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Nota di contenuto	Cover; Contents; Tables and Figures; Tables; 1 Regulated Rural and Microfinance Institutions in the PRC, as at the end of 2012; 2 Performance of RCCs and New RFIs in the PRC 2010-2011; 3 The Total Loan Portfolio and Nonperforming Loans for Commercial Banks in (2010-2012); 4 The Development of Nonbanking Microloan Institutions in the PRC 2012; 5 The Classification of Enterprises in the PRC, by Industry; 6 World Bank Definition of Micro, Small and Medium-Sized Enterprises; 7 A Summary of Surveys on Credit Demand, Channels and Loan Conditions 8 Comparison between Hard Information and Soft Information 9 Comparison of Loan Technique Classification of Western Banks; 10 Major Events with Project Implementation; 11 Project Results as Compared to Targets 2006-2010; 12 Breakeven Months Required for Partner Financial Institutions; 13 The Lending Interest Rates and Cost Structure for Microloans by the 6 Partner Financial Institutions (Unit: percentage of the loan portfolio); 14 Mianzhu Branch Loan Products (Business Loan and Housing Loan); 15 Individual Loan Approval and Disbursement Processes; 16 Basic Data on the Four Villages Surveyed 17 Number of Persons Interviewed in the Four Villages 18 Details of Village Meetings in the Four Villages Surveyed; 19 Management Committee Structure in the Four Villages Surveyed; 20 Provisions of

Management Charters of the Four Villages Surveyed; 21 Status of Village Development Mutual Aid Funds in the Four Villages Surveyed; 22 Loan Applications and Approvals in the Four Villages Surveyed; 23 Cropping Input and Output in the Four Villages Surveyed; 24 Livestock-Raising Input and Output in the Four Villages Surveyed; 25 Three Major Nongovernment Microcredit Programs in the PRC; Figures 1 Organizational Chart of CFPA Microfinance 2 Authority Structure of the Village Development Mutual Aid Fund; Foreword; Acknowledgments; Abbreviations; Rural Financial Innovation in the People's Republic of China; Rural Financial Reform; Pre-reform Rural Financial Markets and Rural Financial Institutions; Reforms Since 2005 and Their Outcomes; Unresolved Issues; Rural Financial Regulation and Supervision; Introduction; Rural Financial Markets; Urgent Need for Improving Financial Supervision in the Rural Areas; Factors that Impede Supervision
Recent Efforts to Introduce Innovations in Rural Financial Regulation and Supervision Issues Needing Further Study; MSE Finance; Introduction; Micro and Small Enterprise Financing in the PRC; Causes of SME Financing Difficulties and Possible Solutions; Relationship Lending; Bank Lending Techniques; Bank Organization for Small-Enterprise Financing; Two Business Models for Small-Enterprise Financing; Findings of the Field Survey; Pilot Implementation of the IPC Model in the PRC; Conclusions; Financing the Agricultural Value Chain; Introduction; Chanyehua and Financial Support
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