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SUB: PRESS RELEASE/MEDIA RELEASE

Dear Sirs,

Please find attached the press release for *"Tamilnad Mercantile Bank Goes Live with Nucleus Software's FinnOne Neo® to Power the Next Era of Digital Lending"*

This is for your information and records.

Thanking You

Yours Sincerely

For Nucleus Software Exports Limited**(Poonam Bhasin)
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PRESS RELEASE

Tamilnad Mercantile Bank Goes Live with Nucleus Software's FinnOne Neo® to Power the Next Era of Digital Lending

Chennai / Noida, India – December 01, 2025: Nucleus Software, a global leader in digital lending and transaction banking solutions, today announced the successful go-live of **FinnOne Neo®** at **Tamilnad Mercantile Bank (TMB)**, marking a major milestone in the 100-year-old bank's ongoing digital transformation journey.

This deployment represents a strategic leap in TMB's commitment to building a **modern, intelligent, and customer-centric lending ecosystem**, aligned with its long-term vision of strengthening operational excellence and enhancing financial inclusion.

By adopting FinnOne Neo®, TMB now moves toward a unified, digitally empowered lending environment-designed to deliver:

- **Significantly faster loan processing**, reducing friction across the onboarding-to-disbursal journey
- **Higher transparency and standardization** across customer segments and credit workflows
- **Strengthened governance and compliance**, supported by rule-based automation and audit-ready controls
- **Sharper and more consistent credit decisioning**, enabling improved portfolio quality and risk oversight
- **Greater agility to launch products, scale volumes, and respond to market shifts** with enhanced speed and precision

This go-live underscores TMB's strategic aspiration to future-proof its credit infrastructure and deliver superior value to borrowers across retail, MSME, and corporate segments.

The collaboration brings together TMB's deep banking heritage and Nucleus Software's global expertise in building high-impact digital credit platforms.

The successful deployment demonstrates the strength of a partnership built on shared vision, customer focus, and a commitment to transforming lending for the next decade.

Vishnu R Dusad, Co-founder and Managing Director, Nucleus Software, said:

"We are proud to partner with Tamilnad Mercantile Bank in unlocking the next chapter of its digital lending strategy. The successful go-live of FinnOne Neo® reflects a shared belief in intelligence-led lending, operational excellence, and customer empowerment. Together, we look forward to shaping lending ecosystems that are agile, resilient, and ready for the future."

As India's BFSI sector moves rapidly toward AI-driven, real-time, and customer-first credit models, this successful go-live positions TMB at the forefront of lending modernization. With FinnOne Neo®, the bank is now equipped with the digital agility required to introduce new products faster, enhance risk oversight, and deliver intelligent credit experiences at scale.

Nucleus Software remains committed to supporting TMB in its transformational journey and shaping the future of lending together.



About Nucleus Software

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

Nucleus Software delivers disruptive Fintech Solutions to 200+ Banks and Financial Institutions across 50 countries supporting [Retail Lending](#), [Corporate & SME Finance](#), [Islamic Finance](#), [Automotive Finance](#), Captive Automotive Finance, Cash Management, Mobile & Internet Banking, Transaction Banking and more. Our solutions manage over \$15 trillion value of yearly transactions, with over 26 million transactions each day through our globally integrated transaction banking platform. Our lending platform manages \$1.2 trillion+ value of loans globally, while enabling 500,000+ users to log in daily.

Our Flagship Products **FinnOne Neo®** and **FinnAxia®** are backed by more than 4 decades of BFSI domain expertise and an inbuilt AI powered platform to realize the digital transformation goals of FIs worldwide.

1. **[FinnOne Neo®](#)**: The next-generation **digital lending platform**, designed to revolutionize the lending process. FinnOne Neo® is built on an advanced technology platform, empowering financial institutions to streamline their lending operations, enhance customer experiences, and drive business growth.
2. **[FinnAxia®](#)**: An integrated **global transaction banking suite**, trusted by banks worldwide to optimize their transaction banking processes. With FinnAxia®, financial institutions can efficiently manage their cash management, trade finance, liquidity management, and other transaction banking activities on a single platform, thereby improving operational efficiency, visibility, and enhancing client relationships.
3. **[PaySe®](#)**: The world's first **online and offline digital payment solution**, created with the vision to democratize money. This innovative payment solution offers users a seamless and convenient way to conduct digital transactions, both online and offline, facilitating financial inclusion and empowering individuals and businesses.
4. **[Nucleus Software Digital Services](#)**: Our comprehensive suite of services is tailored to assist banks and financial institutions in their digital transformation journey and maintain an optimal technology infrastructure. Through Nucleus Software Digital Services, we offer a holistic approach to digital transformation, enabling organizations to deliver seamless customer experiences, achieve operational and cost efficiencies, and gain actionable insights to drive strategic decision-making.

These offerings collectively underline Nucleus Software's commitment to driving innovation and empowering financial institutions to thrive in an increasingly digital world.

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