



October 16, 2026

The Listing Department National Stock Exchange of India Ltd. Exchange Plaza, Bandra-Kurla Complex Bandra (E), Mumbai-400051 NSE SYMBOL : NUCLEUS	The Listing Department BSE Limited Phiroze Jeejeebhoy Towers, 25th Floor, Dalal Street, Mumbai-400001 SCRIP CODE: 531209
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Dear Sir/Madam,

Sub: 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 announcing that **“The Loan Statement Finds Its Voice.: Nucleus Software's Generative AI agent turns Loan Data into Personalized Videos in 11+ languages, Wins CII National AI Award”**

This is for your information and records.

Thanking You.

Yours Sincerely

For Nucleus Software Exports Limited

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POONAM BHASIN
BHASIN Date: 2026.10.16
12:16:04 +05'30'

Poonam Bhasin

Company Secretary

Encl: As above

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PRESS RELEASE

The Loan Statement Finds Its Voice.: Nucleus Software's Generative AI agent turns Loan Data into Personalized Videos in 11+ languages, Wins CII National AI Award

Recognised in the 'Most Innovative Practice' category, Nucleus Software's Visual Report Agent uses Generative AI to simplify financial communication, with an estimated 10–15% reduction in customer education costs and a projected 50% improvement in customer experience.

Noida, India, 16 October 2026: Nucleus Software, a global provider of digital lending and transaction banking solutions, has won the '**Most Innovative Practice**' award at the **3rd CII National AI Awards 2026**, held in conjunction with the CII Global Artificial Intelligence Summit, for its Generative AI-powered **Visual Report Agent**, integrated with its flagship digital lending platform, FinnOne Neo®.

In a country as linguistically diverse as India, making financial information available is only the first step. Making it understandable throughout the customer journey is equally important.

Imagine a loan statement that doesn't just display numbers but explains what they mean, in a language the customer understands. Nucleus Software is bringing this experience to banking through its Visual Report Agent, which transforms complex loan information into personalised, narrated video summaries.

The recognition comes as India's banking ecosystem places increasing emphasis on transparent lending practices, borrower awareness and accessible financial communication. Aligned with Nucleus Software's vision of **"Making financial services access easy and enriching worldwide,"** the innovation demonstrates how Generative AI can help bridge the gap between financial access and financial understanding.

Beyond Regulatory Disclosure: Making Financial Information Truly Understandable

India's rapidly expanding digital banking ecosystem serves customers across a vast diversity of languages, geographies and levels of financial literacy. While digitalisation has made accessing financial services easier, understanding complex financial information remains a challenge.

Recognising this broader challenge, Nucleus Software has taken the principle of borrower understanding a step further through its Visual Report Agent, applying Generative AI to simplify ongoing loan communication in customers' preferred languages.

Developed in alignment **RBI's mandate** with the broader objectives of financial transparency and customer empowerment, the innovation is designed around a simple belief: **financial information should not merely be delivered; it should be understood.**

Giving Loan Statements a Voice Through Generative AI

Integrated with FinnOne Neo®, the Visual Report Agent combines **Generative AI, neural machine translation and text-to-speech technologies** to convert complex loan statements into simple, personalised, narrated video summaries in **more than 10 Indian vernacular languages and Arabic.**

Built as an API-enabled, zero-touch microservice, the Visual Report Agent can be integrated into existing loan management environments without requiring fundamental changes to customer-facing channels.

By transforming conventional loan statements into personalised financial explanations, the innovation aims to make every customer interaction an opportunity to strengthen financial inclusion, confidence and engagement there by reducing delinquency.

Responsible AI with Tangible Business Potential

Beyond simplifying financial communication, the Visual Report Agent demonstrates how Generative AI can simultaneously support better customer experiences and greater operational efficiency.

Initial estimates indicate a potential **10–15% reduction in operational costs associated with customer education and statement-related assistance**, as narrated explanations can reduce the effort required to clarify financial information.

The solution is also projected to deliver an **approximately 50% improvement in overall customer experience**, supported by personalised communication, improved accessibility and clearer financial explanations. Both figures are preliminary estimates rather than independently validated outcomes.

Recognising the importance of accuracy and security in financial services, the Visual Report Agent incorporates responsible AI safeguards, including domain-specific prompt engineering, hallucination controls, continuous monitoring, encryption and customer data isolation.

These measures are designed to support reliable financial communication while maintaining customer trust and protecting sensitive information.

Innovation at the Core: Leadership Perspective

Commenting on the recognition, Parag Bhise, CEO & Executive Director, Nucleus Software, said:

“At Nucleus Software, innovation has always been at our core. For over four decades, we have embraced disruptive technologies, from AI to tokenization, to reimagine financial services. In a diverse country like India, our Generative AI-powered Visual Report Agent gives complex loan statements a voice in **10+ Indian vernacular languages and Arabic**, making financial information simpler and more accessible, with the potential to **reduce customer-education costs by 10–15%**. This CII recognition reinforces our commitment to responsible, customer-first innovation and our vision of making financial services access easy and enriching worldwide. **For us, true innovation is measured by the difference it makes in people's lives.**”

Shaping the Future of Inclusive, AI-Powered Banking

The CII recognition reinforces Nucleus Software's commitment to responsible, purpose-driven AI innovation. As India advances towards greater financial transparency and informed borrowing, the Visual Report Agent goes beyond conventional reporting to make financial communication simpler, personalised and accessible.

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. **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.

Recognized by **Gartner®** and **Forrester®**, Nucleus Software continues to drive innovation across lending, transaction banking, and financial technology transformation.

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