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## Fully Serve Rural Revitalization and Actively Promote Inclusive Growth

Mr. QIAN Wenhui, President, Agricultural Development Bank of China

# 1. Rural revitalization would provide broader space for rural finance to promote inclusive growth

## Two Shortages



## (1) “Thriving businesses” point to a new direction for rural financial services

Production of  
High-quality  
agricultural  
products

Integration of  
the three  
industries

Diversification of  
the functions of  
agriculture

New industries and  
business models of  
“Internet +”

Obtain more credit from rural financial institutions

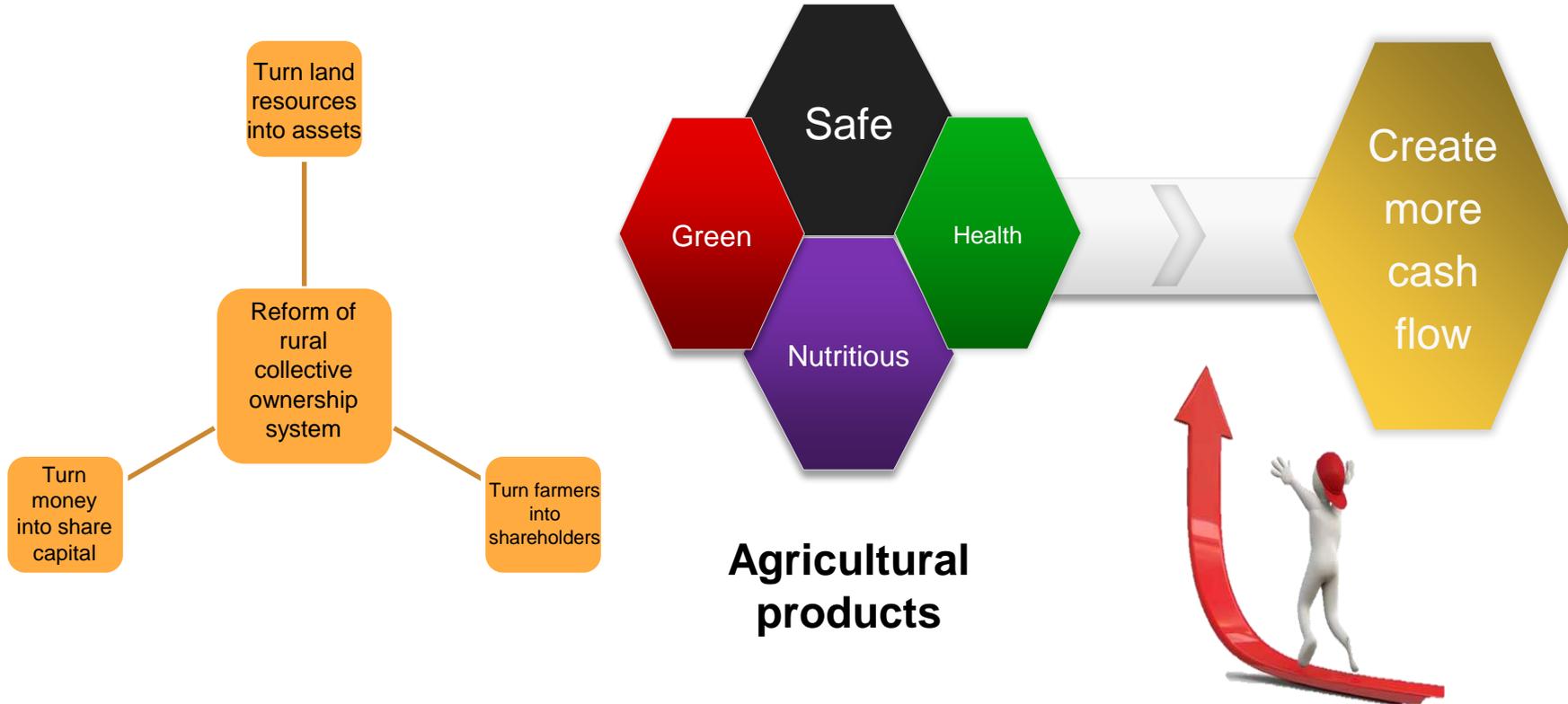
## (2) “Pleasant living environments” creates new demand for financial services



### (3) “Prosperity” gives new momentum to financial services



## (4) financing conditions are created through the integration of resource factors and the upgrading of agricultural products



## 2. New business modes will be developed during rural revitalization to promote the inclusive growth of rural finance

ADBC is more policy-oriented than profit-oriented, and provides financial services specifically for “agriculture, rural areas and farmers”.



Total Asset



Loan Balance



NPL ratio for three consecutive years

(1) Supporting the construction of the food security system in China

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graph TD; A["(1) Supporting the construction of the food security system in China"] --- B["Grain purchase"]; A --- C["Grain storage"]; A --- D["Development of entire grain industry chain"];
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Grain purchase

Grain storage

Development of entire grain industry chain

**10<sup>th</sup> World Congress**  
on Rural & Agricultural Finance

12-13 November 2019  
New Delhi, India

Host of the event: NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT (NABARD)

Supported by: Ministry of Agriculture, Government of India

Organized by: afraca (African Rural Finance Association), CICA (Central India Council for Agricultural Finance), ALIDE (All India League of Industrial Development)

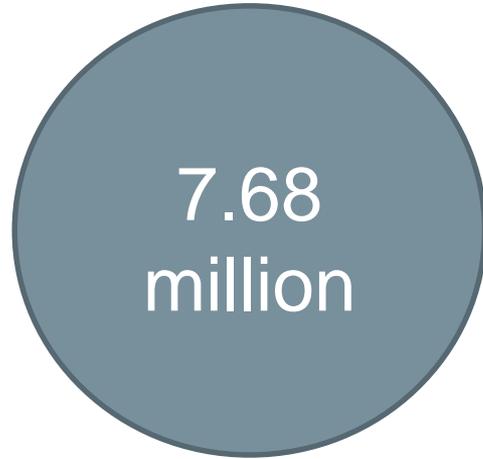
The poster features several images: a red combine harvester in a golden field, a hand holding a smartphone over wheat, several fish in a blue tank, a corn cob, and a cow in a blue apron.

## (2) Supporting poverty elimination



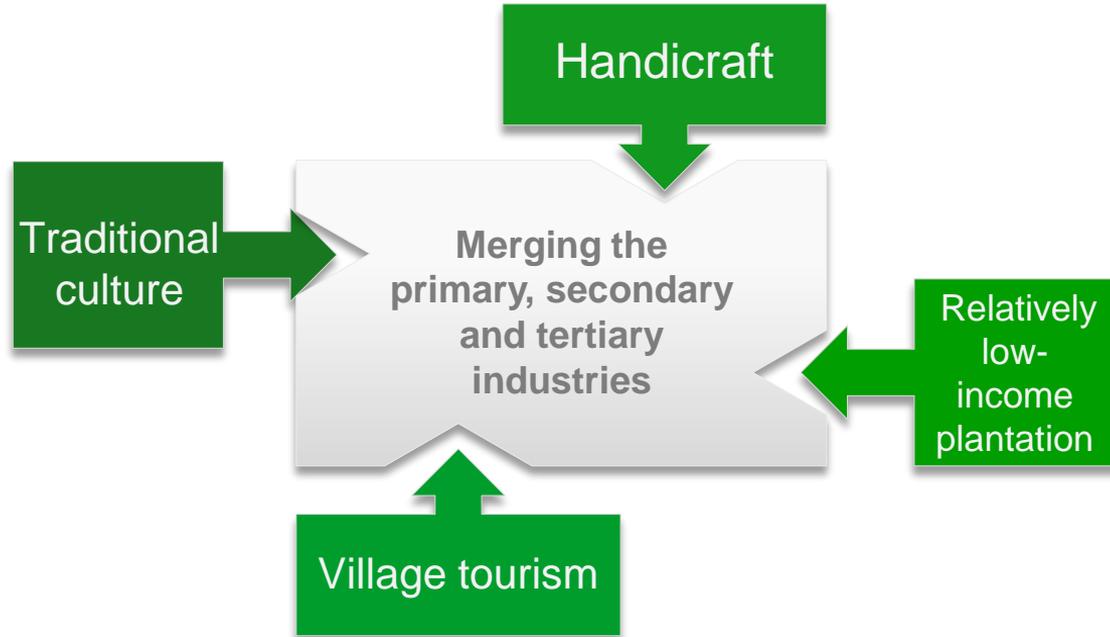


Loan balance for targeted  
poverty alleviation by the  
end of Sep. 2019

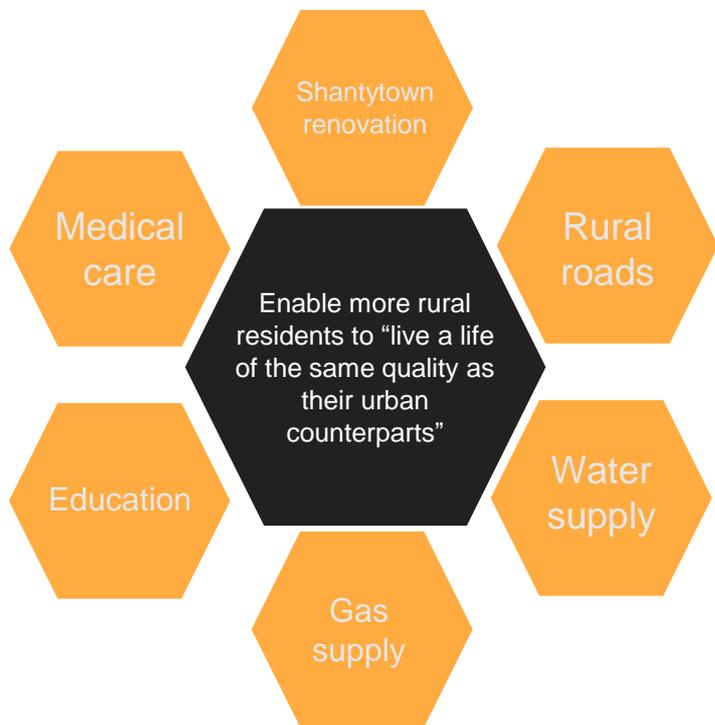


Resettlement of the poor  
population

### (3) supporting the development of modern agriculture



## (4) supporting the integrated development of urban and rural areas



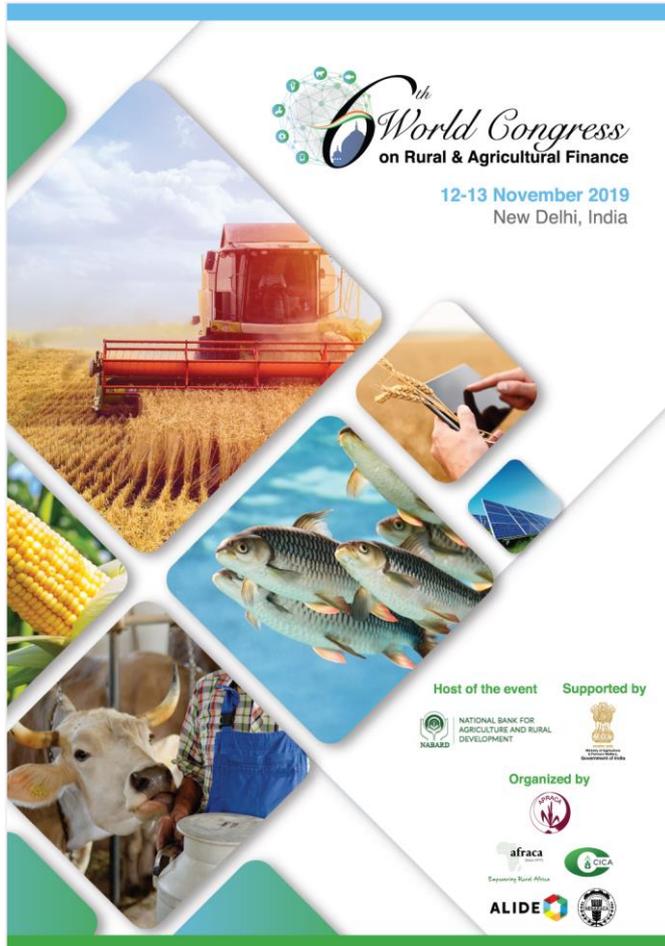
RMB 2.9  
trillion

balance of such  
loans by the end of  
Sep. 2019

### 3. The social responsibility of rural finance to promote inclusive growth is fulfilled during the process of rural revitalization

**(1) Earnestly implementing national policies**



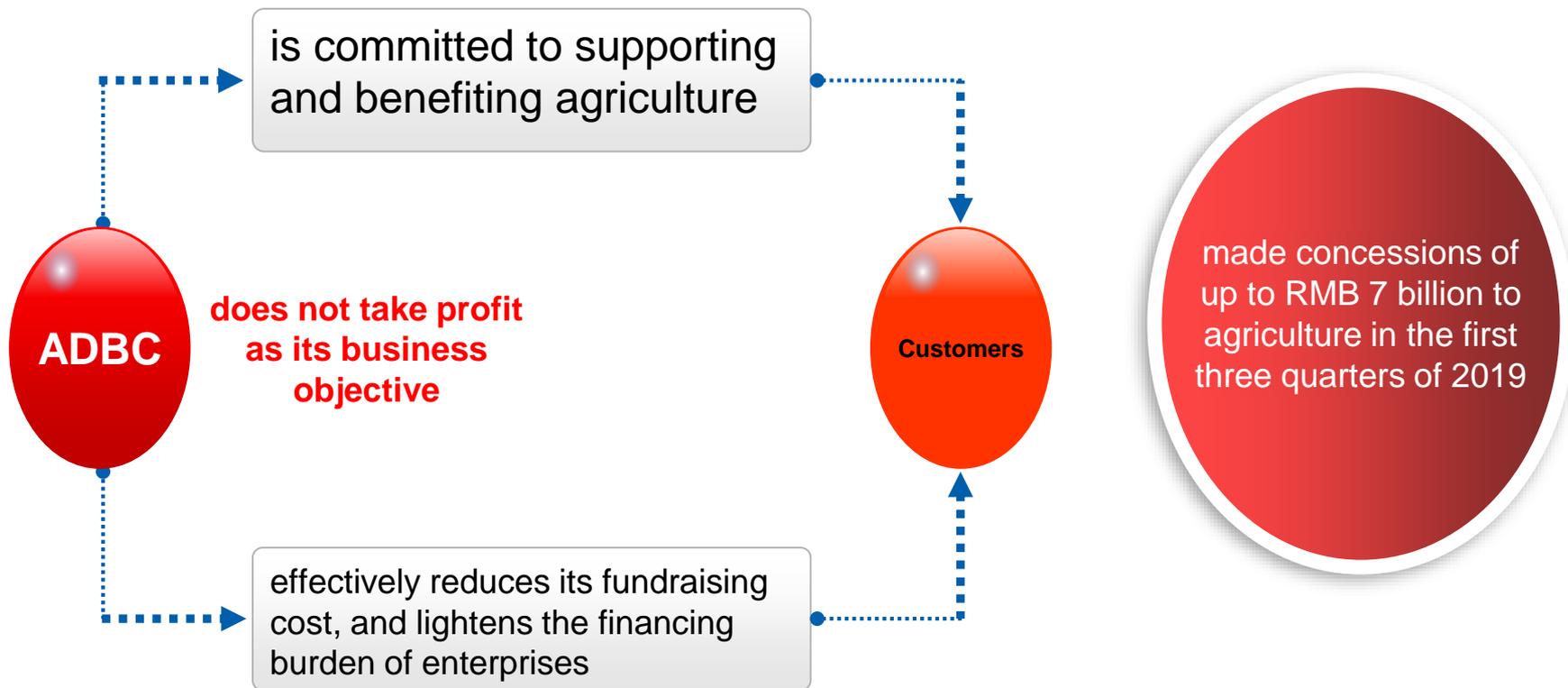


## (1) Earnestly implementing national policies

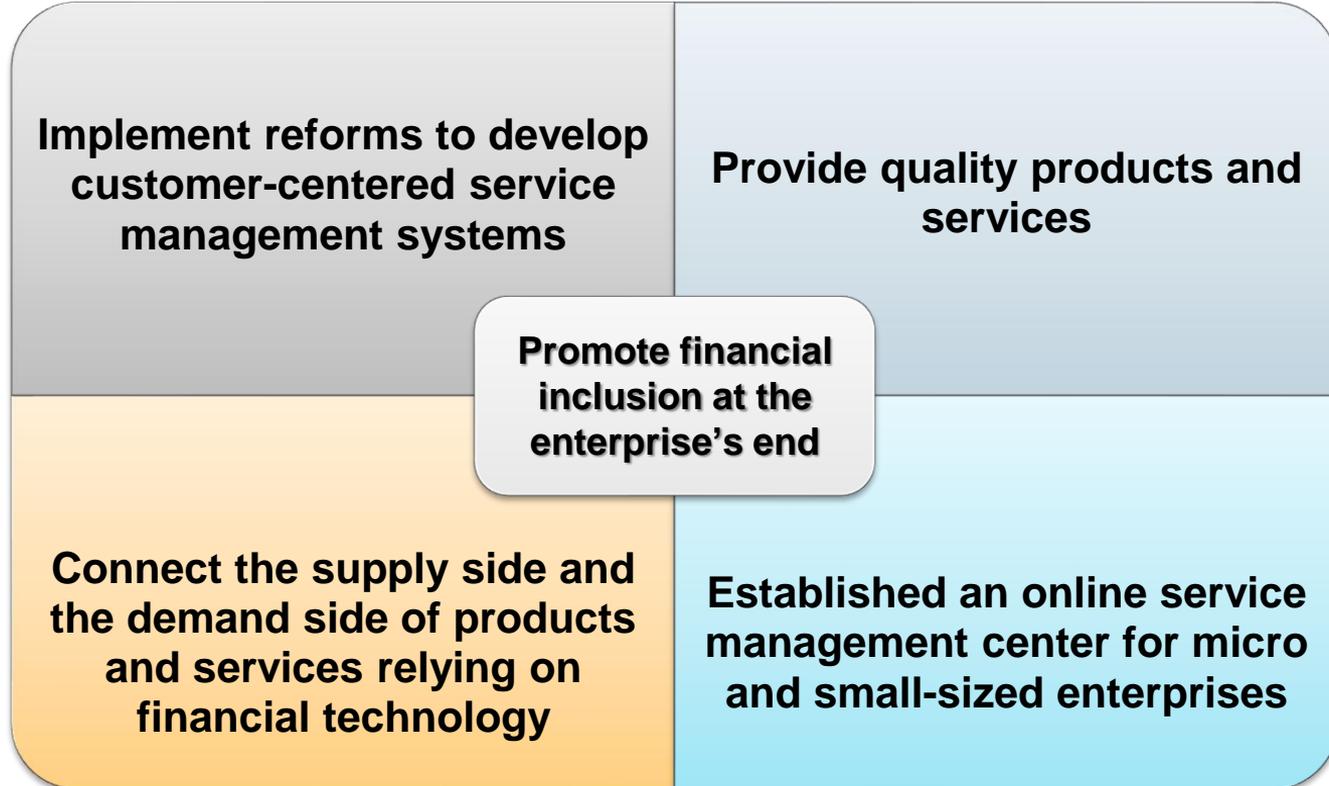
Allocate more resources to key areas and weak points of rural revitalization



## (2) Taking the lead in giving benefits to agriculture



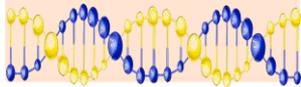
### (3) Providing quality services



## (4) Promoting innovation for supporting agriculture

1

- Incorporate policy finance throughout the agricultural industry chain



2

- Innovate and promote 12 business modes such as industrial consortium and supply chain finance

3

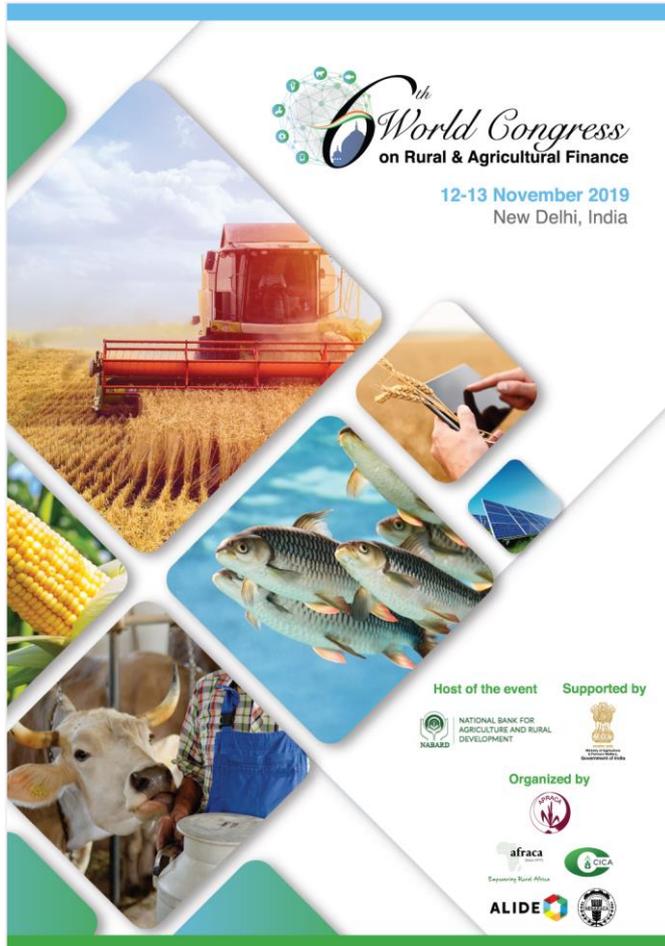
- Establish the National Financing Guarantee Fund through equity participation

4

- By performing the equity investment function of its funds, ADBC has replenished capital for major projects

5

- Strengthen its support for key projects of rural revitalization through the synergy of investment and lending.



## 4. Proposals

**(1) Transit from “making more money” to “giving more love”**

**(2) Explore ways of self-improvement from weak areas**

**(3) Achieve a win-win outcome from exchanges and cooperation.**

**Thank you!**