



**NUCLEUS  
SOFTWARE**

**NUCLEUS SOFTWARE EXPORTS LTD.**

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Nov 14, 2017

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

**Sub: Intimation under Regulation 30(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Please find enclosed herewith copy of Press Release issued by the Company announcing that it has extended the digital capabilities of its award winning lending mobility solution. The solution which enables financial institutions to offer completely digitized loan services on mobile, is built around the 'India Stack' platform and now supports Adhaar Enabled Payment System (AEPS), empowering lenders to seamlessly integrate Adhaar based user authentication and provide convenient payments.

You are requested to take the above information on record.

Thanking You.

Yours Sincerely

**FOR NUCLEUS SOFTWARE EXPORTS LIMITED**

**(POONAM BHASIN)  
COMPANY SECRETARY**



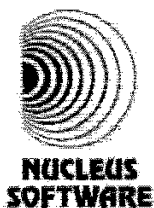
Encl : As above

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NEWS RELEASE

NSE: NUCLEUS, BSE: 531209

## Nucleus Software enhances the digital capabilities of its Lending Mobility Solution

- *Supports Adhaar Enabled Payment System (AEPS)*
- *Facilitates customer verification (eKYC) automatically through biometric*
- *Enables lenders to provide completely paperless and cashless loan transactions*

New Delhi, India, November 14, 2017 - Nucleus Software, the leading provider of lending and transaction banking solutions to the global financial services industry, today announced that it has extended the digital capabilities of its award winning lending mobility solution. The solution which enables financial institutions to offer completely digitized loan services on mobile, is built around the 'India Stack' platform and now supports Adhaar Enabled Payment System (AEPS), empowering lenders to seamlessly integrate Adhaar based user authentication and provide convenient payments.

India Stack is the largest application programming interface (API) in the world supported by the open API policy of the Government of India. Digital India is creating an ecosystem to enable everyone to benefit from digital capabilities and Adhaar plays a key role in this. Adhaar-enabled transactions are certainly playing a huge role in contributing to the government's mission of making India a less-cash economy built around the BHIM app and AEPS. Adhaar based payment solutions are inherently easy-to-use and are built in such a way that it reduces the banking costs of providing financial services.

With its enhanced digital capabilities, Nucleus Lending Mobility enables customers to apply for loans quickly and easily – demographic details are auto populated, eKYC authentication is Adhaar enabled, and completely paperless loan applications can be submitted with digital signatures. The solution helps customers carry out loan transactions and repay loans via mobile devices. This comes with real-time digital verification of residence, office, property, and underlying assets as the loan applications can now be submitted with images and geo co-ordinates.

### Key capabilities of Nucleus Lending Mobility:

- **Adhaar enabled eKYC:** Using Biometrics like finger print or IRIS scan, the system will auto populate all the fields in the demographic details of loan application and eKYC will be executed
- **Online PAN validation:** PAN number provided will get verified automatically from NSDL database
- **Bank Statement & Form 26 AS analysis:** With this integration, customers can submit the statement with their Internet banking and lenders can complete the analysis in minutes.
- **Digital Sign:** Customers can digitally sign the loan application for a completely paperless experience

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- **Auto Underwriting:** Lenders can configure the policy check, eligibility checks and underwriting norms while agents can initiate the policy/eligibility check/auto underwriting on mobile
- **Automated Field Investigation:** Enables real-time digital verification of residence, office, property, and underlying assets as the application can be submitted with images and geo co-ordinates.
- **Cashless Loan repayments:** In order to support cashless society, customer can make the loan repayments using digital payments modes like debit card payment, UPI and net banking
- **Straight Through processes:** Facilitates customers to perform transactions such as prepayments, foreclosures, EMI change on mobile
- **Paperless Collection:** Enables collection agent to generate the digital receipts in the form of SMS Alerts, e-receipts via email with real time reconciliation. It supports digital collection methods like Debit Card, UPI based, AePS etc.
- **Agent Route planner/tracker:** Supports monitoring of the collection agent and route planning

Mr. RP Singh, President and Global Head Products, Nucleus Software stated "Adhaar is playing a key role in the Government's mission to digitally empower everyone and we are delighted to be able to contribute to this initiative with our advanced solutions. Customers can use our digital capabilities including biometric eKYC, paperless loan collections, digital signatures and digital verification, to do their banking 'anytime, anywhere'. The digital infrastructure also helps banks, by increasing efficiency, reducing costs and helping reach more customers in more places. Building on our success, our lending mobility solutions is now processing over 30 million transactions worth more than \$70 billion across our customer base".

### **About Nucleus Lending Mobility:**

Nucleus Software offers a comprehensive range of mobile based applications to help banks and financial service companies leverage the flexibility, scalability, efficiency and customer centricity offered by the mobile channel. Nucleus Lending Mobility enables banks to provide real-time access, faster service and enhanced operational control. The applications: **mApply** - for loan self-sourcing, **mCAS** - for reliable customer acquisition, **mCollect** - for efficient delinquency/debt management operations and **mServe** - a self-service application for end consumers.

### **About Nucleus Software:**

**Nucleus Software** (BSE & NSE: NUCLEUS) is the leading provider of lending and transaction banking products to the global financial services industry. Its software powers the operations of more than 150 companies in 50 countries, supporting retail banking, corporate banking, cash management, internet banking, automotive finance and other business areas. Nucleus Software is known for its world-class expertise and innovation in lending and transaction banking technology. It has two flagship products, built on the latest technology:

- FinnOne™ - 10 time winner - World's Best Selling Lending Solution

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**NUCLEUS  
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- 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.

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