



Case Study

<*Nile Commercial Bank*>

[Logo] NCB, Southern Sudan, Juba

Version 1.0.1



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About <Nile Commercial Bank>

Nile commercial bank is located in Southern Sudan and was established in early 80s' with aim of helping people of Southern Sudan to settle back after a long civil war. Nile commercial bank is a bank that has twelve branches all spread across southern Sudan it offers banking services to its clients, which include savings facilities overdrafts fixed deposits and loans The main business motivation is to lend people of southern Sudan money to settle and develop in their area.

Background

Business System Operation

Nile commercial Bank was operating a manual system, that was slow to serving customers since the records were in ledger books, thus was very slow and prone to discrepancies .The transactions ranged at 600 per day, this is at the main branch, and this led to late working hours

Challenges Faced

The main challenges faced in the manual system were;

1. Large volumes of the transactions that had to be recorded manually in different larger books , therefore accessibility to records was difficult and prone to high data discrepancies
2. Customer account balance were not being updated on time
3. Loan management and portfolio were difficult to maintain and report
4. Hard to manage loan portfolio at risk
5. Reports reconciliation for financial status and portfolios became difficult with manual book keeping.
6. Decentralized branches became difficult to reconcile different transactions and records for its customers and business as whole.

Solution Provided

Implementation Strategy

Because of growing market demand and clientele, NCB opted to computerize their business operations in order to serve their customers better, manage their growing business and transactions. In this , they implemented a core banking software provided by Craft silicon – Bankers Realm , which not only allowed them to manage their business , but also to enhance their business operations and provide better services to their customers. The project of computerization began with first centralizing all the business operations to Head Office branch in Juba town. This was done using VSAT connectivity. This provided their customers in different branches an online, real-time of transaction update.

Benefits of <Savings product> to business

To Business

With computerization the bank;

- Experiencing a big change in terms of banking activities, automated reporting, interest calculation charges, etc As a result the bank performance in profits and portfolio at risk ration became over time higher than when bank was operating manually
- Provided the bank with rich features such as loan maintenance, interest calculation on loans, savings accounts and fixed deposits that the business was able to explore and provide to their customers.
- Allowed speed up customer service
- Efficient reporting tools and analysis of portfolio at risk , balances , loan balances ,and transaction management
- Able make better business decision and financial moves to help bank grow and benefit customer service

To Customers

- Customers are served faster and their balances correct
- Interest earned is well calculated and given to customer on time
- Customers can choose to open account in more than one savings product

About Product

Bankers Realm – core banking is a financial banking solution that provides a new, upcoming, growing and expanding bank a complete banking suite solution. It provides main core modules that used in banking institution and provide flexibility for any bank to introduce and maintain new products and services to its customers. Bankers Realm –core banking comes with report writer and browser that allow business to generate customized report and schedule report printing. It has the capability to easily integrate to other business alternate channels such as Automatic teller machines (ATM), Point of Sale (POS) , Internet banking , and other switch vendors services, therefore providing their customers easy accessible to banking services.