



AZENTIOTM

Islamic Invest

Table of Contents

A large, intricate white mandala with a star-like center and multiple layers of floral and geometric patterns, positioned on the left side of the page.

03	Overview
04	Islamic Invest
05	Key Features & Functionalites
07	Why Azentio Islamic Invest?
08	Conclusion

A smaller, intricate orange mandala with a star-like center and multiple layers of floral and geometric patterns, positioned in the bottom right corner of the page.

Overview

Committed to delivering excellence, **Azentio** offers banks and financial institutions a comprehensive Islamic investment solution - **Islamic Invest** - that is Sharia-compliant and AAOIFI-certified. Through its holistic framework, **Azentio Islamic Invest (iMAL IIS)** bridges the gap between contemporary financial market demands and integral Islamic values. Placing customer centricity at the core of values, the solution guarantees accelerated time-to-market, improves business agility, and helps clients create new business opportunities.

Islamic Invest offers a wide range of Islamic products including Project Financing and Syndication with extensive functional coverage across both retail and corporate lines of business.

Relying on its state-of-the-art technology, the solution supports multi-currency, multilingual, multi-entity, and multi-country operations. **Azentio Islamic Invest** takes lead in meeting diverse client needs in an ever-changing landscape.

Islamic Invest

Azentio Islamic Invest (IIS) is a cutting-edge solution meticulously designed around microservices architecture. This approach empowers the seamless creation, approval, and proficient management of trade, encompassing both purchase and sale transactions along with investment deals for a diverse spectrum of Islamic financial products. It seamlessly integrates with **Azentio's Financing Suite**, providing a comprehensive set of tools that go beyond deal management extending its capabilities to encompass facility management from inception to closure. This agile and modular structure ensures efficiency and adaptability, making **IIS** a robust choice for Islamic financial institutions.

Key Features & Functionalities

Key features and functionalities of **Islamic Invest** include:

Sharia-Compliant & AAOIFI-Certified Products

Create a wide range of Islamic products including but not limited to Murabaha, Mudaraba, Ijara, Istisna, Constant Musharaka, Diminishing Musharaka, Tawarruq, Project Financing, Salam, Real Estate and Syndicated Financing while fully adhering to Sharia law and AAOIFI standards.

Collateral Management

Define multiple types of cash and non-cash collaterals, validate collateral coverage against transactions, revalue collaterals, and reinstate and reallocate excess collaterals upon deal settlements.

Multiple Profit Calculation Methods

Create upfront and accrual products with different profit calculation methods. The creation of repayment plan with multiple yields is also available.

Dynamic Parameterization

Parameterize different elements including collateral type, products, rates and charges to secure process efficiency and meet customized business needs.

Workflow Management

Customize business workflows based on pre-defined criteria through a business process management tool to increase productivity, and streamline processes.

360-Customer View

Obtain a centralized view of client assets and financial positions.

Charges Management

Define and settle charges at different levels throughout the life cycle of the deal. Charge accrual is also available.

Key Features & Functionalites

Standard & Template Accounting

Create custom accounting entries by product as standard or template entries to better align to business needs.

Provision Management

Classify past due deals based on classification categories and book provision(s) automatically.

Rate Revaluation

Re-price floating rate-based financing deals through on-demand and automatic processes.

Counterparty / Contributor Deal Switching

Switch deals between counterparties or contributors during deal period.

Settlements

Automatically recover installments with or without blocking on due date. Early settlement, advance settlements and skipping installments with deal plan regeneration are also available.

Reports

Generate exhaustive list of system reports with the option to develop customized reports onsite.

Deal Reschedule

Reschedule deals based on multiple criteria including outstanding principal, and new tenure.

VAT

Calculate and charge VAT on profit, installments, charges and specific advance insurance types.



Why Azentio Islamic Invest?

Azentio Islamic Invest is the leading edge in the realm of Islamic finance dedicated to offer unparalleled value to clients including:

- ✓ **Extended Parameterization**
Offers extended flexibility to set business rules and create customized Islamic products.
- ✓ **Guaranteed Reliability**
Secures reliability of operations with zero downtime via its stable infrastructure.
- ✓ **Optimized Efficiency**
Drives back-office automation and secures efficient redefinition of business and operating models.
- ✓ **Extensive Automation**
Offers straight through processing opportunities that leverage business rules, user-driven parameterization, and APIs.
- ✓ **Dynamic Agility**
Provides flexibility to launch and update products at a pace that drives accelerated growth.
- ✓ **Robust Reporting Engine**
Facilitates decision making through exhaustive reporting and analytics.
- ✓ **Multi-Regional**
Geared to address region-specific Islamic banking requirements.
- ✓ **Highly Scalable**
Can be easily expanded to meet client evolving needs.

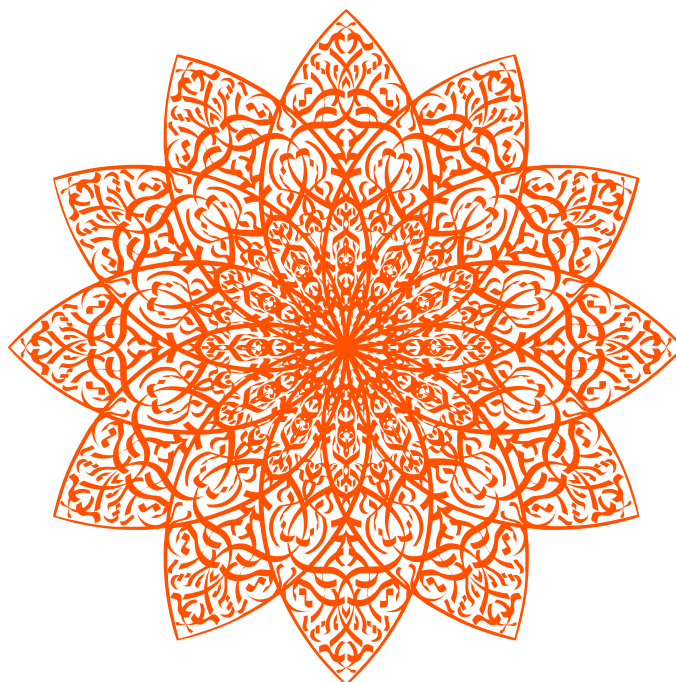
Conclusion

Azentio Software is proudly situated among leading digital fintech pioneers specializing in banking, financial services, and insurance verticals, with an international experience in servicing more than 1,000 customers across 65+ countries.

As financial markets continue to shift landscape, refusing to shift gear is no longer an option. **Azentio Islamic Invest** solution is the choice for outpacing change, delivering excellence and continuously exploring new business opportunities.

Azentio's full-fledged **Islamic Invest** solution secures a streamlined and a hassle-free process from deal initiation till settlement and closure.

By engaging with **Azentio's** all-inclusive, Sharia-compliant **Islamic Invest** solution, the path to success is guaranteed and the quest to becoming the premier lead among competition is within reach.





ABOUT AZENTIO SOFTWARE

*Azentio 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 **ONEBanking**, Azentio **ONECapitalMarkets**, Azentio **ONEInsurance**, and Azentio **ONEERP**. 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: www.azentio.com*

DISCLAIMER

In the preparation of this document, every effort has been made to offer the most current, correct, and accurate information possible. Nonetheless, inadvertent errors can occur, and business conditions may often change. The information provided in this document is purely intended as a general guideline on matters of interest and is not intended to serve any professional advice to the reader. The application and impact of the information can vary widely on a case by case basis, based on the specific or unique facts involved. Azentio Software is under no legal obligation to notify the reader of any updates.