

RITIKA DUSAD'S INNOVATIVE EXCELLENCE CATAPULTS NUCLEUS SOFTWARE LTD. TO NEW FRONTIERS

Dr. Ritika's story is offbeat, her journey involves sheer commitment and in-depth research to building transformative technology that aligns business strategy with innovation.

Dr. Ritika Dusad, Chief Innovation Officer, Nucleus Software, has played a key role in bringing in a sharp focus on data-based decisioning and governance. Her business approach is to adopt Lean methodology models to simplify customer processes, enabling them to make decisions based on insights derived from data analytics.

Dr. Ritika Dusad has an illustrious educational background, all leading to her expertise in innovation. She completed her undergraduate studies at the University of California, LA and thereafter pursued a PhD in Physics at Cornell University, USA. She has been awarded the prestigious Springer Thesis Award, which recognizes outstanding PhD research.

Dr. Ritika joined the Nucleus Board in July 2016. She has been an important part of the leadership team which ended FY23 with revenues of 634.46 CR and a healthy EBITDA margin of 24.55%. She is focused on ensuring a Win-Win for customers and Nucleus with an emphasis on value proposition design for the company's flagship products FinnOne Neo™ and FinnAxia™. Under the co-founder Vishnu R Dusad's guidance, she enabled the implementation of ATDD and CICD; crucial software development methodologies that ensure the software aligns completely with end-user requirement ensuring you get it right the first time.

In another avatar, she is a cheerleader for the Nucleus Software Foundation (NSF), that utilizes technology and innovative pedagogy to improve educational outcomes of underprivileged children.

Dr. Ritika Dusad, Chief Innovation Officer, Nucleus Software

"Fintech is one of the fastest evolving industries with services such as Artificial Intelligence (AI), Big Data, VR/AR Digitalization, smart contracts, and digital wallets. The BFSI sector is moving towards robust, scalable, well integrated systems to manage massive volumes and deliver diversified product offerings with a superior customer experience. At the core of the BFSI revolution sits the innovative mindset of Fintech enthusiasts, a large group of which you will find at Nucleus."

Dr. Ritika's attention for detail and a curious mind has been instrumental in overcoming hurdles in an industry traditionally dominated by men. She states, "I feel responsible every moment considering our lending platforms manage INR 40 lakh crores of retail assets in India alone; The technologies we deploy ensure compliance, security, scalability and these fundamentals we do not trade for technologies that may be exciting to look at but may leave you vulnerable. Our Robust platforms give all in the financial ecosystem, the confidence, that every penny is safe and



>> RITIKA DUSAD

accounted, and this is the essence of what we deliver."

Balancing professional responsibilities with a personal life is what sets Dr Ritika apart. She derives inspiration from good writings and her parents' principles of discipline and hard work.