



Registered Office
33-35 Thyagraj Nagar Mkt, New Delhi - 110003
CIN : L74899DL1989PLC034594



NUCLEUS SOFTWARE EXPORTS LTD.

CIN : L74899DL1989PLC034594

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NEWS RELEASE

NSE: NUCLEUS, BSE: 531209

HDB Financial Services signs up with Nucleus Software; Leverages Nucleus Lending Analytics to make decisions better and faster

New Delhi, India. May 10, 2018 - [Nucleus Software](http://www.nucleussoftware.com), a leading lending and transaction banking solutions provider, today announced that [HDB Financial Services Limited \(HDBFS\)](http://www.hdbfs.com), one of the leading Non-Banking Financial company (NBFC) in India, has selected Nucleus as their lending analytics solution to help them leverage the insights provided by their data and make faster and more informed lending decisions.

Incorporated in 2008, HDB Financial Services (HDBFS) caters to both Retail & Commercial customers in India. With over 1000 branches spread across 22 States & 3 Union Territories, HDBFS offers a wide range of secured and unsecured loans to their customers. They were looking for a predictive analytics solution which would help them make data driven decisions seamlessly throughout the lending value chain. The company needed a dynamic solution in order to process loan applications in real-time, while also easily integrating into their technology landscape which includes a range of disparate systems from different vendors.

HDBFS chose Nucleus Lending Analytics due to its unique combination of product capabilities and system flexibility. With cutting edge statistical and data analysis capabilities, Nucleus Lending Analytics is a powerful and user-friendly solution that enables informed decision making through data visualization and business insight generation. The solution uses sophisticated predictive scoring models to allow financial institutions to create scorecards that span the entire loan management life cycle—from lead generation to collection. Nucleus Lending Analytics will help HDBFS to target the right customers with the right loan products at the right time, increasing acquisition rates, lowering costs and improving customer satisfaction.

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Mr. Rohit Patwardhan', Head – Credit and Risk, HDB Financial Services Ltd. stated, "We realize the importance of business insights gained from the huge amount of data that we are gathering. At HDBFS we needed a dynamic predictive analytics solution to help us leverage these insights in processing loan applications in real-time and provide a better customer experience. We look forward to benefitting from the solution to make our credit decision making processes across the origination and collections stages of our retail loan products faster, simpler and better."

Mr. Sudeep Verma, Global Head – FinnOne NEO, said, "Unlike traditional analytical tools, which cater to a wider set of industries, Nucleus Lending Analytics is designed specifically to address the analytical needs of lending business. We are already witnessing a lot of interest from financial institutions across the globe. Along with HDBFS, the solution is helping banks in Africa and the Middle East by enabling more effective decision making, offering comprehensive portfolio management, increasing collection effectiveness and streamlining operations."

About HDB Financial Services Ltd.,

HDB Financial Services Ltd., is a leading Non-Banking Financial Company (NBFC) and a subsidiary of HDFC offering a wide range of secured and unsecured loan products such as auto loans, business loans, loan against shares, commercial vehicle loans, construction financing and unsecured personal loans. Incorporated in 2008, the company is accredited with CARE AAA & CRISIL AAA ratings for its long-term debt & Bank facilities and an A1+ rating for its short-term debt & commercial papers, making it a strong and reliable financial institution.

About Nucleus Software:

[Nucleus Software](http://www.nucleussoftware.com) (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

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- PaySe™, the world's first online & offline digital payment solution 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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