

BRIEF INFORMATION
ABOUT NEW CONCLUSIONS OF THE DISSERTATION

1. Dissertation: *“Enhancing the efficiency of ODA on-lending at Vietnam Development Bank”*

2. Major: Finance - Banking **Code:** 9.34.02.01

3. Full name of Research Student: TRAN THI LUU TAM

4. Full name of Science instructor:

1. Assoc. Prof., Ph.D. To Kim Ngoc

2. Ph.D. Doan Van Thang

5. New conclusion of the dissertation

New contributions to academic and theoretical aspects

The dissertation is prepared based on the ODA role for socio-economic development, ODA investing method for the project to comprehensively and synchronously study the effective contents of ODA on-lending at the credit institutes. Affirming the importance, the role of on-lending ODA capital at credit institutions which is the capital supply channel to ensure effective utilization and use of ODA in the current conditions.

The dissertation has analyzed and developed a system of criteria for assessing the effectiveness of ODA on-lending at credit institutions in two research perspectives in order to realize the bank's socio-economic development and strategic objectives. Analyzing and clarifying the factors affecting the efficiency of on-lending ODA capital at credit institutions.

The dissertation studies practical experience on the effectiveness of on-lending ODA capital at credit institutions countries over the world, especially Malaysia, China and Thailand, from which to analyze and draw meaningful lessons for Vietnam.

New proposals learned from research results

Based on the results of research on the situation, the dissertation has proposed solutions to improve the efficiency of on-lending ODA capital at Vietnam Development Bank, including:

Ensuring that the on-lending ODA capital in VDB is used for the right purpose and effectively in order to limit the negative, wasteful and weak affects, risking ODA

projects, arising bad debts.

Improving the effectiveness of debt recovery to minimize risks because Employer does not properly fulfill their debt repayment obligations such as regularly comparing and warning debts, speeding up the handling of overdue debts and improving the early warning system of overdue debt.

Implementing solutions to enhance risk management including organizational structure, identifying risk management model, debt classification based on risk rating, provisioning in accordance with risk level and creating data system supporting risk management.

Improving financial efficiency for ODA on-lending activities to compensate for the operational and efficiency costs of the bank.

Improving the quality of ODA on-lending assessment on the basis of completing the process and contents of loan approval assessment.

Other complementary solutions such as improving the quality of human resources, modernizing technology infrastructure to meet the bank's development requirements.

The dissertation also proposed the necessary conditions to the Government, the Ministry of Finance and the project Employer to implement the above solutions.

Hanoi, June 18th, 2019

SCIENCE INSTRUCTOR

RESEARCH STUDENT

REVIEWER 1

REVIEWER 2

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