



NUCLEUS SOFTWARE EXPORTS LTD.

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Corporate Office

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February 20, 2019

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 CRDB Bank, a leading financial services provider in Tanzania with current presence in Tanzania and Burundi has gone live with Nucleus FinnOne Collections and Lending Analytics.

This is for your information and records.

Thanking You.

Yours Sincerely

FOR NUCLEUS SOFTWARE EXPORTS LIMITED

**(POONAM BHASIN)
COMPANY SECRETARY**

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NEWS RELEASE

CRDB Bank leverages Nucleus Software's advanced technology to accelerate growth and improve collections

- *To enable the Bank to reduce non-performing loans and boost loan collections*
- *To help the Bank drive digital transformation in financial services in Tanzania*

Tanzania. New Delhi, India. Feb 20, 2018. [Nucleus Software](#), the leading provider of lending and transaction banking solutions to the global financial services industry, announced that [CRDB Bank](#), a leading financial services provider in Tanzania with current presence in Tanzania and Burundi has gone live with Nucleus [FinnOne Collections](#) and [Lending Analytics](#).

Established in 1996, CRDB Bank is one of the largest banks in Tanzania supported by a robust portfolio and uniquely tailored products. The Bank offers a comprehensive range of corporate, retail, business, treasury, premier, and wholesale microfinance services through a network of 260 branches and 569 ATMs.

In 2017 The Bank engaged Nucleus FinnOne Collections and Nucleus Lending Analytics to improve loan collections efficiency by streamlining, automating and digitizing their operations. This solution was implemented and now manages the Bank's entire collections lifecycle from soft calling of delinquent customers to tackling hard bucket collections, while also handling the follow up of legal cases until final closure. By providing a holistic, real-time picture of the entire team's collections efforts and prompting tele callers and field collectors to respond appropriately the solution helped CRDB Bank to improve collection rates while reducing costs. In addition, the Bank is also leveraging on Lending analytics model which is part of the implemented solution on a wide range of business areas, including predicting potential delinquencies before they happen and assess the probability of promises to pay.

Mr. R P Singh (CEO, Nucleus Software) stated, "CRDB Bank is a great example of a forward thinking organization and is constantly aimed to deliver the best customer experiences. We are delighted to partner with CRDB to help them take their lending services to a new normal with our leading FinnOne platform. For over a decade we have been supporting many leading banks and financial institutions in Africa. CRDB Bank is our first customer in Tanzania and shows our continued commitment to Africa. Our solutions are completely aligned with CRDB Bank's mission of providing competitive and innovative

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financial solutions. With our collections and analytics solutions, CRDB Bank will be able to improve collections while also delivering an enhanced customer experience”.

Mr. James Mabula (Director of Credit, CRDB Bank) said, “At CRDB Bank, we needed to streamline and automate our collections processes to reduce delinquencies. In addition to choosing a proven solution from a trusted partner we needed to prepare for the future, and that’s why we chose Nucleus Software and their advanced solutions. Using Nucleus technology, we are able to manage our collections better and the lending analytics platform has helped us benefit from data driven insights. We look forward to our continued collaboration with Nucleus Software”.

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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