

**Global Leader in Islamic Banking Solutions**

- **1st AAOIFI-certified banking software suite**
- **Serving 140+ Islamic financial institutions**
- **Covering 40+ countries**

Islamic banking is entering a mature growth phase in its life cycle. With increasing competition, product innovation and superior customer value need to be delivered to drive continuous growth.

To execute a series of ambitious plans so as to improve business agility, achieve increased performance and help generate significant savings, Islamic financial institutions should partner with a leading Islamic banking software provider with the expertise to help them transform their business quickly, safely and cost-effectively.

# Azentio Islamic Banking Software

redefines

**iMAL**

Azentio Islamic Banking Software is a fully interoperable platform that seamlessly integrates with any existing core banking system. Consistently ranked as the first Islamic core banking platform worldwide, the software combines front-to-back-office functionality with unparalleled scalability and customer-centricity. The flexibility and parameterization built into the system adds to its advantages. Not only does the software enable Islamic financial institutions to cater to the requirements of new, innovative financing and investment products with minimum set-up time and effort, but it does so with ease of use that is unmatched in the industry.



### Islamic Invest

- Murabaha, Murabaha LC Financing, Reverse Murabaha
- Mudaraba, Tawarruq, Musawama, Musharaka
- Istisnaa, Salam, Project Financing, Ijara – Operating & Financing



### Islamic Profit Calculation

- Standalone solution
- Compliant with Mudaraba, Musharaka and Wakala contracts
- Multiple pools management



### Islamic Treasury

- Islamic money market instruments: Placements, borrowings, exchange of deposits
- Islamic derivatives: Islamic profit rate swaps, Islamic cross currency swaps
- Foreign exchange transactions: Promissory FX, SPOT, TOM, TOD



### Sukuk Management

- Sukuk operations
- Initial Public Offering (IPO) management
- Online or offline integration with Reuters and Bloomberg for deal processing, securities management and currency exchange rates

In a fast growing industry such as Islamic banking, where Islamic banks are facing a variety of challenges and unpredictable pressures from the multitude of new regulations to potential risks, customer retention and cost of legacy systems, the industry has no option but to consider strategic choices and address operational fundamentals and regulatory and Sharia compliance to capture untapped market opportunities.

As the level of competition increases, Islamic financial institutions may have a few alternatives to capitalize on opportunities presented by the latest technologies and remain competitive.

# Azentio Islamic Banking Software

**covers the entire spectrum of Islamic Finance, Islamic Investments, Islamic Deposits, Islamic Treasury, and Islamic Capital Markets.**



## Advantages

# Azentio Islamic Banking Software

- AAOIFI-certified confirming full compliance with the Sharia rules and regulations
- Facilitates the launching of Islamic products and services efficiently and effectively, by improving go-to-market time
- Supports the design of dynamic business models for increased operational flexibility and optimization
- Covers all aspects of Islamic banking operations, including the use of various delivery channels
- Empowers Islamic financial institutions to maintain high operational efficiency and effectiveness
- Provides both Islamic financial institutions and stakeholders with the instruments to optimize their investments
- Provides an end-to-end transaction and documentation capturing from application till maturity of deal
- Standalone solution to handle profit-sharing investment accounts with complete management of reserves, taxes and Zakat
- Eliminates Riba, purifies banking activities and embraces risk sharing investment operations
- Enables VAT & Tax Deducted at Source (TDS)
- With advanced and effective STP functionality
- Dynamic accounting functionality to set up transactional entries as per prescribed Sharia guidelines.



Azentio Software provides mission-critical software products across Asia Pacific, Middle East, Africa and India to banks, financial services providers and insurers. It also provides ERP solutions to mid-market enterprises. The company's flagship platforms include Azentio **ONE**Banking, Azentio **ONE**CapitalMarkets, Azentio **ONE**Insurance, and Azentio **ONE**ERP. The flexibility that comes from its software platforms allows a host of applications to work with a single source of data and equips clients with workflow, analytics, document management and flexible integration mechanisms. Azentio Software Private Limited is wholly owned by funds advised by Apax.

## Azentio's Strong Global Credentials



**1000+**  
Clients in  
65+ Countries



**2500+**  
Employees  
Worldwide



**6**  
Global  
Delivery Centres



**20+**  
Offices in  
9 Countries

**Azentio Software Private Limited**  
**#29-11 South Beach Tower, 38 Beach Road, Singapore 189767**

Asia Pacific | South Asia | Middle East | Africa | Europe | United States

✉ [contactus@azentio.com](mailto:contactus@azentio.com)

🌐 [www.azentio.com](http://www.azentio.com)