



Management Profiles

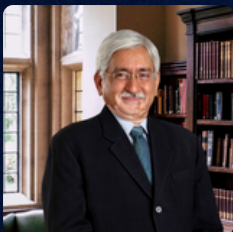




MR. S.M. ACHARYA

Chairman, Non-Executive, Independent Director

Mr. S.M. Acharya attended school in Bangalore and Gwalior before graduating with Bachelor of Arts degrees from the Universities of Madras and Hong Kong. He also holds a Master's degree in Economics from the Victoria University of Manchester, UK. After teaching at a school for a year and a half, Mr. Acharya enrolled in an intensive Chinese language course at the University of Delhi and subsequently appeared for the civil service examinations in 1973. He served in the Indian Administrative Service (IAS) for 35 years, including 20 years in Karnataka, 13 years in Delhi, and two years as a probationer in Mussoorie. Throughout his career, he gained diverse experiences that provided deep insights into human affairs. Following his retirement, he was appointed as the Chief Executive of a leading educational trust, assisting in the management of its engineering and general sciences institutions. Additionally, he served as an Independent Director on the Board of Bharat Electronics Ltd.



MR. VISHNU R DUSAD

Managing Director and Co-founder

Mr. Vishnu R. Dusad is one of the key founders of Nucleus Software Exports Ltd. and has served as a Director since the company's inception. He earned his Bachelor's degree in Technology from the Indian Institute of Technology (IIT), Delhi, and has been actively contributing to the growth of the Indian software industry as an entrepreneur since 1983. He was appointed Managing Director of the company in January 1997. With a strong technology background and over three decades of professional experience in Information Technology solutions for the BFSI sector, Mr. Dusad has played a pivotal role in shaping Nucleus Software. He is deeply committed to making a meaningful impact on the lives of fellow Nucleites and, through Nucleus, on the world at large. His success in securing global business deals for Nucleus Products is largely attributed to his keen understanding of cross-cultural dynamics. Mr. Dusad's expertise spans software development, strategic alliances, business development, and strategic planning. He attributes Nucleus's success to teamwork, entrepreneurial spirit, and the ability to seize opportunities in the marketplace.



MR. PARAG BHISE

CEO and Executive Director

Mr. Parag Bhise is the Chief Executive Officer of Nucleus Software. In his most recent role as EVP of Product Engineering, he was responsible for ensuring that Nucleus's flagship products – FinnOne Neo® and FinnAxia® – are developed using the latest technologies and methodologies.

With three decades of experience, Mr. Bhise combines deep industry expertise with a passion for leveraging technology to solve business challenges. Throughout his career, he has managed various domains, including software development, delivery, quality assurance, IT infrastructure management, and internal systems. His diverse experience enables him to ensure that Nucleus products are of the highest quality, resilient, and future-proof.

A strong advocate of lifelong learning and continuous improvement, he recently completed MIT's Professional Certificate in Innovation & Technology. This adds to his Master's degree in Computer Applications from BIT Mesra and his MBA from the Management Development Institute, Gurgaon.



DR. RITIKA DUSAD

Executive Director

Dr. Ritika Dusad is leading Marketing and Innovation at Nucleus with a focus on data-based decision making and ideation. She completed her undergraduate studies at University of California, Los Angeles and thereafter pursued a PhD in Physics at Ivy League- Cornell University, USA.

During her PhD, she worked on both theoretical and experimental aspects of magnetism and designed and built a novel cryogenic spectrometer to detect magnetic monopoles. She has been awarded the prestigious Springer Thesis Award which recognizes outstanding PhD research to be published in a series that brings together the best PhD theses from around the world.

After her PhD, she then worked on quantum magnetism as a postdoctoral researcher at Lawrence Berkeley National Lab, managed by UC Berkeley, as a postdoctoral researcher. As a researcher in Low Temperature Physics, a predominantly male dominated area, she lived and led innovation for seven years and created a benchmark by publishing her research paper in the renowned journal- Nature.

She has been contributing to the board deliberations by highlighting the importance of diversity and fairness in creating the right environment for world class research. Her areas of expertise include Governance, Global Business and Technology. Dr. Dusad joined the Nucleus Board in July 2016.



MS. YASMIN JAVERI KRISHAN

Non-Executive, Independent Director

Ms. Yasmin Javeri Krishan has worked with large multinational institutions such as Price Waterhouse (India), American Express (US, India, and Korea), and Citibank (Korea). She has also contributed to a British educational institution in Saudi Arabia, HR consultancy start-ups in India, an analytics start-up in Singapore, and a boutique recruitment firm in Singapore. Additionally, she served as the Head of Campus for S P Jain School of Global Management's Singapore campus.

With over 20 years of global experience, Ms. Yasmin has expertise in Financial Control, MIS, Treasury, Process Rationalization, Business Intelligence, and Executive Search. Her professional journey spans multiple industries, including Retail Banking & Credit Cards, HR Consultancy & Search, Education, Accounting, and Information Consultancy/Decision Management.

Currently, she serves as the Honorary Treasurer for Friends of the Museums in Singapore, a not-for-profit cultural organization, contributing to the financial security of the society and supporting the Singapore cultural community.

Ms. Yasmin is a rank-holder Chartered Accountant from the Institute of Chartered Accountants of India and holds an MBA in Finance and International Business from the Stern School of Business, New York University. She joined the Board of Directors of Nucleus Software as an Independent Director.



MR. SHEKAR VISWANATHAN

Non-Executive, Independent Director

Mr. Shekar Viswanathan has over four decades of extensive and diverse experience. He retired as the Vice Chairman and Whole-time Director of Toyota Kirloskar Motor Private Limited at the end of 2020.

He joined the Toyota Kirloskar Group in 1999 and served for 22 years across various critical leadership roles. During his tenure, he was a Board Member of all three Toyota Group companies he worked with.

Mr. Viswanathan began his career at Unit Trust of India, later moving to The Chase Manhattan Bank as Second Vice President, where he specialized in trade finance and investment banking products. In this role, he interacted extensively with the Ministry of Finance and several leading public sector undertakings (PSUs).

He holds a Bachelor of Arts in Economics from the University of Madras and has completed his articleship at Messrs Fraser & Ross and Brakes India Ltd. He is also a member of The Institute of Chartered Accountants of India.



MR. PRAKASH CHANDRA KANDPAL

Non-Executive, Independent Director

Mr. Prakash Chandra Kandpal has over 36 years of extensive experience with State Bank of India (SBI) and its subsidiaries. He retired as Deputy Managing Director of SBI's retail business.

Throughout his tenure at SBI, Mr. Kandpal held several key leadership roles, including serving as the Managing Director & CEO of SBI General Insurance. He possesses deep expertise in banking, insurance, and mutual funds and has made significant contributions to the banking and financial services industry. He has led numerous strategic initiatives in investments and governance.

Mr. Kandpal holds an M.A. in Economics from Kumaon University, Nainital, and has completed multiple professional certifications, including an Executive MBA program (curated for SBI) from ISB Hyderabad and the Global Advanced Management Program – AIIMA in collaboration with the University of California, Berkeley, USA.



MR. ANURAG MANTRI

Chief Operating Officer and Executive Director

Mr. Anurag Mantri started his career with Nucleus Software in 1994 and today leads the company's Services Business. In addition to providing executive oversight to Customer Engagements and expanding the business to cover new geographies, he is responsible for the strategy of the Services Business where he is focusing on shaping the company's Digital Transformation services. Anurag also leads the SEPG & SQA functions at Nucleus Software.

Throughout his career at Nucleus, Anurag has handled a wide range of areas across professional services, sales and customer services. In addition to managing complex global and regional transformation programs, Anurag managed the Global Customer care centre of excellence for Transaction Banking, and led sales for FinnOne Neo™ and FinnAxia™ in South East Asia.

Anurag is a post graduate in Statistics from prestigious Banaras Hindu University (BHU). In addition to this, he gained post-graduate degree in Computer Science Applications (PGDCSA) as well from BHU. Anurag strongly believes in the power of technology to transform and that the critical factors in turning vision into an implemented reality are a combination of domain expertise, business acumen and a relentless focus on customers.

Driving True Digital Banking Experience



200+ financial
institution customers
across 50 countries



11 time winner of
world's best-selling
lending solution



26 Million +
transactions
processed per day



500,000+ users
log in daily



\$1.2 trillion value of
loans managed



3 decades of BSFI
domain expertise