



Press Release  
September 13, 2006

## Lippo Bank partners with Nucleus Software to overhaul its lending operations

### Nucleus Software solution to be implemented in 396 branches across Indonesia

**New Delhi, India, September 13, 2006:** Nucleus Software (NSE: NUCLEUS), a leading global provider of next generation software products for banking and financial sector today announced, winning a contract with Lippo Bank, Indonesia. Lippo Bank is one of the largest private sector banks in Indonesia. Nucleus will be implementing its FinnOne™ LOS, FinnOne™ Collections & Recovery Management System solutions across the bank's 396 branches.

Currently, the bank provides a "one-stop" banking services, in retail, consumer and commercial segments, international products and attractive investment instruments for its individual and corporate customers, with the total of more than 2.9 million accounts. Unsecured & Secured Lending Division, Risk, Collections & Recovery Division.

With the Nucleus Software solution, the bank will gain the advantage of enhancing their operations, resulting in easy inter-operability across branches and developing efficient workflow systems in their lending business.

**Finn One™ LOS** automates and manages the complete application processing flow of any retail finance instrument, be it auto loans, personal loans, home loans, credit cards or even services related applications.

**FinnOne™ Collections** system manages the entire collections and 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 receivable lifecycle and enabling powerful recovery management.

Commenting on the win, Vishnu R. Dusad, Managing Director, Nucleus Software Exports Limited said, "We have had a very strong presence in the South East Asian market for a long time now. Our continual effort at providing world-class tailored solutions to our clients has helped us earn the confidence of most major banking institutions in the market. This win is just another step in reiterating our leadership position in the South East Asian region."

Nucleus with its flagship product FinnOne today has over 124 clients across the globe. It is a fast-growing player with a leadership position in regions spanning APAC, Europe, Middle East, Africa, and America. Nucleus, today, commands leadership position in the domestic retail banking space with clients spanning among most leading banks in India.

### 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)
- Cash@Will (Cash Management 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 receivable lifecycle and enabling powerful recovery management.

### About Lippo Bank

Lippo Bank is one of the largest private sector banks in Indonesia. The Bank was found in 1948. In year 1988 it began an extensive exercise to expand its operations, with the vision of becoming the number one service provider for funding, clearing and payment intermediaries. The Bank's network quickly grown from only 30 branches in 1989 to become 396 branches located in 120 cities throughout Indonesia, in 2005.

The Bank has consistently focused its loan distribution to the retail and commercial segments, typically providing financial assistance to distribution companies and small and medium enterprises (SMEs). While the target for funding is aimed to the retail and consumer markets.

Presently, the Bank provides a "one-stop" banking services, in retail, consumer and commercial segments, international products and attractive investment instruments for its individual and corporate customers, with the total of more than 2.9 million accounts.

**FOR FURTHER INFORMATION, PLEASE CONTACT**

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