



NUCLEUS SOFTWARE EXPORTS LTD.

CIN : L74899DL1989PLC034594

Corporate Office

A-39, Sector-62, Noida,
Uttar Pradesh, 201307, India.

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November 20, 2018

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
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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 it has gained 25 new customers, including 10 so far in 2018, for its revolutionary cloud lending solution - FinnOne Neo Cloud. Leading Non-Banking Finance Companies (NBFCs) and Housing Finance Companies (HFCs) across a wide range of industry sectors have selected this solution to power their innovative businesses.

This is for your information and records.

Thanking You.

Yours Sincerely

FOR NUCLEUS SOFTWARE EXPORTS LIMITED

**(POONAM BHASIN)
COMPANY SECRETARY**

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A-39, Sector 62, Noida - 201307

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NEWS RELEASE

NSE: NUCLEUS, BSE: 531209

The Financial Services Revolution – powered by Nucleus FinnOne Neo Cloud

- ***Solution empowers NBFCs and HFCs to drive digital transformation in lending***
- ***Nucleus Software gains 25 new customers for FinnOne Neo Cloud***

New Delhi, India. November 20, 2018. [Nucleus Software](#), the leading provider of lending and transaction banking solutions to the global financial services industry, announced that the company has gained 25 new customers, including 10 so far in 2018, for its revolutionary cloud lending solution - [FinnOne Neo Cloud](#). Leading Non-Banking Finance Companies (NBFCs) and Housing Finance Companies (HFCs) across a wide range of industry sectors have selected the solution to power their innovative businesses.

Operating in a crowded market with entrenched competition NBFCs and HFCs have grown tremendously by offering innovative products and compelling customer experiences. Nucleus Software's advanced technology solution, FinnOne Neo Cloud is powering this revolution by helping lenders launch tailored loan products in a matter of minutes, make better, faster credit decisions and offer sophisticated post-sale customer services.

Many leading NBFCs have selected FinnOne Neo Cloud to power their innovative businesses, including [Esskay Fincorp](#), [Finova Capital](#), [TAB Capital](#), [Sai Point Finance](#), [Essel Home Loans](#), [Manappuram Home Finance Limited](#), [Manappuram Finance Limited](#), and [Shubham Housing Development Finance Company](#).

Some examples of lenders offering revolutionary products and services are:

- To establish a new benchmark for customer satisfaction and become a leading provider of easily accessible loans for retail customers in vehicle finance, Sai Point Finance selected FinnOne Neo Cloud. As a result, the number of loans processed increased by 70% while the time for collections was reduced time by 50%.
- Roha Housing Finance transformed the housing loan segment by providing approvals for housing loans in less than 2 hours against the industry average of 3 days, and reduced the time to cash by 50%.
- IFFCO (Kisan Rural Finance Ltd.) used FinnOne Neo Cloud to disburse agri-loans on-the-spot, directly to the farmers at their location, an industry first in India. FinnOne Neo Cloud has set a

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new benchmark of time to market, with projects at Sai Point Finance and Money Wise completed in 4 days and 2 days respectively.

- All customers benefit from FinnOne Neo Cloud's pay-per-use SAAS model which ensures that there is no upfront Capex and it aligns perfectly with the business cash flow cycle of start-ups and growing NBFCs and HFCs.

Dilip Patil, MD of Sai Point Automobiles, India said, "At Sai Point Finance, our mission is to continue to build our strong reputation for delivering innovative products backed by high quality, customer friendly services. I am confident that Nucleus FinnOne Neo Cloud is the best technology platform to help us scale fast, grow and enhance our customer experience. Because of the Nucleus team's hard work, dedication and expertise, we went live in just 4 days which is outstanding and a unique experience for us".

Mr. Rajendra Setia, Managing Director, Esskay Fincorp said, "Esskay is now at an inflection point wherein in the recent past we have already invested heavily in mobilization of requisite resources and in the series of events technology was a miss. By adopting Nucleus FinnOne Neo we are completing the loop which is intended to provide our customers a rapid, transparent and easy access to financial services offered by us".

Mr. V.P.Nandakumar, Chairman Manappuram Home Finance Pvt. Limited commented "Manappuram Home Finance focus is to provide best-in-class solutions to its customers in the affordable housing finance space. We chose Nucleus FinnOne Neo Cloud to give our customers instant access to a wide range of innovative products and services using channels of their choosing. Nucleus Software has a track record of helping financial institutions improve customer experience using technology. FinnOne Neo Cloud will help us launch new products more quickly and efficiently. With this solution in place, we look forward to deliver outstanding service to our customers".

Mr. Sarbpreet Singh (VP and Head - Cloud Business) said, "Our extensive experience combined with the strength of our innovative solutions, is enabling NBFCs and HFCs to deliver tomorrow's digital lending - today. FinnOne Neo Cloud has enabled our customers to offer on-the-spot mortgage loan approvals, extend credit profitably to people with informal income, provide end-to-end loan services on mobile, expand easily into new lines of business quickly and handle large volume of loans cost effectively. I am delighted to see that our customers are seeing the benefits that FinnOne Neo Cloud brings. Today we have 25 customers, but as 10 customers have selected our solution in 2018 alone, I expect that many more will soon be using FinnOne Neo Cloud to revolutionize financial services".

Deployed in the cloud, the solution combines the advantages of the best-selling lending solution in India in 2017 (IBS Sales League Table 2018) without high upfront capital expenditure and associated operational expenses. The solution also won the "[Best Lending Technology Implementation of the Year](#)" award at the BFSI Innovative Technology Awards 2018 for its' record setting, 4-day implementation at Sai Point Finance.

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Key Features of Nucleus FinnOne Neo Cloud:

- Faster time-to-market: Create and launch new products quickly
- Enhance business growth: Extend business reach and gain new business
- Digitize loan processing: Process applications faster and with more transparency
- Reduce credit risk: Make better credit decisions faster and improve collection rates
- Deliver service across channels : Offer anytime anywhere business across mobile and internet
- Analytics led approach: Benefit from data driven insights across the loan lifecycle

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.
- 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™, the world's first offline digital payment solution offering online capabilities, is designed and created with an aim to democratize money.

Forward-looking and Cautionary Statements: For risks and uncertainties relating to forward-looking statements, please visit: <http://www.nucleussoftware.com/safe-harbor?preview=true>

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