



Introducing

CREDIT GENIE

Credit Rating
Solution

www.opus-bd.com



Transform your banking landscape with our
CREDIT GENIE - Credit Rating Solution. Revolutionize
every aspect of your credit rating processes, from
evaluation to management, ensuring efficient
operations and unmatched customer trust.



About Us

OPUS, established in 2012, specializes in ERP systems and financial software, including custom software development, mobile apps, and web development. Known for innovation, the company focuses on delivering world-class, tailor-made software solutions globally, aiming to transform digital workplaces and achieve global recognition in the IT sector. OPUS combines cutting-edge technology with expert development to address diverse business needs and digital transformation challenges.





**WHY BANKS & FINANCIAL
INSTITUTIONS NEED**

**CREDIT RATING
SOLUTION?**





Up to 100 Points

**Increased
Credit Score**

50%

**Reduced Time to
Dispute Resolution**

75%

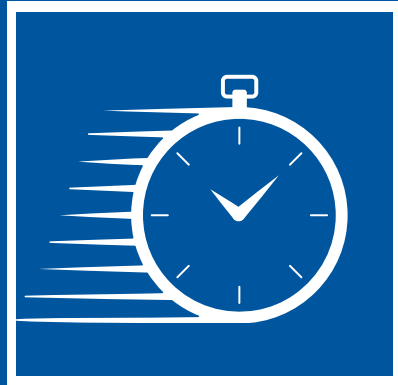
**Detected Credit
Report Errors**

15%

**Improved Loan
Approval Rates**



WHAT
CreditGenie
CREDIT RATING SOLUTION?
CAN DO FOR YOU?



**Faster
Decisions**



**Reduced
Risk**



**Enhanced
Compliance**



**Improved
Efficiency**



CORE MODULES OF

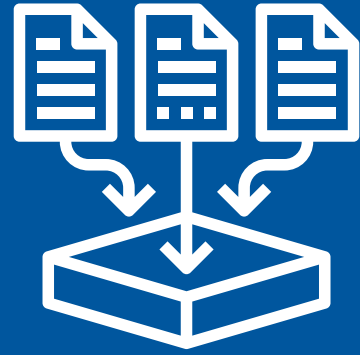
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CREDIT
RATING
SOLUTION





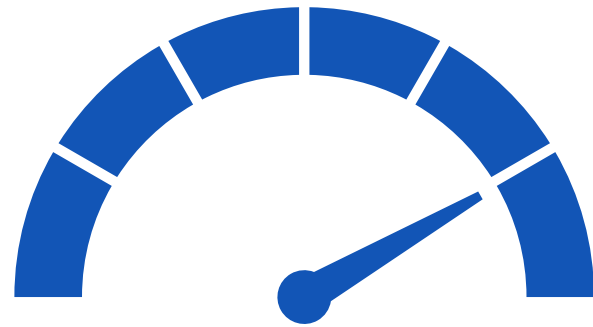
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Data Collection Module



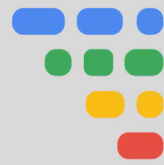
Financial Analysis Module



Credit Scoring Module



Rating Adjustment Module



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Report Generation Module



Compliance and Regulatory Module



User Management and Security Module



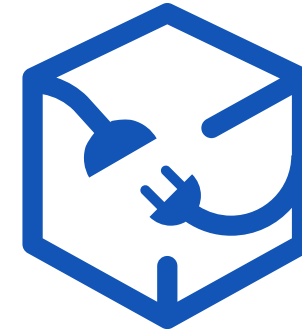
Portfolio Management Module



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Monitoring and Alerts Module



Integration and API Module



DIVE INTO

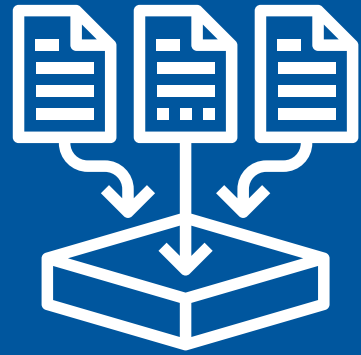
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**CREDIT RATING
SOLUTION**

MODULES

DETAILS





MODULES

Data Collection Module

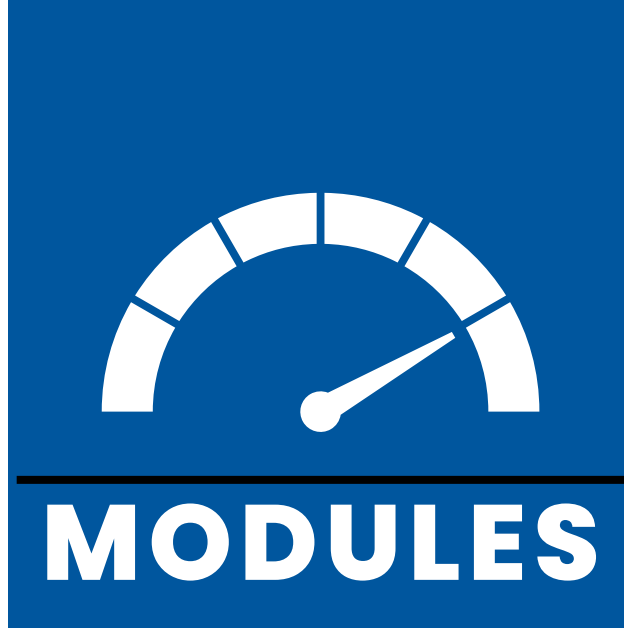
- Data Import and Export
- Data Validation and Cleansing
- External Data Integration (e.g., credit bureaus, market data)



MODULES

Financial Analysis Module

- Financial Statement Analysis
- Ratio Analysis
- Cash Flow Analysis



Credit Scoring Module

- Scorecard Development
- Model Management
- Score Simulation and Optimization



MODULES

Rating Adjustment Module

- Qualitative Adjustment Factors
- Industry and Sector Adjustments
- Economic and Market Condition Adjustments



MODULES

Report Generation Module

- Credit Rating Reports
- Executive Summaries
- Customizable Dashboards and Analytics



MODULES

Compliance and Regulatory Module

- Regulatory Reporting
- Audit Trails and History
- Compliance Monitoring and Alerts



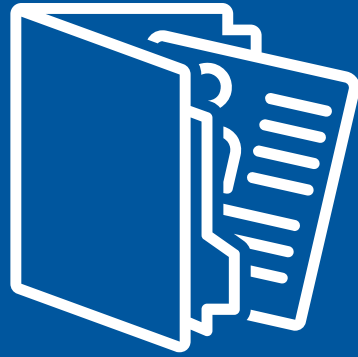
MODULES

User Management and Security Module

- Role-Based Access Control
- Authentication and Authorization
- User Activity Logging and Monitoring



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MODULES

Portfolio Management Module

- Portfolio Analysis and Reporting
- Exposure and Concentration Analysis
- What-If Scenario Analysis



MODULES

Monitoring and Alerts Module

- Credit Event Monitoring
- Alerts for Rating Changes
- Portfolio Drift and Threshold Alerts



MODULES

Integration and API Module

- Data Exchange APIs
- Third-Party Integration Tools
- Web Services for External Connectivity



ADVANTAGES OF PARTNERING WITH US . . .





**Customizable
Module**



**One Decade
Experience**



**Advanced Data
Security**



**Dedicated
Support**

They Trust on US





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Thank You

For Your Attention



Visit Our Website
www.opud-bd.com

