



# CRDB BANK PLC

OPEN FOR INTERNATIONAL COMPETITIVE BIDDING

## REQUEST FOR EXPRESSION OF INTEREST FOR

### AI/ML DEVELOPMENT AND IMPLEMENTATION PARTNERS

#### 1. INTRODUCTION

##### 1.1 About CRDB Bank

CRDB Bank Plc, hereinafter referred to as CRDB Bank, is a leading Financial Services Provider in Tanzania with current presence in Tanzania, Burundi and Democratic Republic of Congo (DRC) East Africa.

The Bank was established in 1996 and was listed on the Dar Es Salaam Stock exchange (DSE) in June 2009. Over the years, CRDB Bank has grown to become the most innovative and preferred financial services partner in the region. Supported by a robust portfolio and uniquely tailored products, CRDB Bank remains the most responsive bank in the region.

CRDB Bank offers a comprehensive range of Corporate, Retail, Business, Treasury, Premier, and wholesale microfinance services. The Bank has a TZS. 10 trillion loan portfolio that commands 25% of the market share [www.crdbbank.co.tz](http://www.crdbbank.co.tz)

##### 1.2 Background

CRDB Bank intends to implement a range of innovative Artificial Intelligence (AI) and Machine Learning (ML) solutions across its operations. In today's dynamic financial environment, the Bank recognises the critical importance of leveraging advanced AI and ML technologies to drive operational efficiency, strengthen risk management, enhance customer experience, and maintain regulatory compliance. By investing in these cutting-edge capabilities, CRDB Bank aims to secure its future growth, reinforce its competitive position in the market, and uphold its commitments to customers, regulators, and stakeholders, in alignment with the Bank's forward-looking strategy.

##### 1.3 Purpose

This document has been issued to inform and invite qualified vendors to submit Expressions of Interest (EOI) for consideration as partners in the design, development, and deployment of Artificial Intelligence (AI) and Machine Learning (ML) solutions. The selected partners will collaborate with our Data & AI Department to deliver various use cases that align with our business priorities, regulatory requirements, and digital transformation strategy.

##### 1.4 Disclaimer

The envisioned outcome of this document is the receipt of Expression of Interest (EOI) submissions. CRDB Bank reserves the right not to initiate the subsequent RFP process.

Further, this document shall not be construed as a request or authorization to perform work at the expense of CRDB Bank. Any work performed and/or expenditure incurred to facilitate submission of an EOI, will be at the respondent's own discretion and expense.

CRDB Bank reserves the right to accept or to reject any EOI submission or response, and to annul the process and reject all responses at any time during the EOI evaluation, without thereby incurring any liability to any bidder.

## **2. ABOUT THE REQUEST**

### **2.1 Scope of Work**

The prospective vendors will be expected to provide end-to-end support across the AI/ML lifecycle, including but not limited to:

- i. **Use Case Development:** Ideation, design, prototyping, and scaling of AI/ML solutions (e.g., fraud detection, credit scoring, customer experience, financial forecasting, agentic AI, Chatbots).
- ii. **Model Development & Deployment:** Building, training, validating, and deploying ML models in compliance with industry and regulatory standards.
- iii. **Integration:** Seamless integration with existing bank systems like data warehouse & lakehouse, BI tools, Simbanking, core banking systems etc. Ability to integrate with 3rd party systems used by external entities
- iv. **Governance & Compliance:** Implementing AI/ML solutions that adhere to Tanzania Data Protection Act, Bank of Tanzania requirements, and internal governance frameworks.
- v. **Knowledge Transfer:** Providing documentation, training, and capability-building for internal teams.
- vi. **Support & Maintenance:** Ongoing monitoring, model retraining, and technical support.

### **2.2 Eligibility**

Original Equipment Manufacturers (OEMs), system integrators, value-added-resellers or software development companies that offer AI/ML solutions development may respond to this request for Expression of Interest.

Qualifying organizations may associate or form a joint venture with other organizations for purposes of enhancing the value proposition to CRDB Bank.

The following scenarios may lead to disqualification of submitted EOI submissions, and exclusion from the envisioned subsequent RFP process:

- failure to adhere to the use of standard templates (refer to Appendix); and
- Late EOI submission (refer to Section 2.6).

### **2.3 Registration of interest to participate in EOI [tenders@crdbbank.co.tz](mailto:tenders@crdbbank.co.tz)**

Qualifying bidders are required to register their interest by sending an email to as a minimum, the following information should be included in this email:

- i. Organization name and country of registration;
- ii. Contact person and address, including email and phone number;
- iii. Propose to associate or form a joint venture with other organisations <Yes/No>; and
- iv. If <Yes> on 3 above, provide details of association/joint venture partner(s).

Deadline for registration of interest by qualifying organizations: **05<sup>th</sup> of March 2026.**

## 2.4 Content of the EOI Submission

As a minimum, EOI submissions should include the following information, which should be presented as prescribed by the templates included in the Appendix Section of this document.

### 2.4.1 Summary of company information

Please complete the following table

Company Profile including Association (Joint Venture or Subcontracting, where applicable).		
<b>Company Name:</b>		
<b>Company Location:</b>		
Registered office address:		
Key contact details (email and day contact details)		
Experience		
<b>Years of experience:</b>		
Number of years in business:		
Number of years providing Implementations of the proposed solution:		
<b>Customer Base:</b>		
Number of clients:		
Number of clients using the version of the software being proposed:		
<b>Terminated Projects:</b>		
List any terminated implementation projects. Please disclose the jurisdiction and explain the reason for termination:		
Organization Size		
<b>Audited financial statements for the last three (3) years:</b>		
If a Vendor is a subsidiary, provide Audited financial statements of proposing company/division by year:	2025	
	2024	
	2023	

### 2.4.2 Approach and methodology

EOI Section	Nature of expected content	Template provided
Approach and methodology	<p>The Bank expects vendors to outline a clear, practical, and sustainable approach to the delivery of AI/ML solutions. The methodology should cover the following elements:</p> <ol style="list-style-type: none"> <li>1. <b>Understanding of Business Needs</b> <ul style="list-style-type: none"> <li>o Demonstrate a deep understanding of the Bank's strategic priorities and the role of AI/ML in achieving them.</li> </ul> </li> </ol>	Not provided. Submission should show how each requirement is addressed.

EOI Section	Nature of expected content	Template provided
	<ul style="list-style-type: none"> <li>○ Present how proposed solutions will address identified use cases such as fraud detection, credit scoring, customer experience, and financial forecasting.</li> <li>2. <b>Solution Design &amp; Development</b> <ul style="list-style-type: none"> <li>○ Provide a structured methodology for model development, including data preparation, feature engineering, model training, validation, and deployment.</li> <li>○ Explain how solutions will be customized to align with the Bank's systems, data landscape, and regulatory environment.</li> <li>○ Highlight use of MLOps practices to ensure scalability, versioning, and continuous improvement.</li> </ul> </li> <li>3. <b>Governance, Compliance &amp; Ethics</b> <ul style="list-style-type: none"> <li>○ Describe mechanisms to ensure adherence to the Tanzania Data Protection Act, Bank of Tanzania guidelines, and internal governance frameworks.</li> <li>○ Include provisions for AI ethics, bias detection, model explainability, and responsible AI practices.</li> </ul> </li> <li>4. <b>Technology &amp; Tools</b> <ul style="list-style-type: none"> <li>○ Detail the platforms, frameworks, and tools to be used.</li> <li>○ Clarify integration strategies with the Bank's data warehouse, BI tools, and core systems.</li> </ul> </li> <li>5. <b>Project Management Approach</b> <ul style="list-style-type: none"> <li>○ Present an implementation roadmap, including timelines, milestones, and quality assurance mechanisms.</li> <li>○ Outline risk management strategies to mitigate potential delivery, compliance, and technical risks.</li> </ul> </li> <li>6. <b>Knowledge Transfer &amp; Sustainability</b> <ul style="list-style-type: none"> <li>○ Provide a plan for capacity building, training, and handover to internal teams.</li> <li>○ Ensure documentation, user guides, and operational manuals are delivered for continuity.</li> <li>○ Demonstrate how long-term sustainability, support, and model retraining will be handled.</li> </ul> </li> </ul>	

## 2.5 Evaluation Criteria

Submissions will be evaluated based on:

- Technical Capability
- Governance, Compliance & Security
- Organizational Capacity & Team
- Knowledge Transfer & Sustainability
- Vendor's experience and track record in the banking industry.
- Quality of client references and case studies.

## 2.6 Clarifications and submissions

- EOI must be submitted to the Secretary Management Tender Committee CRDB Bank Plc via email [tenders@crdbbank.co.tz](mailto:tenders@crdbbank.co.tz) to reach CRDB Bank no later than **10<sup>th</sup> April 2026** at 5pm East Africa Time. For ease of reference, the subject on email should be **Expression of Interest (EOI) for AI/ML Development and Implementation Partners**.
- Where the submission is larger than **10MB**, the respondent may split the submissions into a number of email streams or use any of the cloud storage solutions or file transfer services and share the link via email.
- The format of the submission should be in PDF.
- Respondents who fail to adhere to the below instructions may be eliminated from the EOI evaluation process, and all other subsequent system selection and evaluation processes.
- Requests for clarifications should be submitted in writing by way of email to [tenders@crdbbank.co.tz](mailto:tenders@crdbbank.co.tz). CRDB Bank will not be liable for any delayed clarification requests sent beyond the stated deadlines. Deadline for submission of clarification requests is **12<sup>th</sup> of March 2026** at 5pm East African Time.

## 2.7 Key Dates

For your reference, the following key dates apply.

Date	Activity
26 February 2026	Publish request for Expression of Interest
05 March 2026	Deadline for registration to participate in the EOI process by qualifying organisations
12 March 2026	Deadline for receiving requests for clarifications
19 March 2026	Deadline for receiving responses to the EOI