

Introducing

**ARISH**

Islamic  
Core Banking  
Solution

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



Transform your banking services with  
ARISH - Islamic Core Banking Solution. Optimize every  
aspect of your Islamic financial operations, from  
account handling to seamless transaction execution,  
ensuring efficient processes and enhanced customer  
experiences.



# 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  
CORE BANKING  
SOLUTION?**



**20-30%**

**reduction in  
operational costs**

**40-50%**

**faster  
account opening**

**30%**

**improvement in  
customer satisfaction**

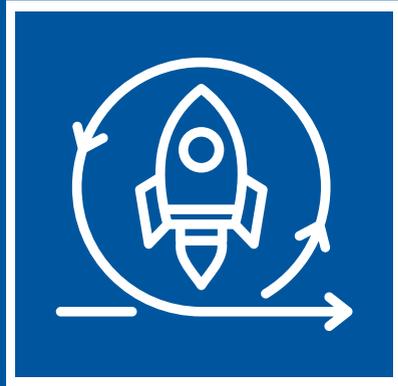
**15-20**

**increase in cross-selling and  
upselling opportunities**



WHAT  
 **Arish**

**ISLAMIC CORE BANKING SOLUTION  
CAN DO FOR YOU?**



**Agility &  
Innovation**



**Cost  
Efficiency &  
Scalability**



**Data-Driven  
Insights**



**Open  
Ecosystem**



# CORE MODULES OF ARISH ISLAMIC CORE BANKING SOLUTION





## Customer Information System



## Deposits Module



## Financing Module



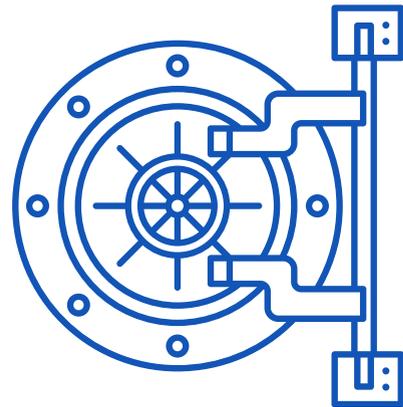
## Loans Module



## Investment Module



## Trade Finance Module



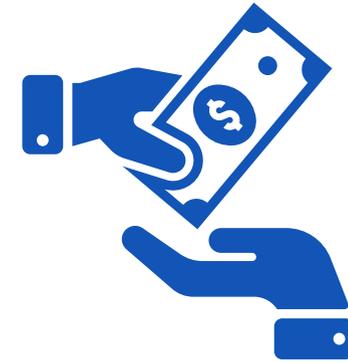
## Treasury Module



## Risk Management Module



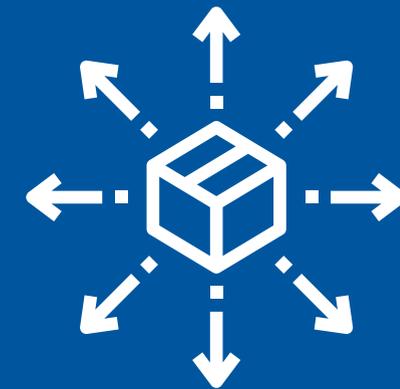
## Compliance and Reporting Module



## Payment and Transaction Processing



## Islamic Profit Calculation



## Distribution System



DIVE INTO

**ARISH**

**ISLAMIC  
CORE BANKING  
SOLUTION**

**MODULES**

DETAILS





## MODULES

# Customer Information System

- Customer Onboarding
- Customer Profile Management
- Document Management
- KYC (Know Your Customer) and AML (Anti-Money Laundering) Compliance
- Customer Relationship Management (CRM)



**MODULES**

# Deposits Module

- Current Accounts (Wadiah)
- Savings Accounts (Mudarabah)
- Term Deposits (Mudarabah)
- Profit Calculation and Distribution



**MODULES**

# Financing Module

- Murabaha Financing (Cost-Plus Sale)
- Ijara Financing (Leasing)
- Istisna Financing (Project Financing)
- Musharaka Financing (Partnership)



**MODULES**

# Loans Module

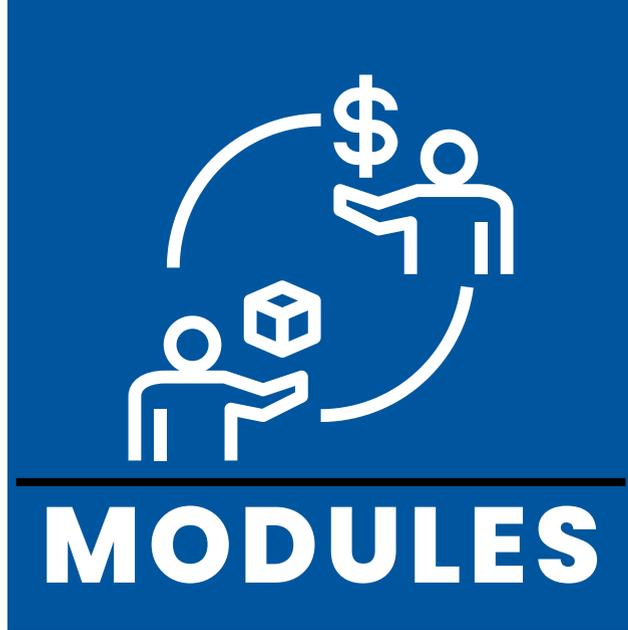
- Qard Hasan (Benevolent Loan)
- Personal Financing
- Project Financing
- Goods Financing



**MODULES**

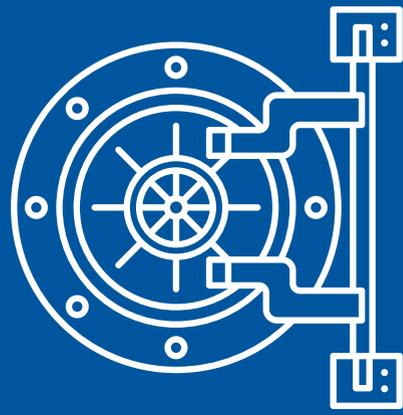
# Investment Module

- Mudarabah Investments (Profit Sharing)
- Musharaka Investments (Joint Venture)
- Sukuk Investments (Islamic Bonds)
- Portfolio Management



# Trade Finance Module

- Letters of Credit (LC) - Murabaha
- Bank Guarantees
- Documentary Collections
- Export and Import Financing



**MODULES**

# Treasury Module

- Liquidity Management
- Asset and Liability Management
- Foreign Exchange (FX)
- Sukuk Trading



**MODULES**

# Risk Management Module

- Credit Risk Management
- Market Risk Management
- Operational Risk Management
- Sharia Compliance Risk Management



**MODULES**

# Compliance and Reporting Module

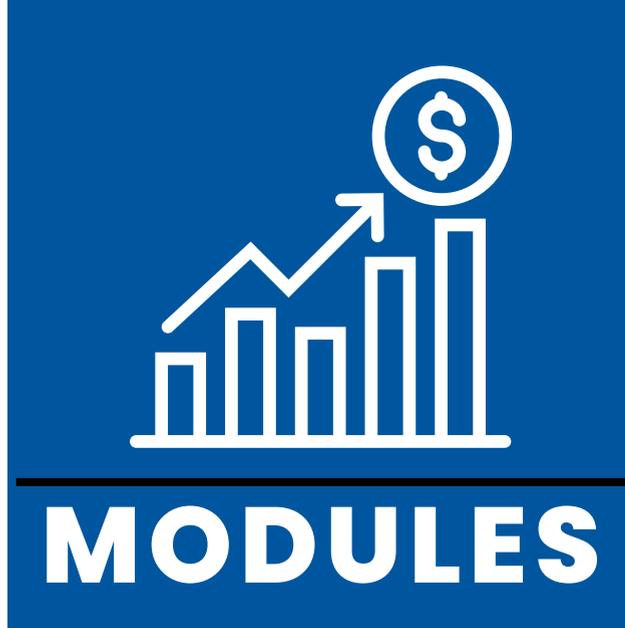
- Regulatory Reporting
- Sharia Audit and Compliance Reporting
- Financial Reporting
- Transaction Monitoring



**MODULES**

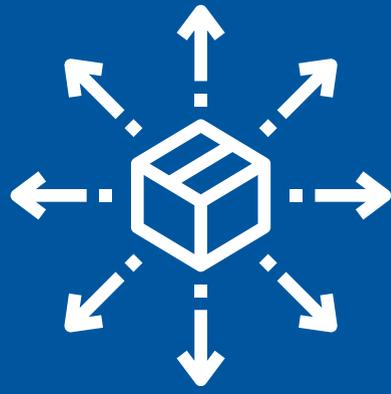
# Payment and Transaction Processing

- Fund Transfers
- Bill Payments
- Cheque Management
- Electronic Payments



# Islamic Profit Calculation

- Profit Calculation for Mudarabah-based Products
- Profit Rate Determination
- Provisioning and Reserves Management



**MODULES**

# Distribution System

- Profit Distribution to Customers
- Zakat Calculation and Distribution
- Charity Fund Management



# ADVANTAGES OF PARTNERING WITH US . . .





**Customizable  
Module**



**One Decade  
Experience**



**Advanced Data  
Security**



**Dedicated  
Support**

# They Trust on US





### **Dubai Office**

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**Thank You**  
For Your Attention



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

