



August 19, 2025

The Listing Department The 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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SUB: PRESS RELEASE/MEDIA RELEASE

Dear Sirs,

Please find enclosed the Press Release announcing that *Saarathi Finance Chooses Nucleus Software's FinnOne Neo® to Launch Digital-First Lending Platform that caters to semi-urban and rural Bharat.*

This is for your information and records.

Thanking You

Yours Sincerely

For Nucleus Software Exports Limited

**(Poonam Bhasin)
Company Secretary**

Encl: as above

Registered Office

33-35 Thyagraj Market, New Delhi - 110003

Tel.: +91.11.2462.7552 F.: +91.11.2462.0872



Saarathi Finance Chooses Nucleus Software's FinnOne Neo® to Launch Digital-First Lending Platform that caters to semi-urban and rural Bharat

Noida, India, [August 19, 2025] – Saarathi Finance, a next-generation greenfield non-banking financial company (NBFC) has selected Nucleus Software's FinnOne Neo®, a market-leading digital lending platform, to drive its technology-first approach to loan origination, management, and collections. This will accelerate Saarathi's mission to bridge the MSME credit gap in India through a cloud-ready, API-driven lending stack that offers agility, security, intelligence, and speed while conforming to the lending guidelines as mandated.

Backed by marquee investors, Saarathi Finance aims to reshape access to credit for underserved segments in tier 3 and tier 4 towns in India. The company will leverage Nucleus Software's end-to-end lending suite, comprising Customer Acquisition System, Loan Management System, Collections, and Mobility solutions, to manage its Loan Against Property businesses.

Saarathi Finance's strategic vision is centred around:

- Bridging India's MSME credit gap by leveraging technology that ensures scale, speed, and reliability from day one
- Delivering a seamless, digital-first experience through intelligent automation, real-time decision-making, and an agile co-lending architecture
- Building a future-ready, compliant infrastructure that is regulatory-aligned in its architecture.

Mr. Vivek Bansal, Founder & CEO, Saarathi Finance, said:

"At Saarathi Finance, we are on a mission to transform MSME lending by building a digital-first platform that delivers credit with speed, precision, and purpose. Partnering with Nucleus Software, a leading lending technology provider, strengthens our ability to accelerate go-to-market efforts while ensuring compliance with regulatory standards and reducing the service time to my customers."

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Mr. Parag Bhise, CEO & Executive Director, Nucleus Software said:

“We are delighted to partner with Saarathi Finance at such a defining stage in their journey. FinnOne Neo® is engineered to help next-gen lenders like Saarathi Finance scale rapidly while staying agile, compliant, and customer-centric. Together, we are laying the foundation for a new era in digital lending – one that is inclusive, intelligent, and future-ready.”

This collaboration marks a powerful synergy of vision and technology, bringing together Saarathi Finance’s ambition to transform MSME lending. With FinnOne Neo® at its core, Saarathi is poised to launch with agility, innovate at scale, and deliver intelligent, real-time lending experiences. This partnership exemplifies Nucleus Software’s unwavering focus on powering the future of digital-first NBFCs through scalable, ecosystem-ready, and inclusive solutions.

About Saarathi Finance:

Saarathi Finance & Credit Pvt Ltd. is a new-age NBFC on a mission to be the financial partner of choice for India’s underserved MSME sector. Founded by Vivek Bansal, with Sunil Daga, Saarathi aims to unlock growth opportunities for small businesses across Bharat with a Rs.475 Crore fund with TVS Capital Funds, Lok Capital, Evolve Equity Partners and Paragon Partners as investors in the venture.

By combining the power of digital innovation with local insight, Saarathi provides accessible, responsible, and tailored credit solutions, particularly to entrepreneurs in semi-urban and rural India, with loan ticket sizes ranging from ₹5–25 lakhs for MSMEs and ₹ 50,000 - 3 lakhs for unsecured. Saarathi’s differentiated approach focuses on customer-centricity, empowerment through education, and transparency in lending. The customer first philosophy is guided by the belief: “Aap Akele Nahi Hai” – You Are Not Alone.

For more information, visit: www.saarathifinance.com

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.

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Our Flagship Products FinnOne Neo® and FinnAxia® are backed by more than 3 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 digital 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.

For media-related information, please contact:

Deepika Gulabani

Corporate Communications

Email: deepika.gulabani@nucleussoftware.com

Phone: [+91-9310334963](tel:+91-9310334963)

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