

#### NUCLEUS SOFTWARE EXPORTS LTD.

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June 29, 2021

The Listing Department
The National Stock Exchange of India Ltd.
Exchange Plaza, Bandra-Kurla Complex
Bandra (E)
Mumbai-400051.
Fax Nos. 022-26598236/237/238

The Listing Department
Bombay Stock Exchange Limited
Phiroze Jeejeebhoy Towers,
25th Floor, Dalal Street
Mumbai-400001
Fax No. 022-22722061/41/39

Dear Sirs,

## Ref: Regulation 30(2) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

In terms of the Regulation 30(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Press Release duly issued by the Company announcing that FinnOne Neo will power the consumer finance business of Tien Phong Commercial Joint Stock Bank(TPBank), one of the leading banks in Vietnam. TPFico will offer instant digital loans anytime, anywhere, powered by the advanced digital lending platform FinnOne Neo.

This is for your information and records.

Thanking You.

Yours Sincerely

FOR NUCLEUS SOFTWARE EXPORTS LIMITED

Poonam Bhasin Company Secretary

NSE: NUCLEUS, BSE: 531209

# Nucleus Software's FinnOne Neo powers TPBank Vietnam's TPFinance(TPFico) for digital consumer finance

- Offers truly digital and real-time experiences for personal and consumer loans
- Enables rapid business expansion with faster, simpler and highly agile processes
- Adopts comprehensive credit assessments and faster collections to minimize Non- Performing Loans (NPLs)

Nucleus Software, the leading software product company that provides lending and transaction banking products to global financial leaders, announced that FinnOne Neo will power the consumer finance business of Tien Phong Commercial Joint Stock Bank(TPBank), one of the leading banks in Vietnam. TPFico will offer instant digital loans anytime, anywhere, powered by the advanced digital lending platform FinnOne Neo.

A study by Bain & Company, Google and Temasek Holdings Pte, entitled "Fulfilling Its Promise: The Future of South East Asia's Digital Financial Services" predicted revenue from digital financial services to reach \$38 billion across Southeast Asia by 2025, with lending comprising half of that total. In Vietnam, digital payments gross transaction value will grow by 10%–13% CAGR until 2025 and the total amount of digital loans is expected to grow by more than 50% CAGR to 2025.

Building on its long track record of innovation and customer focus, TPBank aims to provide cutting edge digital solutions in consumer financing via TPFico. TPBank selected FinnOne Neo from Nucleus Software to cater to the customer demands for minimal branch visits, easier self-service and simpler digital access.

With its extensive API stack, omni-channel capabilities and easy configurability, FinnOne Neo will enable TPFico to offer a unique digital first experience and instant approvals for consumer loans. The solution will allow TPFico to launch innovative loan products in minutes and automate processes end-to-end across the loan lifecycle. The market leading digital lending solution will help TPFico enhance the efficiencies of its loan acquisition team [Sales, credit, operations and product] and loan management team, minimize chances of fraud and reduce Non-Performing Loans (NPLs). With FinnOne Neo, TPFico will make faster, more comprehensive and data driven credit assessments by integrating with the wider ecosystem including the credit bureaus through APIs.

**Mr. Dinh Van Chien, Deputy CEO cum Head of Retail Banking Division, TPBank, said,** "Financial Institutions are looking at advanced digital technologies to cater to the fast evolving needs and behavioural traits of the younger generation. We aim to provide real-time, transparent and convenient financing to our customers and to support this aim, we chose FinnOne Neo from Nucleus Software. The solution enabled us to launch TPFico and grow our consumer finance business. We are committed to be the best in digital experience in Vietnam and we believe that a strong technology backbone is the key to achieve that".

**Mr. Brajesh Khandelwal, VP and Global Head Fin nOne Neo Business, Nucleus Software, said,** "We are delighted to help TP Finance as it advances on its journey to deliver industry best digital experience to its consumer finance customers. We are confident that FinnOne Neo will provide TP Finance with the required impetus for growth and profitability. We have been supporting 40 leading financial services companies across South East Asia over the past decade. The financial services industry in Vietnam is moving ahead rapidly on the path of digital transformation and we are proud to be a part of this journey".

### **About TPFinance and TPBank:**

Tien Phong Commercial Joint Stock Bank (TPBank) was founded on May 5th 2008. TPBank inherits technological expertise and financial strength from its strategic shareholders including DOJI Gold & Gems Group, FPT Group, Vietnam National Reinsurance Corporation (Vinare), SBI Ven Holding Pte. Ltd (Singapore), IFC International Finance Company (under World Bank) and PYN Elite Fund.

The bank's mission is to offer most effective banking & finance solutions to our customers, especially the young and active segment. Based on its advanced technological infrastructure and specialized management, TPBank has always been pioneering in setting trends in modern banking services, aiming to become the leading digital bank in Vietnam.

To know more about the TPBank, please visit: https://tpb.vn/eng/ve-tpbank

### **About Nucleus Software:**

Nucleus Software Exports Ltd. is a, publicly traded (BSE: 531209NSE: NUCLEUS), software product company that provides lending and transaction banking products to global financial leaders.

Nucleus Software powers the operations of more than 200 Financial Institutions in over 50 countries, supporting retail lending, corporate banking, cash management, mobile and internet banking, automotive finance and other business areas. Its products facilitate more

than 26 million transactions each day, managing over US \$ 200 billion of loans and enabling more than 200,000 users logging in daily.

Nucleus Software's flagship products, built on the latest technology are:

- FinnOne NEO™: The next-generation digital lending solution that is built on an advanced technology platform, designed to shape the future of lending across Retail, Corporate and Islamic sectors for banks and other financial service companies. The 10 time winner of 'World's Best Selling Lending Solution', helps digitize the complete loan lifecycle.
- FinnAxia™: An integrated global transaction banking solution used by banks worldwide to offer efficient and Innovative global payments and receivables, liquidity management and business internet banking services.
- PaySe<sup>™</sup>: The world's first online & offline digital payment solution designed and created with an aim to democratize money by making banking services available to the unbanked in remote geographies.

For more information, please visit: <a href="https://www.nucleussoftware.com">www.nucleussoftware.com</a>