



TRANSFORMATIONAL POTENTIAL OF
DIGITIZING LOAN PROCESSING OPERATIONS
FOR RURAL VANUATU

BRANCH NETWORK



FINANCIAL LITERACY PROGRAM



- 1,100 Workshops since 2012
- 47,000 participants including 45% women

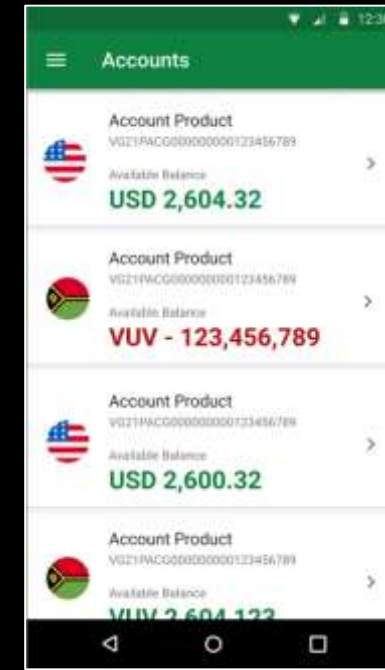


DIGITAL DELIVERY CHANNELS

National Bank
Vanuatu's Own Bank

Hamas taem finis you kam ia blo jekem akaon balens blo yu?

Regista lo IsMS tudei blo yu save jekem akaon balens blo yu thru lo mobael fon blo yu, no mata wea ples yu stap. Emi savem vatu blo yu, mo emi isi nomo.

National Bank
Vanuatu's Own Bank

Welcome to **IsiNet**

Username:

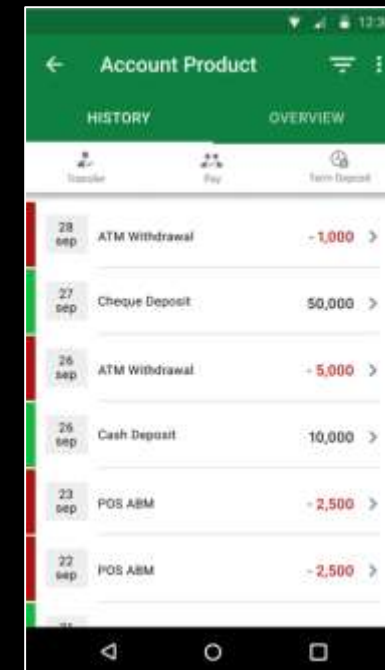
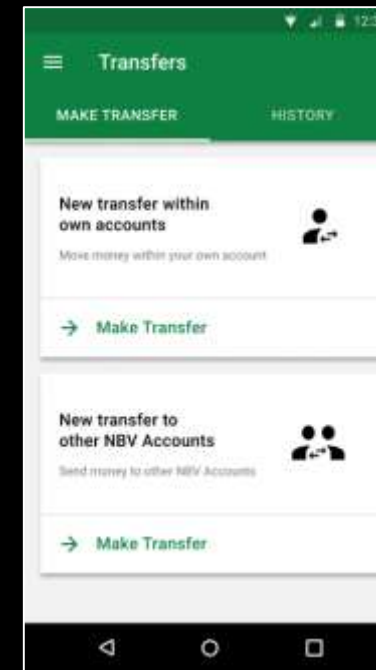
Password:

Log in

Find out about **IsiNet Security**

Document Downloads

IsiNet Personal Account
IsiNet Business Account



RURAL LENDING

To date:-

- > Vt 3 Billion
- > 10,000 Loans



LOAN PROCESS AUTOMATION



- Simpler, more transparent & more accurate application process
 - Faster time to 'Yes'
 - Better Lending Decisions
 - Improved Loan Documentation & Execution
 - More Rural Lending!
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- Reduce the cost of Rural Lending for customer and bank
 - Digitize Lending Operational data -> increase lending efficiency over time

LOAN PROCESS AUTOMATION



In our smallest, most remote branches – the ‘small population’ branches

Loan Application-to-Disbursement Time is:

- Minimum 5 days
- Maximum 2 weeks
- Average 10 days

We aim to improve this through Loan Process Automation to achieve:

- Minimum 30 mins
- Maximum 2 days
- Average 6 hours