|  |  |  |  |
| --- | --- | --- | --- |
|  | PROJECT NAME | DESCRIPTION | BENEFITS TO THE BANK |
|  | **Vehicle Financing** | A digital platform to manage applications, approvals, disbursements, and repayment tracking for vehicle loans. Integrated with credit checks, collateral management, and automated reminders. | - Increases loan uptake through simplified processing  - Minimizes default risk with automated repayment monitoring  - Enhances customer experience with faster approvals |
|  | **VICOBA (Integration Service)** | A system to connect Village Community Banks (VICOBA) with the formal banking ecosystem for savings, loans, and group financial management. | - Expands customer base from unbanked to banked populations  - Boosts deposit mobilization - Enables new microfinance loan products |
|  | **Zahanati Management System** | A healthcare facility management solution covering patient records, billing, stock of medicines, and insurance integrations. | - Opens opportunities for healthcare financing partnerships  - Facilitates digital payments and insurance claims  - Strengthens bank positioning in health sector financing |
|  | **BOT API** | A secure interface for compliance reporting to the Bank of Tanzania, automating submission of financial and regulatory data. | - Ensures regulatory compliance  - Reduces manual errors and penalties  - Improves operational transparency |
|  | **Government Loans (eLoans)** | A centralized digital system to manage government-backed student loans, social loans, and SME financing. | - Increases bank’s role in government-backed financing  - Reduces fraud through verification workflows  - Generates revenue via disbursement and servicing fees |
|  | **Zona AI (Assistant AI for a System)** | An AI-driven virtual assistant service that supports users experience within the system | - Reduces customer service workload  - Provides 24/7 instant support  - Improves customer engagement |
|  | **Comprehensive Business Management System** | An ERP-like system to support SMEs with finance, HR, sales, procurement, and reporting modules. | - Creates cross-selling opportunities (loans, accounts, insurance)  - Strengthens SME banking relationships  - Positions the bank as a business partner, not just a lender |
|  | **Contracts and Documents Management System** | A centralized digital repository for legal, loan, and business contracts with automated tracking, approvals, and e-signatures. | - Reduces legal risks by ensuring document traceability  - Enhances compliance and audit readiness  - Saves time in contract lifecycle management |
|  | **Legal Cases Management System** | A platform to track litigation cases, legal risks, court schedules, and compliance deadlines. | - Helps manage legal exposure  - Provides insights into risk-based decision-making  - Ensures timely responses to legal obligations |
|  | **Inventory Management System** | A digital solution for managing fixed assets, stock, procurement, and supplier payments. | - Improves financial planning and auditing accuracy  - Reduces fraud and mismanagement in procurement  - Enhances operational efficiency |
|  | **AgriFinance Suite** | A tailored platform for agricultural loans, subsidies, farmer group financing, and crop insurance. | - Expands lending portfolio to agriculture sector  - Reduces risks through digital farmer profiling  - Supports national food security financing initiatives |
|  | **Comprehensive Loan Management System** | A robust loan servicing platform covering application, risk assessment, disbursement, repayment tracking, and collections. | - Improves loan portfolio quality  - Reduces defaults through monitoring and reminders  - Increases efficiency in handling large loan volumes |
|  | **Investment Groups Project** | A platform for managing group savings, investments, and profit-sharing digitally. | - Attracts investment groups and cooperatives  - Creates opportunities for cross-selling bank products  - Enhances financial inclusion |
|  | **Comprehensive Human Management System** | A digital HR solution covering recruitment, payroll, training, compliance, and performance evaluation. | - Improves workforce efficiency and accountability  - Streamlines payroll and compliance with Tanzanian laws  - Enhances talent retention |
|  | **School Management System** | A platform to digitize school operations including fees management, student records, and online payments. | - Drives new deposits via school fee collections  - Creates long-term customer acquisition (students and parents)  - Enables tailored loan products for education |
|  | **On-Premise and Remote Account Opening** | A digital onboarding solution allowing customers to open bank accounts both in-branch and remotely through secure KYC verification. | - Expands customer acquisition beyond physical branches  - Reduces onboarding costs  - Enhances compliance through digital KYC integration |