

**STATE BANK OF
VIETNAM**

No: 1552/QD-NHNN

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, August 6, 2015

DECISION

ISSUES ACTION PLAN OF THE BANKING INDUSTRY IMPLEMENTATION OF THE NATIONAL STRATEGY
ON GREEN GROWTH TO 2020

STATE BANK GOVERNOR

Pursuant to the Law on the State Bank of Vietnam No. 46/2010/QH12 dated June 16, 2010;

Pursuant to the Law on Credit Institutions No. 47/2010/QH12 dated June 16, 2010;

Pursuant to Decree No. 156/2013/ND-CP dated November 11, 2013 defining the functions, tasks, powers and organizational structure of the State Bank of Vietnam;

Pursuant to Decision No. 1393/QD-TTg dated September 15, 2012 of the Prime Minister approving the National Strategy on Green Growth;

Pursuant to Decision No. 403/QD-TTg dated March 20, 2014 of the Prime Minister approving the National Action Plan on green growth for the period 2014 - 2020;

At the proposal of the Director of the Credit Department for Economic Sectors,

DECISION:

Article 1. To promulgate together with this Decision the Action Plan of the banking sector to implement the National Strategy on Green Growth to 2020 (the Plan).

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

Article 3. Chief of Office, Director of Credit Department for Economic Sectors, Heads of Units under the State Bank of Vietnam, Directors of State Bank branches in provinces and centrally run cities, Presidents The Board of Directors, the Chairman of the Members' Council and the General Director (Director) of the credit institution, foreign bank branch are responsible for the implementation of this Decision./.

Where to receive:

- As Article 3;
- Prime Minister and Deputy Prime Ministers (for b/c);
- Government office;
- Governor and Deputy Governors;
- Party Committee of the Central Bank;
- Vietnam Banking Union;
- Central Bank Youth Union;
- Ministry of Planning and Investment (for coordination);
- Ministry of Natural Resources and Environment (for coordination);
- Save: VTDCNKT (5b).

**KT. GOVERNOR
DEPUTY GOVERNOR**

Nguyen Dong Tien

PLAN

ACTIONS OF THE BANKING INDUSTRY IMPLEMENTATION OF THE NATIONAL STRATEGY ON GREEN
GROWTH TO 2020

(Issued together with Decision No. 1552/QD-NHNN dated August 6, 2015 of the Governor of the State Bank)

Implement Decision 1393/QĐ-TTg dated September 25, 2012 of the Prime Minister approving the national strategy on green growth; Decision 403/QĐ-TTg dated March 20, 2014 of the Prime Minister approving the National Action Plan on green growth for the period 2014 - 2020; The State Bank of Vietnam develops a plan to concretize the organization and effectively implement the decision with the following main contents and tasks:

1. Objectives, requirements

- Effectively implement the National Strategy on green growth, contribute to promoting the process of green growth, towards a low-carbon economy, reducing the intensity of greenhouse gas emissions, using energy efficiently. quality and natural resources, development of green production, service and consumption industries.
- Raising awareness, role and capacity of the banking sector in granting credit to green economic sectors, developing products and services to support businesses to realize green growth.

2. Main tasks

2.1. Review, adjust and perfect the banking and credit institutions in line with green growth goals

a) Develop orientation for green banking development

- Reviewing and adding content on credit - green banking to the Strategy for Development of the Banking Industry to 2020.
- Develop a green bank development project in Vietnam.

b) Complete appropriate mechanisms and policies and contribute to the implementation of green growth goals

- Review and integrate environmental protection requirements into policies and regulations on credit granting activities of credit institutions to customers.
- Review, research and develop regulations/guidelines for credit institutions to conduct environmental and social risk assessment in credit granting activities.

2.2. Strengthening the capacity of the banking system in banking - green credit

a) Organize training and capacity building for credit institutions and individuals involved in the development and implementation of mechanisms, policies, programs, banking products - green credit

- Organize training courses, seminars and conferences on topics related to credit - green banking in Vietnam for employees of state banks and credit institutions.
- Organize surveys/internships to countries with progressive policies and activities on green finance and banking to enhance understanding and exchange experiences with international organizations on related issues. to develop and implement green credit - banking policies.
- Organize technical consultation sessions on the development and implementation of green banking development strategies, green credit policies, green credit programs in accordance with the practical conditions of Vietnam.

- Support scientific research and implementation of projects to serve the development of strategies and policies on credit - green banking.

b) Organize propaganda and raise awareness for cadres, civil servants, public employees and employees of the banking sector about the roles and objectives of the National Green Growth Strategy; awareness in efficient and economical use of energy, natural resources and environmental protection in daily activities and in public procurement; actively respond to movements on "green lifestyle", "green consumption" and environmental protection movements.

c) Mobilizing resources from international financial institutions and bilateral and multilateral donors to improve the financial capacity of credit institutions to implement green credit.

- Presiding over the negotiation, signing, coordination in the implementation and promotion of disbursement progress from support projects of international organizations through the banking system to implement climate change policy programs. such as urban environmental issues, supporting low-carbon agriculture, developing secondary cities, conserving biodiversity, improving the quality and safety of agricultural products and biogas.

- Focusing on and increasing capital disbursement from small and medium-sized enterprise financing projects so that credit institutions can lend loans to small and medium-sized enterprises for development investment according to the objectives of the National Strategy on Growth. blue.

- Actively cooperate with bilateral and multilateral donors; coordinate with relevant agencies to mobilize new programs and projects from international financial institutions interested in funding environmental and climate change issues in order to find the possibility of supporting capacity building. finance for credit institutions in financial activities - green banking and construction and development of financial - banking services to support businesses to realize green growth.

2.3. Developing solutions to promote banking products - green credit, supporting businesses to implement green growth

a) Encourage and concentrate bank credit capital for projects, business plans, investment in industries/fields of climate change mitigation and adaptation.

- Develop and implement credit programs to promote the development of green economic sectors (such as green industries, green agriculture, green energy; using environmentally friendly equipment and technologies and prevent and treat environmental pollution).

- Establish solutions and policies to support and encourage credit institutions to finance green economic sectors.

b) Developing modern banking services, using high technology, environmentally friendly technology, contributing to green growth

- Developing new and modern forms and means of payment, applying high technology and environmentally friendly technology to create synchronization and favorable conditions, encouraging the development of non-cash payment, restrict cash payments, reduce circulation of paper money in the market.

- Develop a plan to select a number of pilot areas for application of modern payment methods and means that are easy to use and suitable to conditions in rural and remote areas, contributing to the construction of new rural areas. with an eco-friendly lifestyle.

2.4. Organizing propaganda and dissemination on banking - green credit activities

- Organize seminars/extended conferences to communicate and exchange about credit policy - green banking.

- Actively propagate and disseminate policies, programs and actions of the banking sector to implement the National Green Growth Strategy through the website of the State Bank of Vietnam, the mass media. them and other media.

- Establish a green banking data storage platform, including an online database of news, events, documents, publications on green finance and banking.

3. Capital for implementation

The capital source for implementation of the Implementation Plan is in accordance with the provisions of Decision 403/QĐ-TTg dated March 20, 2014 of the Prime Minister approving the National Action Plan on Green Growth for the period 2014 - 2020.

4. Implementation organization

4.1. The Credit Department of key economic sectors, in coordination with relevant units, organizes the implementation of the tasks in this Plan.

4.2. Based on the contents of the Plan, units of the banking system actively implement it within their organizations.

4.3. For units assigned tasks in the Appendix to the attached list of priority activities, periodically report on progress, achieved results, difficulties and problems and propose solutions for the implementation. The plan should be sent to the Credit Department for economic sectors before December 31 of each year to promptly summarize and report to the Governor of the State Bank.

APPENDIX

LIST OF PRIORITY ACTIVITIES

(Issued together with Decision No. 1552/QĐ-NHNN dated August 6, 2015 of the Governor of the State Bank)

STT	Mission	Implementing agencies	Execution time
first	Building the development orientation of the green banking industry	Banking Strategy Institute	2015-2016
2	Improve appropriate mechanisms and policies and contribute to the implementation of green growth goals	Monetary Policy Department Credit Department for Economic Sectors	2015-2020
3	Organize training and capacity building for credit institutions and individuals involved in the development and implementation of mechanisms, policies, programs, banking products - green credit	Organize staff	2015-2017
4	Mobilizing resources from international financial institutions and bilateral and multilateral donors to improve financial capacity for credit institutions to implement green credit	Department of International Cooperation	2015-2020
5	Developing and implementing credit programs to promote the development of green economic sectors	Credit Department for Economic Sectors	2015-2020
6	Establish solutions and policies to support and encourage credit institutions to finance green economic sectors	Credit Department for Economic Sectors Monetary Policy Department	2015-2020
7	Developing modern banking services, using high technology, environmentally friendly technology to contribute to green growth	Payment Department	2015-2020
8	Organizing propaganda and dissemination on banking - green credit activities	Office of the State Bank	2015-2020