



**SUPPORT FOR CUSTOMERS AFFECTED BY DROUGHT AND
SALTWATER INTRUSION IN THE MEKONG DELTA**

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Drought and saltwater intrusion in the Mekong Delta occurred earlier than the dry season in the period of 2015-2016. Unfortunately, the severity still remains and the situation will continue to be severer in the coming time. It will seriously affect local agriculture production and daily life of residents. It is forecasted that the situation will not improve until the end of April.



Drought and saltwater intrusion affected seriously the lives of residents in the Mekong Delta

Based on the guidance of the Governor of the State Bank of Vietnam on the implementation of supporting measures for customers damaged by the effects of drought and saltwater intrusion in the Mekong Delta region, Vietnam Bank for Social Policies (VBSP) had some urgent actions to support the poor and other disadvantaged groups in the Mekong Delta provinces hit by severe saline intrusion and Covid-19 pandemic to overcome difficulties, stabilize production and business in a timely manner.



VBSP implemented some measures to help local residents in the Mekong Delta

Promptly meeting loan needs. We give priority to ensure stable funding for lending under policy credit programs for poor households and other policy beneficiaries as prescribed in the Mekong Delta; actively coordinate with stakeholders in the implementation of clean water and rural sanitation program to accelerate disbursement in accordance with the construction progress, quickly put these constructions into use, especially in areas affected by drought, saline intrusion.



Local residents come to VBSP' commune transaction points

Supporting customers in debt repayment. To grasp timely the status of business and production, assess the level of damage and losses caused by drought and saline intrusion to borrowers, we consider adjusting the repayment term, loan extension, interest rate exemption or providing new loans to borrowers affected by drought, saltwater intrusion and Covid-19 in the Mekong Delta.

Providing free of charge transfer services. As to organizations and individuals, who want to transfer money for the Central Committee of Vietnam Fatherland Front's bank accounts in order to aid local residents in the Mekong Delta, they can use VBSP's free of charge service for transfer.



Local residents in the Mekong Delta are supported by VBSP

At the end of 2019, the Mekong Delta is facing many challenges from the Covid-19 pandemic to the situation of drought and saltwater intrusion. Therefore, VBSP branches work closely with local governments to grasp the production and business situation and their damages to provide guidelines and adopt comprehensive and long term solutions in accordance with current regulations on credit policies for agricultural and rural development and other relevant laws.. The financial sources ought to be ensured to help the poor and other vulnerable populations to maintain and improve production and business activities.