

“Importance of Robust Islamic Core Banking Solution”

Ababil: an overview

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**20 years in ICT industry focusing on
Islamic Finance, HRMS and Audit**





UNIQUE STRENGTH

The main engine of Ababil is ground up designed as an Islamic Shariah compliant solution and not a by-product of conventional banking application.



ONE STOP SOLUTION FOR ISLAMIC FINANCE

Ababil Suite offers comprehensive Banking solution such as Islamic CBS, Trade Finance, Treasury, Payments Gateway, SWIFT Middleware, Internet Banking, Mobile Application, Agent Banking to name a few.

The Journey So Far...

1996
First Implementation of
Banking Software

2007
Web based CBS

2017
- Audit Automation
- Mobile Application

2013
- Internet & Mobile Banking
- SWIFT Middleware

2010
Trade Finance

2020
Digital on boarding
Platform

2005
Core Banking
Solution (CBS)

2008
Treasury Management

2011
Offshore Banking

2012
Microfinance

2015
Agent Banking

2019
- Ababil NG



CLIENTS of ABABIL



750 + Branches & Windows of 14 Banks and 2 NBFIs

Banks (Islamic Core Banking Solution)

☑ 750+ Branches

NBFIs (Islamic CBS)

☑ All Branches

Agent Banking

☑ 370+ Outlets

Sub Branch/ Booth Banking

☑ 30+ Booths

CLIENTS of ABABIL



750 + Branches & Windows of 14 Banks and 2 NBFIs

Off shore Banking						
Treasury						
Internet Banking & Mobile Application						
Swift Middleware						
ACPS & EFT						
RTGS						

Setting Trends...

Implemented
Agent Banking Solution

370+ Outlets

Of **TWO** of the **Biggest Islamic Banks**
Within **ONE** Year



1000+ Outlets goal for next year

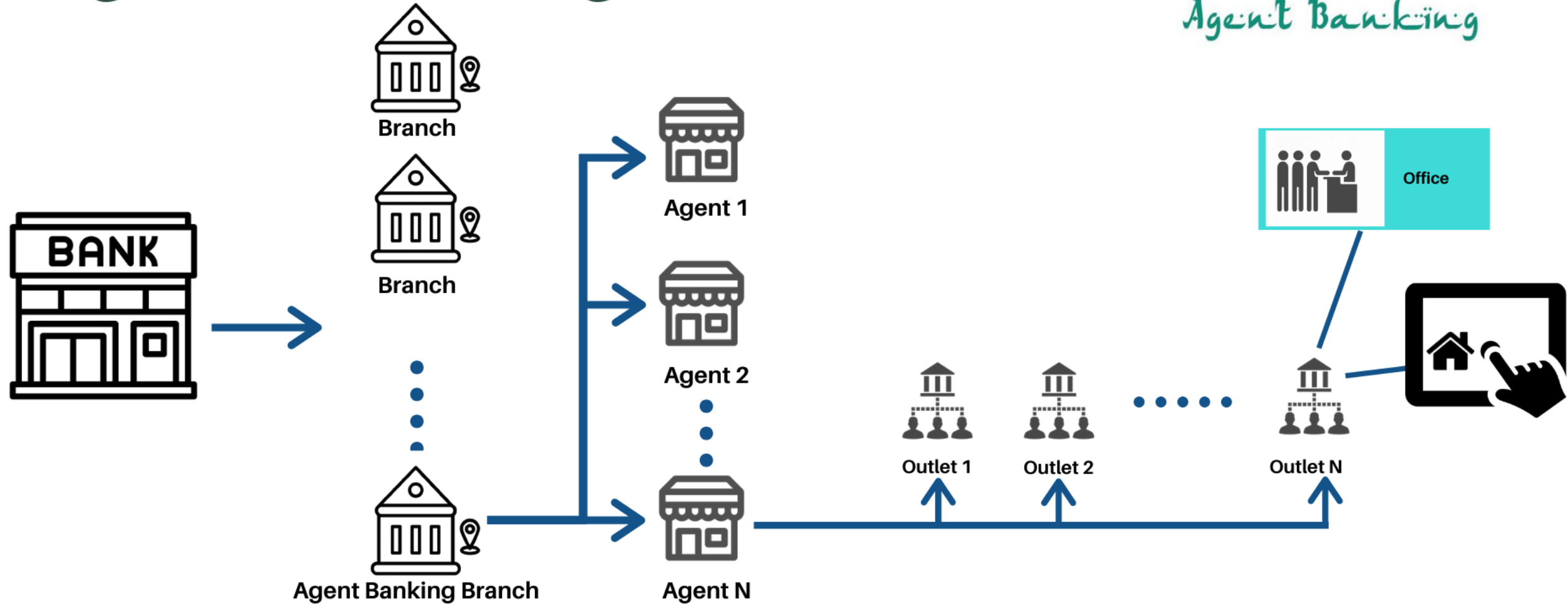


**ISLAMIC AGENT
BANKING**

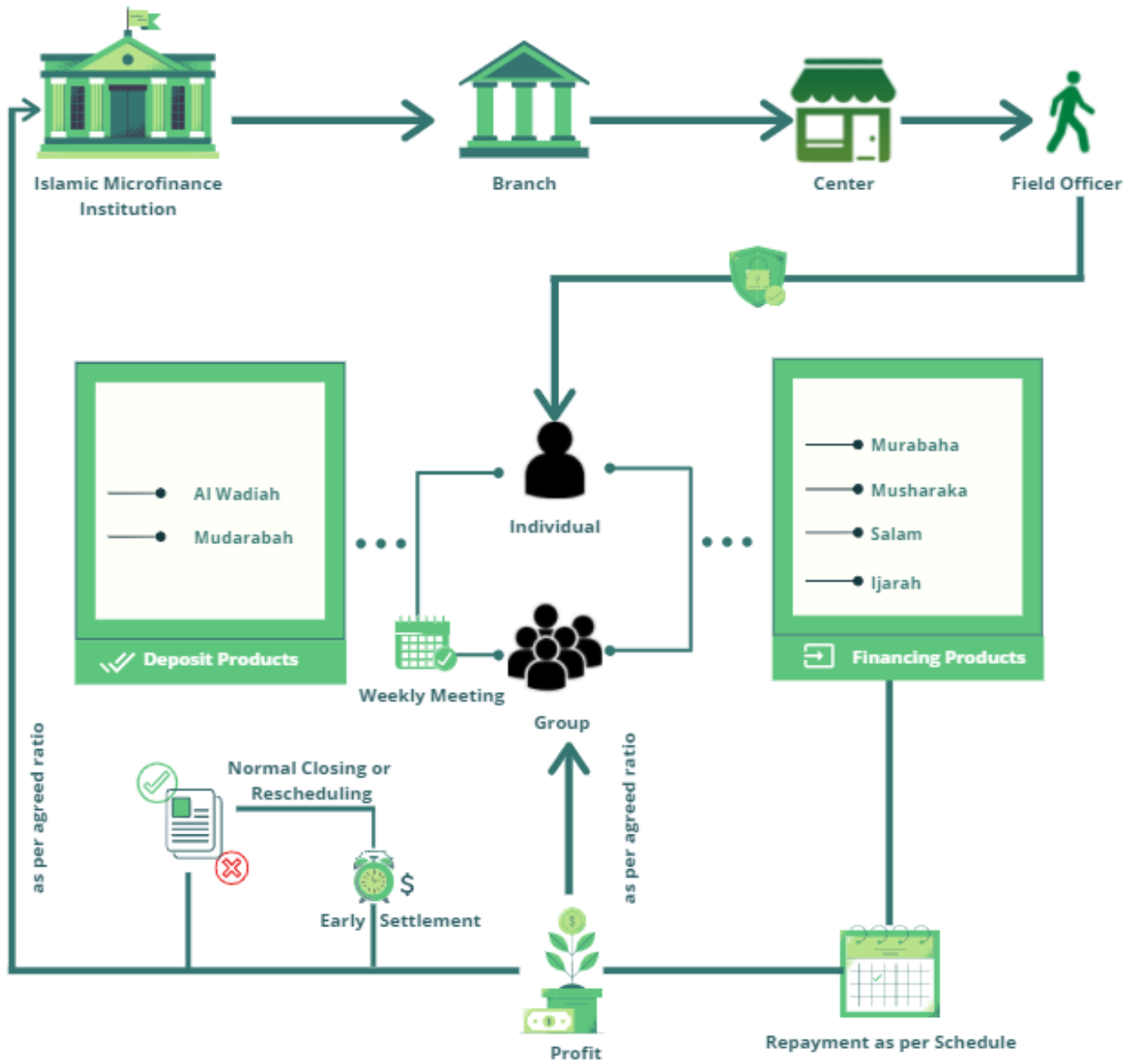
To promote Islamic Shariah compliance and tap into the unbanked population at the remote areas, Ababil Agent Banking Solution is the perfect tool.

Agent Banking Model

Ababil
Agent Banking



Enabling Shariah Compliant Banking to the Last Mile



Ababil Microfinance Workflow



Nobel Laureate Dr. Muhammad Yunus
Father of Microfinance

Ababil
Microfinance Platform



Top 10 Islamic CBS Globally

- AutoSoft Dynamics
- BML Istisharat
- EdgeVerve Systems
- Enterprise
- ICS Financial Systems
- Infopro
- InfrasoftTech
- International Turnkey Systems
- Intertech
- Leads
- Millennium Information Solution
- Misys
- Oracle
- Path Solutions
- SAB
- Silverlake Axis
- Sopra Banking Software
- Tata Consultancy Services
- Temenos Group

Market Tier (Branches)	Time to Market (Months)	Market Penetration (Countries)	Market Share (Installations)	Market Continuity (Signed contracts)
High	Very Short	Low	Low	Low
Low	Moderate	Moderate	Moderate	Moderate
High	Moderate	High	High	High
Very High	Short	Low	Low	Low
Low	Short	Moderate	Moderate	High
Very High	Short	Low	Moderate	Low
Low	Very Short	Low	Low	Low
Low	Moderate	High	Very High	Very High
Very High	Moderate	Low	Low	Moderate
Moderate	Long	Low	Moderate	Moderate
High	Short	Low	Moderate	Moderate
Moderate	Short	High	High	Very High
Moderate	Short	Very High	Very High	Very High
Low	Short	Very High	Very High	Very High
Very High	Moderate	Low	Low	Moderate
High	Moderate	Moderate	High	High
Low	Very Short	Moderate	Moderate	Moderate
Very High	Moderate	Moderate	Moderate	Moderate
Very High	Moderate	Very High	Very High	Very High

All data consists of averages — darker colors reflect stronger performances.
Source: Gartner (July 2016)



INTERNATIONAL ACCLAMATION

Recognized by Gartner as one of the world's top 10 Islamic CBS since 2011.



Ababil is certified by **ISRA Consulting**, Malaysia in 2020 not only for meeting AAOIFI standards but also the Shariah Standards of IIFA (by OIC), MWL, IFSB and BNM standards.



**GLOBAL SHARIAH
COMPLIANCE**

Ababil is truly geared towards addressing region-specific Islamic banking requirements.

 **THE INNOVATORS**
2016 GLOBAL FINANCE



Winner:
The Innovators 2016

IFFSA Awards
ISLAMIC FINANCE FORUM OF SOUTH ASIA



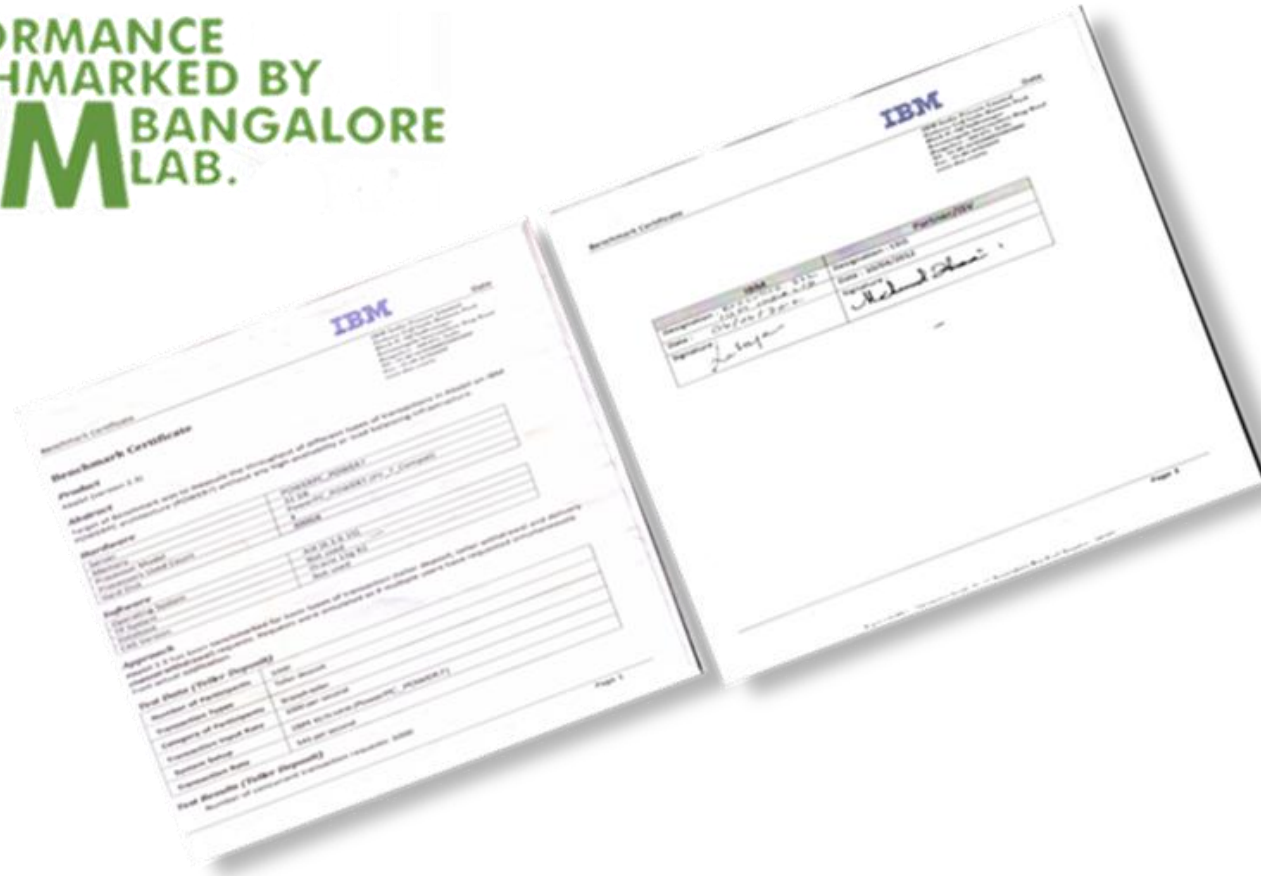
Gold 2020
Gold 2018
Silver 2017



**INTERNATIONAL
ACCLAMATION**

We won IFFSA Gold in 2018, Silver in 2017, Global Finance Magazines - The Innovators award in 2016.

PERFORMANCE
BENCHMARKED BY
IBM BANGALORE
LAB.



IBM
BENCHMARKING

The system is tested for excellent performance as proven by the load bearing benchmark by IBM



Cloud Ready



Standard APIs



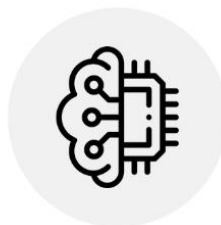
Scalability
High Availability



UX based
Modern UI



Own process
A suit of services



Artificial
Intelligence



High Security



Multi level
Authorization



MICRO SERVICES ARCHITECTURE

A product for future proof not a another legacy system



■ Offerings of **Abaabil**^{ng}
next generation
Upholding Social Equity and Justice



- Latest technologies

- Serves as virtual banking platform

- Up-to-date features of Islamic Banking Industry

- Internationally acclaimed & Shariah Certified

DEPOSIT : CHALLENGES



KEY FEATURES

■ Mode of Deposit as per contract

1

2

■ Restricted Mudaraba Account

■ Product level PSR

3

4

■ Special PSR (Account level)

■ Premature calculation

5

FINANCING : CHALLENGES





FINANCING

Ababil offers well-practiced financing products.

1.



**Customer request
for financing
with a promise
to purchase**

2.



**Customer as an
agent place
a PO to
the supplier**

3.



**Verification of
different
Quotation**

4.



**Payment to
the supplier**

5.



**Commodity
received
and shipped to
the customer**

KEY FEATURES

■ Mode of Financing as per contract

1

2

■ Commodity Purchase Flow

■ Commodity Mapping

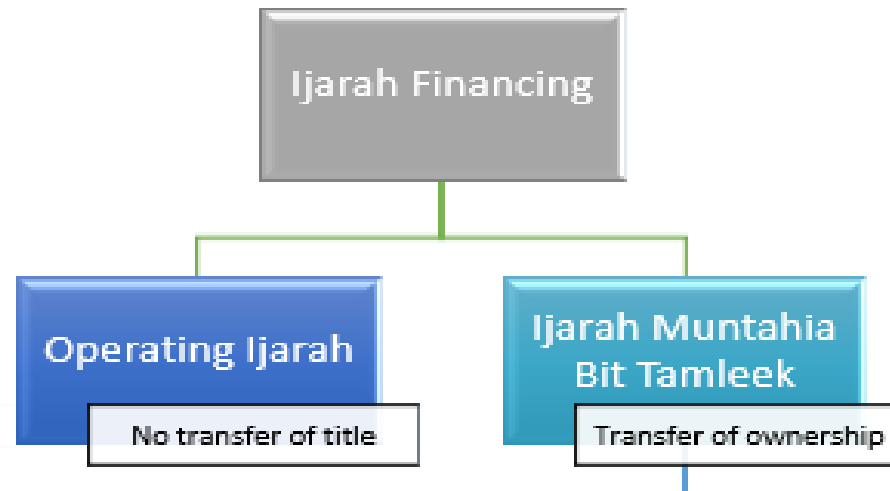
3

4

■ Fixed Asset Management

■ Compensation Management

5



- Fair valuation

- Recurring Journal Schedule

PROFIT DISTRIBUTION : CHALLENGES



Profit Distribution Mechanism



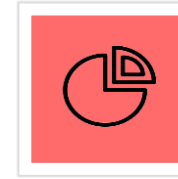
Provisional Rate

- Monthly provisioning
- Enhance Profit



Weightage

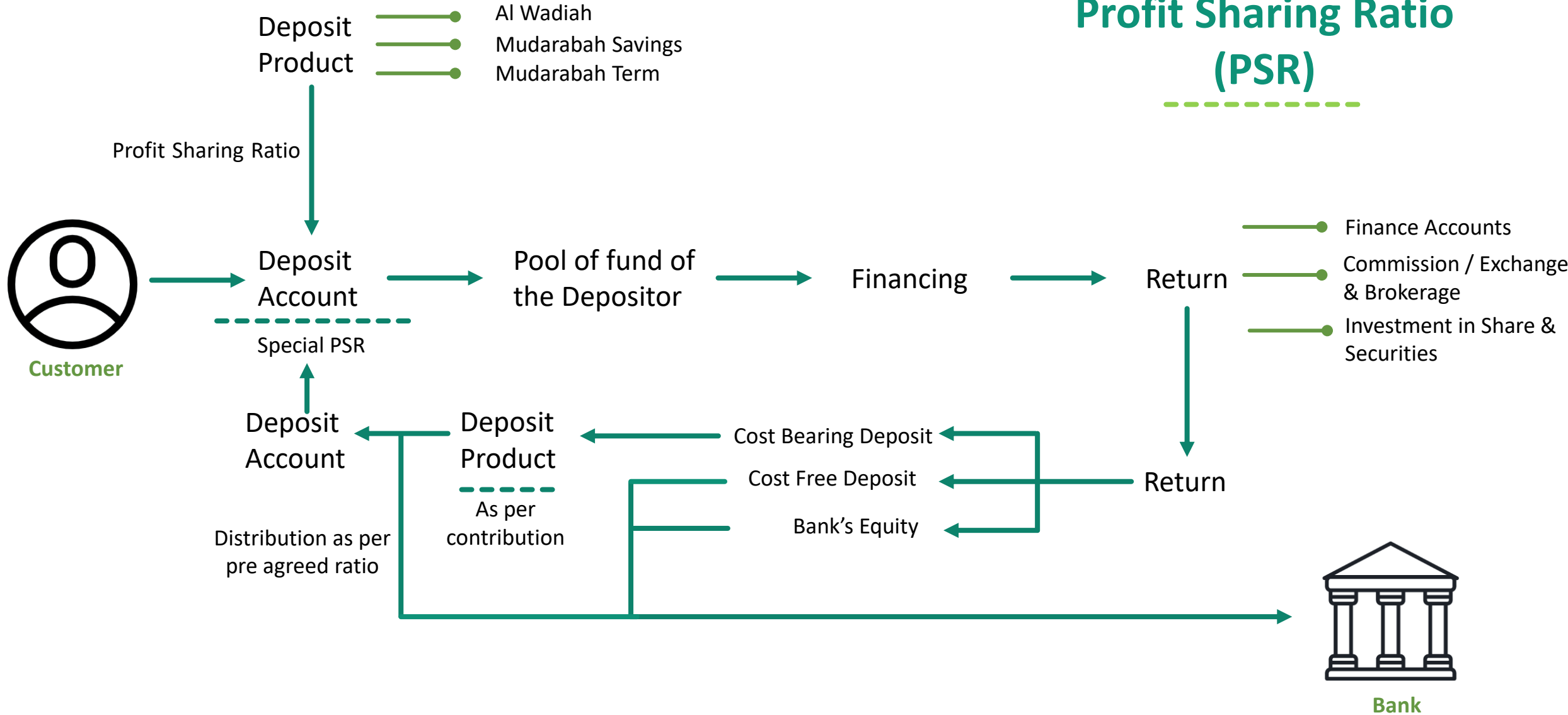
- Monthly provisioning
- Enhance Profit



Profit Sharing Ratio (PSR)


- Profit Sharing as per pre agreed ratio

Distribution as per Profit Sharing Ratio (PSR)






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