OPUS | Arish
Islamic Lean Core Banking Solution

Introducing

ARISH

Islamic
Lean Core Middleware
Solution

www.opus-bd.com

Transform your technological framework with ARISH - Islamic Lean Core Middleware Solution, the foundational element for effortless connectivity tailored for banks. Crafted by OPUS with a focus on resilient flexibility, ARISH guarantees seamless interaction across your systems, from efficient data handling to streamlined application operations.

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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.

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WHY BANKS & FINANCIAL INSTITUTIONS NEED

ISLAMIC LEAN CORE MIDDLEWARE SOLUTION?

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20-30%

faster time-to-market for new products and services

15-20%

reduction in IT infrastructure costs

40-50%

improvement in API integration speed

10-15%

increase in customer satisfaction

WHAT

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ISLAMIC LEAN CORE MIDDLEWARE SOLUTION

CAN DO FOR YOU?

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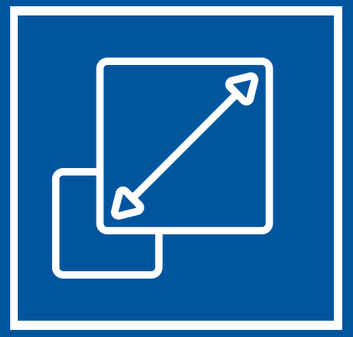

Agility & Scalability

Cost Efficiency

Faster Integration

Enhanced Security

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CORE MODULES OF

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Sharia Compliance

Risk Management

Profit and Loss Sharing

Murabaha and Mudarabah Management

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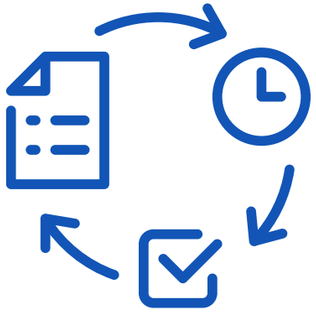
Musharakah and Ijarah Management



Sukuk Management

Zakat Calculation

Takaful (Islamic Insurance)

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Compliance and Regulatory Reporting

Customer Relationship Management

Transaction Monitoring

Anti-Money Laundering

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DIVE INTO

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MODULES

DETAILS

MODULES

Sharia Compliance

- Product Compliance Verification
- Contract Compliance Audits
- Sharia Advisory Board Reporting
- Non-Compliant Transaction Detection

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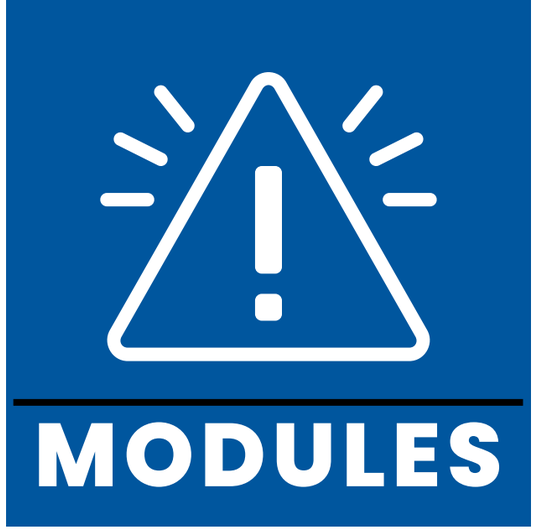

Risk Management

- Credit Risk Assessment
- Market Risk Analysis
- Operational Risk Management
- Liquidity Risk Monitoring

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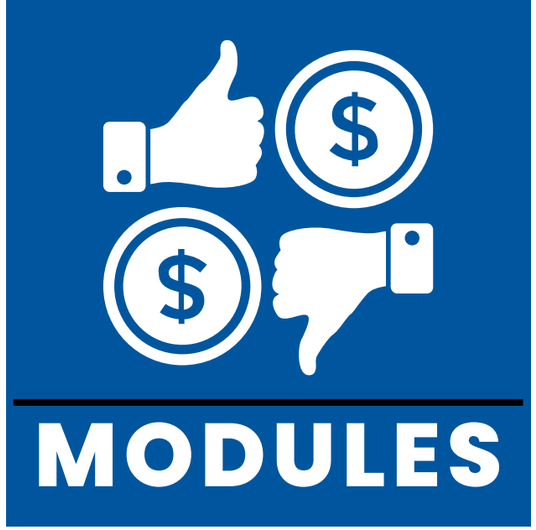

Profit and Loss Sharing

- PLS Accounts Management
- Revenue Sharing Agreements
- Investment Risk Analysis
- Profit Calculation and Distribution

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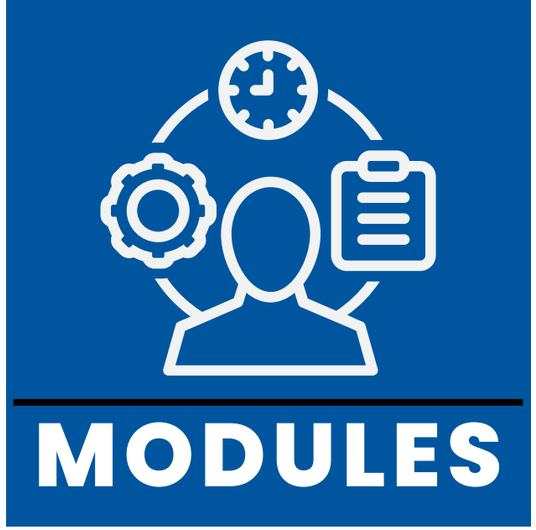

Murabaha and Mudarabah Management

- Contract Management (Murabaha)
- Profit and Loss Calculation (Mudarabah)
- Investment Monitoring
- Partner Performance Analysis

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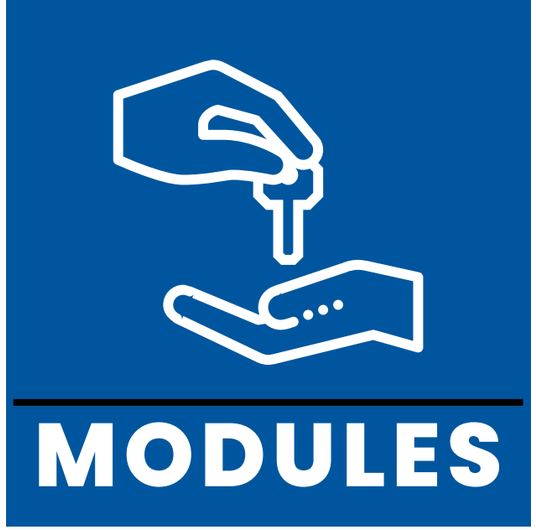

Musharakah and Ijarah Management

- Joint Venture Agreement Handling (Musharakah)
- Asset Leasing Contracts (Ijarah)
- Revenue and Expense Tracking
- Asset Maintenance and Management

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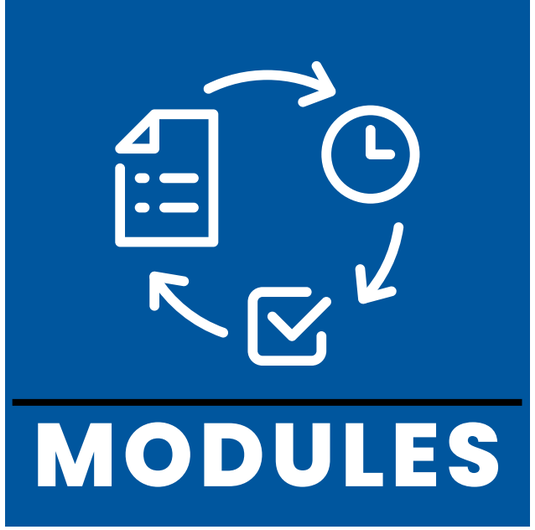

Sukuk Management

- Sukuk Issuance and Structuring
- Investor Management
- Yield Management
- Redemption and Roll-over Processes

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Zakat Calculation

- Individual Account Analysis
- Zakat Liability Calculation
- Nisab Threshold Monitoring
- Zakat Distribution Management

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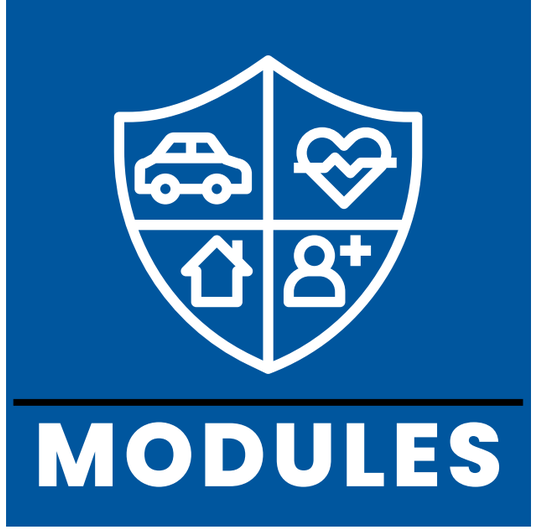

Takaful (Islamic Insurance)

- Policy Management
- Claims Handling
- Risk Pooling and Sharing
- Surplus Distribution

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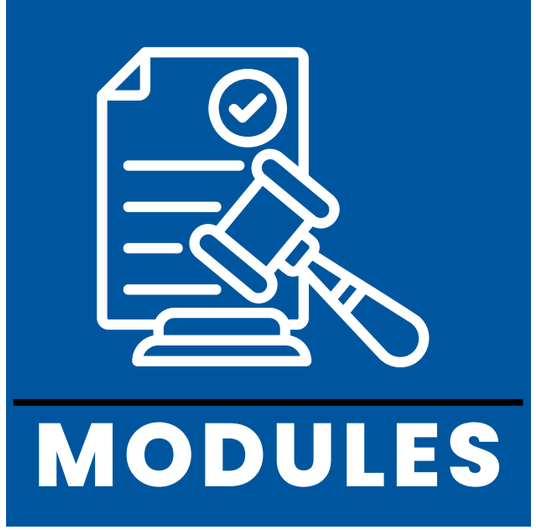

Compliance and Regulatory Reporting

- Regulatory Submission Preparation
- Reporting Standards Compliance
- Audit Trail Maintenance
- Real-time Monitoring and Reporting

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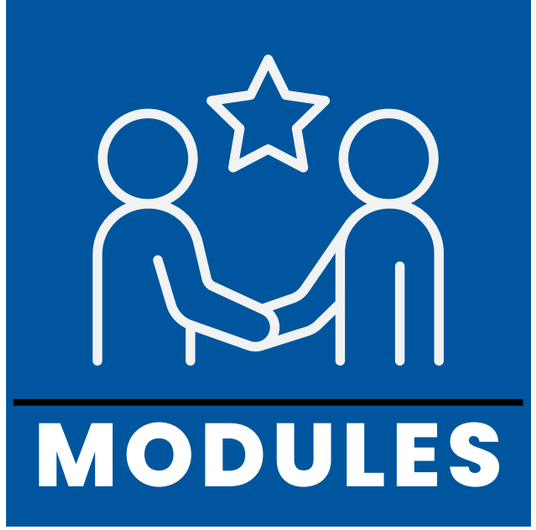

Customer Relationship Management

- Account Management
- Service Request Handling
- Customer Segmentation
- Feedback and Satisfaction Analysis

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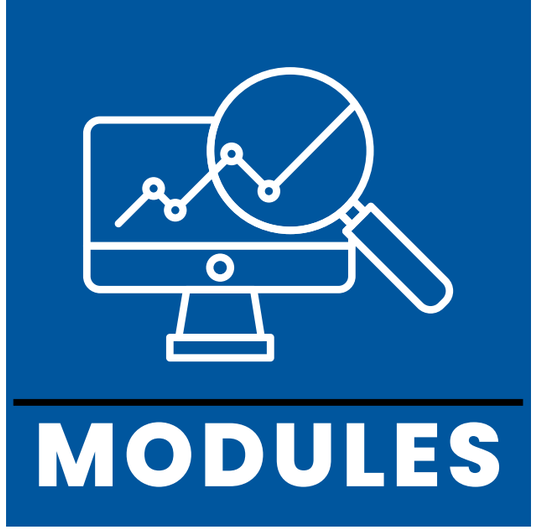

Transaction Monitoring

- Real-time Transaction Screening
- Suspicious Activity Alerts
- Historical Transaction Analysis
- Compliance Threshold Settings

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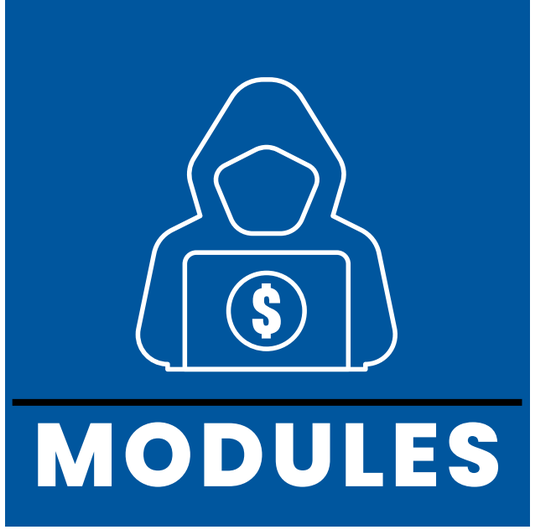

Anti-Money Laundering

- Customer Due Diligence (CDD)
- Enhanced Due Diligence (EDD) for High-Risk Customers
- Transaction Pattern Analysis
- Regulatory Watchlist Screening

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ADVANTAGES OF PARTNERING WITH US . . .

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Customizable Module

One Decade Experience

Advanced Data Security

Dedicated Support

They Trust on US

bKash
a BRAC BANK company

বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিমিটেড
BANGLADESH DEVELOPMENT BANK LIMITED
(A State Owned Commercial Bank)

Agrani Bank Limited

Prime Finance
& Investment Limited
a member of Prime Financial Group

CREDIT RATING AGENCY OF BANGLADESH LTD.

CRISL
Credit Rating Information and Services Limited
Setting global standard at national level

EMERGING
Credit Rating Ltd
an independent house of risk Assessment

UMOJA
MICROFINANCE

EXIM
BANK
Shariah Based Islami Bank

GREEN DELTA
SECURITIES
DSE TREC # 059 CSE TREC # 130

GREEN DELTA
INSURANCE

GREEN DELTA
CAPITAL

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Jalan Wangsa Delima Wangsa Maju
Kuala Lumpur, Malaysia

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Thank You

For Your Attention

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