Voice n ó i Vietnam, organizations ch í nh socio - political, organization ch stasis c social - professional, Commission people provinces / ph stains under the central
Objective 17.5: Promotion v à promote public partnerships, public - private efficiently, based on experience and strategic resources of the relations of cooperation (SBV City i h burp p)					

37	Close coordination with the Foreign Ministry and the e Matt n're related expand promote partnerships, joint - It is an effective, d u a experiential and strategic resources c tempering a e relations stain partnership.	International Cooperation Department	Leaders l standard of ODA projects and e Matt n relevant	Regular quests	<p>Chaired by: Ministry of Planning and Investment</p> <p>Ph stain i h burp p: Ministry of Foreign Affairs, Ministry of Finance, Ministry of Science and Technology, Ministry of Agriculture and Rural Development, the Ministry of Civil d boots, Ministry of Transport, Ministry of Natural Resources and M cell i school, State Bank of Vietnam, the organization ch stasis c political - social, social organizations - professional, the people's Committees of provinces / cities under central</p>
<p>VI . Advanced nh é n knowledge, responsibility and the role of the banking sector for v ó i position t i êu ph á t qu sustainability stain c Date</p>					
38	Strengthen communication, training, and awareness raising on the role of the banking sector in the implementation of national sustainable development goals	Department of Communication	DOP, Zhu er ng fostering SBV Office, the Credit Department of the economic sector, the State Bank branches in provinces, cities, local banks and related units	Regular quests	
39	Enhance the ph stain i close cooperation between ministries, at th er i mobilize the participation of social organizations, media agencies to implement effectively the contents of the action plan National movement for sustainable development	Institute of Quality	The e Matt n other relevant	Regular quests	