



Introducing

**HASHIR**

Islamic  
Microfinance  
Banking Solution

[www.opus-bd.com](http://www.opus-bd.com)

Elevate your Islamic banking operations with HASHIR - Islamic Microfinance Banking Solution by OPUS. Streamline every aspect of your Sharia-compliant financial services, from account management to transaction processing, ensuring seamless operations and unmatched customer satisfaction.



# 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**

**ISLAMIC  
MICROFINANCE  
BANKING SOLUTION?**



**20-30%**

**Enhanced Financial  
Inclusion**

**15-20%**

**Reduced Operational  
Costs**

**5-10%**

**Improved Portfolio  
Performance**

**1.7 billion**

**Reaching  
the unbanked**

Islamic  
Microfinance  
Banking  
Solution





WHAT



ISLAMIC MICROFINANCE BANKING SOLUTION

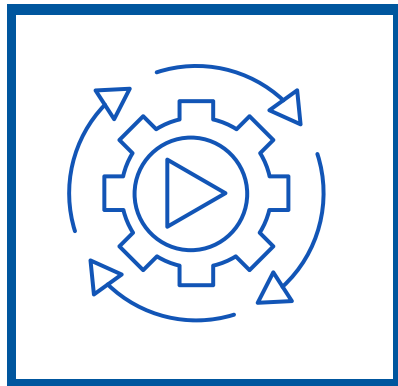
CAN DO FOR YOU?



**Sharia-  
compliant**



**Microfinance  
focus**



**Automated  
processes**



**Data-driven  
insights**



# CORE MODULES OF HASHIR ISLAMIC MICROFINANCE BANKING SOLUTION







## **Customer Management**



## **Accounts Management**



## **Murabaha Financing Module**



## **Mudarabah Management**



## Musharakah Management



## Savings Products Module



## Zakat Management Module



## Qard Hasan (Benevolent Loan) Module



## Profit and Loss Sharing (PLS) Accounts



## Investment Management



## Risk and Compliance Module



## Reporting and Analytics



## Transaction Management



## Digital Wallets and Payments



DIVE INTO

**HASHIR**

**ISLAMIC MICROFINANCE  
BANKING SOLUTION**

**MODULES**

**DETAILS**





**MODULES**

# Customer Management

- Customer Onboarding
- Customer Profiles
- Document Management
- Customer Relationship Management (CRM)



**MODULES**

# Accounts Management

- Account Opening
- Fund Transfer
- Account Balances
- Account Statements



**MODULES**

# Murabaha Financing Module

- Application Processing
- Contract Management
- Profit Calculation
- Payment Scheduling





**MODULES**

# Mudarabah Management

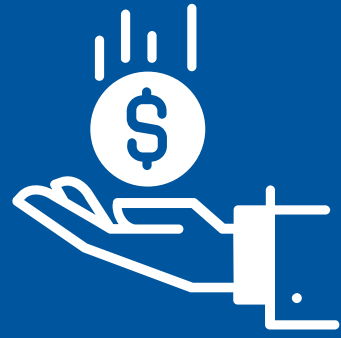
- Mudarabah Contracts
- Capital Management
- Profit and Loss Distribution
- Investor Accounts



**MODULES**

# Musharakah Management

- Partnership Formation
- Capital Contribution Tracking
- Profit and Loss Allocation
- Project Financing Management



**MODULES**

# Savings Products Module

- Savings Account Management
- Profit Calculation and Distribution
- Withdrawals and Deposits
- Special Savings Schemes



**MODULES**

# Zakat Management Module

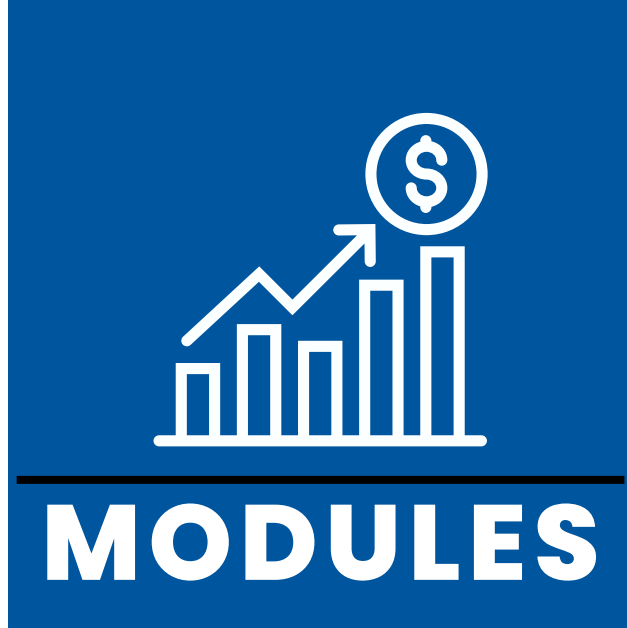
- Zakat Calculation
- Zakat Collection
- Zakat Disbursement
- Zakat Reporting



**MODULES**

# Qard Hasan (Benevolent Loan) Module

- Loan Application Processing
- Loan Disbursement
- Repayment Tracking
- Reporting



# Profit and Loss Sharing (PLS) Accounts

- Account Setup
- PLS Calculation
- Distribution of Profits and Losses
- Customer Statement



**MODULES**

# Investment Management

- Investment Portfolio Management
- Risk Assessment
- Returns Monitoring
- Shariah Compliance Checking



**MODULES**

# Risk and Compliance Module

- Compliance Monitoring
- Risk Analysis
- Regulatory Reporting
- Audit Trails





## MODULES

# Reporting and Analytics

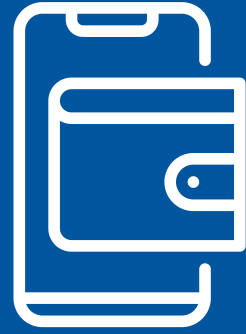
- Financial Reporting
- Customer Analytics
- Performance Dashboards
- Regulatory Compliance Reports



**MODULES**

# Transaction Management

- Transaction Processing
- Reconciliation
- Exception Handling
- Secure Payment Processing



**MODULES**

# Digital Wallets and Payments

- Wallet Management
- Peer-to-Peer Transfers
- Bill Payments
- Mobile Payments



# ADVANTAGES OF PARTNERING WITH US . . .





**Customizable  
Module**



**One Decade  
Experience**



**Advanced Data  
Security**



**Dedicated  
Support**

# They Trust on US





### **Dubai Office**

Business Center 1, M Floor  
The Meydan Hotel, Nad Al Sheba  
Dubai, U.A.E

### **Bangladesh Office**

Khan Tower (2nd Floor) 80/3,  
VIP Road, Kakrail,  
Dhaka, Bangladesh.

### **Malaysia Office**

No 705, Level 7, Tower 2, Wangsa 118  
Jalan Wangsa Delima Wangsa Maju  
Kuala Lumpur, Malaysia



**Thank You**  
For Your Attention



Visit Our Website  
[www.opud-bd.com](http://www.opud-bd.com)

