



Press Release  
June 30, 2006

## **Nucleus Software provides retail finance solution to Cholamandalam DBS**

### **Nucleus reinforces leadership in the Indian lending market**

New Delhi, June 30, 2006: Nucleus Software Exports Limited (NSE: NUCLEUS), a leading global provider of the next generation software products for the banking and financial services sector today announced the implementation of its Customer Acquisition System (CAS), Lending and Collections Solution – FinnOne™ Suite - at Cholamandalam DBS Finance Limited (Cholamandalam DBS), a financial services joint venture between the Rs 7,300 crore Murugappa Group and DBS Bank of Singapore.

According to Vishnu Dusad, Managing Director, Nucleus Software, "The solution e-enables the credit, back-office and collections operations of Cholamandalam DBS. Some of the key features of FinnOne™ include, the ability to ascertain the credit-worthiness of new customers, based on their past financial relationship with Cholamandalam DBS; integrated workflow that ensures standardized stage-by-stage process flows; status updates to the process owner for every stage of the process; and access to all users including Direct Selling Agents (DSAs) through a web portal."

Cholamandalam DBS, along with its subsidiaries offers personal loans, automobile finance, corporate finance, mutual funds, and investment advisory and securities services.

Vishnu Dusad said, "We are very excited and confident of our current position in the retail banking market and our recent wins stand as testimony to our leadership in this dynamic and fast-growth market. We look forward to a long-term business relationship with Cholamandalam DBS, aided by our deep understanding of the retail finance market."

Atul Pande, Managing Director, Cholamandalam DBS said, "Cholamandalam DBS recently launched its retail finance business. Service excellence is vital to grow and sustain growth momentum in this highly competitive sector. We hope FinnOne™ will help us achieve desired turnaround times on customer queries, by way of process support. We are confident that this solution will also provide us the support to explore new product and market domains."

Nucleus and its flagship product FinnOne™ the "8th Highest Seller in Global Banking Back Office Systems" (IBS Publishing, London, 2005) has had over 200 successful implementations across the globe. With presence in regions spanning APAC, Europe, Middle East, Africa and America, the Company's client base includes leading names in the banking and financial services industry.

### **Note to Editors:**

#### **About Nucleus Software Export Limited:**

Nucleus Software, established in 1986, has been providing innovative & pioneering Products & Customized Software Solutions with focus on the Banking & Financial services Sector. With Global Presence & development centers, Nucleus has developed solutions in Retail banking, Corporate banking, Credit Card, CRM, ATM, FX Trading, Credit Appraisal, Cash Management, Trade Finance, Workflow, EAI, Relationship Banking, E-Commerce, M-Commerce.

#### **Nucleus Products:**

##### FinnOne™ Suite

- CAS (Customer Acquisition System)
- Lending (Loan Management System)
- LiquiDeposits (Deposits Management System)
- FAS (Finance Against Securities)
- Collections (Delinquency Management)
- General Ledger (Financial Accounting System)

##### Other products

- PowerCARD® (Credit Card System)
- @ware (Alert Management and Mobile Banking System)
- Cash@Will (Cash Management System)
- ccAPS (Credit Card Application Processing System)
- FMS (Fraud Management System)

#### **About FinnOne™ Suite:**

**FinnOne™** is an integrated suite of applications designed to support the whole spectrum of business offerings of Banks and Financial Solutions companies. **FinnOne™** CAS automates and manages the complete application processing flow for Retails/ Corporate Financing as well as Cards, allowing banks to integrate the different touch-points in their supply chain for acquisition prospecting and pre-disbursal processing. **FinnOne™** Lending, a software module of the **FinnOne™** suite, built with the objective of providing operational and decision-making support to all the asset side business lines assists in introducing new product offerings and tailor made schemes, reducing time-to-market and automating processes so as to provide a distinguishing factor within the retail loan space. The **FinnOne™** Collections system managing the entire collections focuses on tracking and managing delinquent customers helping organizations in minimizing delinquencies through a series of proactive actions and tighter supervision. A unique platform that comes loaded with add-on modules, supporting any phase of distressed receivables lifecycle and enabling powerful recovery management.

#### **FOR FURTHER INFORMATION, PLEASE CONTACT**

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