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Challenges & Opportunities

Rapidly Changing Market Dynamics Are Creating Opportunities







Does your I.T. infrastructure help you achieve your business ambitions?

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Nucleus Software will.....



Three Decades of Customer Transformation

Worldwide Presence, Global Knowledge, Local Focus





BANKS & FINANCIAL INSTITUTION CUSTOMERS ACROSS 50 COUNTRIES













Helping Customers Succeed

Making Technology Work For Business Growth



Continuous Industry Recognition

Awards For Our Customers, Very Positive Analyst Reviews





MODEL BANK VENDOR **AWARD 2016**

CELENT





TRAIL BLAZER AWARD **RELIANCE CAPITAL, 2015 DCB BANK, 2015** CIMB, MALAYSIA, 2013 **RETAIL BANKER**



5 MOST SIGNIFICANT MOBILE BANKING SOFTWARE VENDORS

FORRESTER



IDC INSIGHTS AWARD DCB BANK, 2016 EXCELLENCE IN TRANSFORMATION IDC





BFSI TECH



LEADER IN THE LENDING SYSTEMS CATEGORY IN THE **IBS INDIAN DOMESTIC SALES LEAGUE TABLE 2018**

IBS



Continuous Development

experts support of global

customers.

More Customers in More Countries with More Products

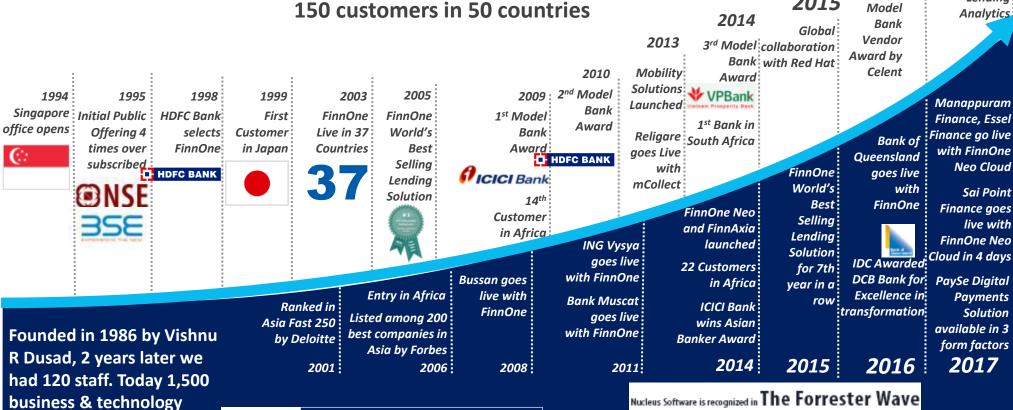
2017

17 NBFC **Customers for** FinnOne Neo Cloud

2016

2015

Atlas Finance goes live with Lending Analytics:



Awarded to 3 of our customers to 5 MOST SIGNIFICANT CELENT MODEL B A N K recognise their innovative use of advanced technology solutions MOBILE BANKING SOFTWARE VENDORS

Total Focus on Lending & Transaction Banking

Leveraging Advanced Technology & Three Decades of Experience

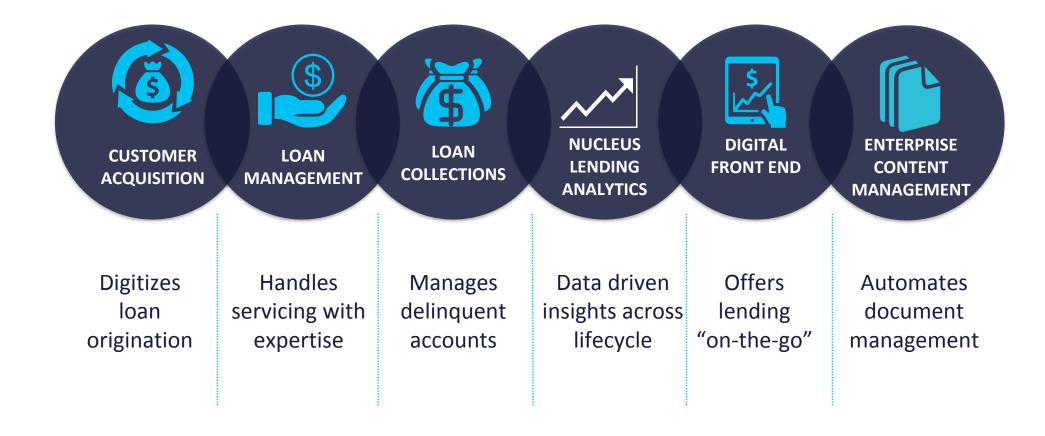
BILL DISCOUNTING
BUSINESS LOAN
COLLECTIONS INVENTORY FUNDING
PERSONAL LOAN WORKING CAPITAL
AUTO LOAN ENDING
FLEET FINANCE ENDING
FLEET FINANCE LEVEL FINANCE ISLAMIC
GOLD LOAN ORIGINATION
SERVICING AGRI LOAN CREDIT CARDS
MORTGAGES

GLOBAL PAYMENTS ACH
GLOBAL RECEIVABLES
FINANCIAL SUPPLY CHAIN MGT
TRANSACTION
DIRECT DEBITS BANKING
FUND TRANSFER CHEQUES
GLOBAL LIQUIDITY MGT
SWEEPS FACTORING

Omni Channel	Flexible Rules	BPEL Driven	Analytics	Fees & Prices
Lifecycle Mgt	Virtual A/Cs	Formatting	Alerts	Commissions

Complete Solution for Lending Businesses

End to end lifecycle management



FinnOne Neo Supports The Complete Loan Lifecycle

Modular, Scalable & Flexible – it provides choice for your starting point

RAPIDLY LAUNCH NEW PRODUCTS			MAKE BE	MAKE BETTER CREDIT DECISIONS FASTER			FULL LINE OF BUSINESS SUPPORT			
CHANNELS MOBILE		WEBSITE	SOCIAL	EMAIL	BANK BRANCH	CALL CENTRE				
	LENDING MOBILITY									
		RETAIL		SME/CORPORATE		ISLAMIC				
	CONSUMER VEHICLE LOAN		GOLD LOAN	BUSINESS LOAN		MURABHAH				
	PERSONAL L	.OAN	LOAN AGAINST PROPERTY			IJARAH	FULL END-TO-END LOAN LIFECYCLE SUPPORT			
IESS	CONSUMER DURA	BLE LOAN C	ONSTRUCTION EQUIPMENT	INVENTORY FUNDING		ISTISNA				
BUSINESS	EDUCATIONAL			_		TAWARRUQ				
LINE OF			OMMERCIAL VEHICLE LOAN	WORKING CAPITAL LOAN		SERVICE IJARAH				
	MORTGAGE	LOAN	FLEET FINANCE	BILL DISCOUNTING		CREDIT CARD				
	TRACTOR LO	OAN	VALUE ADDED PRODUCTS			CREDIT CARD	ON PREMISE & CLOUD DEPLOYMENT			
	BUSINESS PPLICATIONS	ORIGINATIO CREDIT APPR CAS		DELINQUE RECOVERY MA COLLECT	NAGEMENT	FINANCE AGAINST SECURITIES FAS				
LENDING ANALYTICS										
	ENGINES DELIVER BUSINESS AGILITY POINT SOLUTIONS, FULLY INTEGRATED SCALABLE, SECURE, AVAILABLE									

Give Your Business An Edge With Data Driven Decisions

Leveraging Insights Across The Lending Value Chain

CUSTOMER ACQUISITION

Identify and Reach the right set of
customers through the right
channels for an effective marketing campaign
with accurate
segmentation & targeted marketing



ORIGINATION

Acquire customers faster and enhance loan book quality with better decisioning by automated credit scoring

SERVICING

Retain the profitable customers and increase Cross-selling/Up-selling opportunities through improved insight into customer behaviour

COLLECTIONS

Maximize collections and avoid delinquencies with efficient behavioral scorecard and pre delinquency management strategies

Lending analytics delivers value at each stage of customer and loan lifecycle

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Mobile Solutions For The Complete Loan Lifecycle

Simple, Scalable & Flexible

ORIGINATION

Loan Origination Via Sales Agent Or Customer

Loan Underwriting & Approval

Instant Credit Check

Real Time Field Investigation

SERVICING

Customer self service channel

Register service requests

Simulate foreclosure / pre-Payment report

Cross selling mechanism



DELINQUENCY

Debt Recovery

Status Recordings

Statement Deliveries

Skip Tracing

OPERATIONS

Loan Summary

EMI Schedule and Statement of account report

> Instant access to loan transaction details

> **EOD Process Monitor**

\$2.15 billion+

VALUE OF LOAN APPLICATIONS INITIATED VIA mCAS

7.69 million+ VIA mServe

TRANSACTIONS PROCESSED

\$1.32 **LOAN AMOUNT COLLECTED** VIA mCollect

FinnOne Neo Cloud Deployment

Aligned to help you achieve your goals for IT Investment

Gartner reports that 50% of Banks choose cloud investments for Agility followed by Optimised Cost & Innovation*. We help deliver much more with FinnOne Neo Cloud deployment.



- Faster go to market
- Quicker implementation
- Enhanced business reach



- Pay-per-use model
- Scalability as per need
- Platform agnostic setup



- Reduced initial investment
- Lower operational & maintenance costs



 Best in class security with leading cloud providers such as Microsoft Azure, Amazon and IBM

*Gartner Report: Best practices for cloud adoption, March 2014

FinnAxia – Integrated Transaction Banking Solution

Providing Solutions Across The Entire Business Value Chain



OPTIMIZE WORKING CAPITAL

REAL TIME, CONSOLIDATED VIEW

SUPPORT WHITE LABELLING

DELIVER DIFFERENTIATED SERVICE

INCREASE STP,
IMPROVE PROFITS

REGULATORY COMPLIANCE

DRIVE BUSINESS GROWTH

ENHANCE OPERATIONAL EFFICIENCY,
REDUCE COSTS AND RISKS

IMPROVE CUSTOMER EXPERIENCE

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FinnAxia – Integrated Transaction Banking Solution

Comprehensive Coverage, Unified Working Capital Management

СН	IANNELS	MOBILE	WEBSITE ERF	B L L	BANK BRANCH	FILE SERVICES	
	ENTERPRISE CUSTOMER INFORMATION						
	GLOBAL GLOBAL RECEIVABLES LIQUIDITY MANAGEMEN		E-FINANCIAL SUPPLY CHAIN MANAGEMENT	GLOBAL PAYMENTS	TRADE FINANCE (Front End Only)	ELECTRONIC BILL PRESENTMENT & PAYMEN	WORKING CAPITAL
	CHEQUE COLLECTIONS	CASH CONCENTRATION	PURCHASE ORDER FINANCE	ACCOUNT PAYABLES	IMPORT LC (ISSUANCE , AMENDMENT	BILL RETRIEVAL & PRESENTMENT	REAL TIME, CONSOLIDATED VIEW
KBENCH	I - ARMS			BANK / CUSTOMER CHEQUES	& ENQUIRY) EXPORT LC (BILL	BILL INVOICE CANCELLATION	SUPPORT
PRODUCT WORKBENCH	E - RECEIPTS	NOTIONAL POOLING	INVOICE FINANCING / DISCOUNTING	FASTER PAYMENTS	LODGMENT ,BILL & LC ENQUIRY)	BILL & BILLER SERVICE	WHITE LABELLING
RODU	CASH COLLECTIONS	INTER – COMPANY		DOMESTIC & CROSS BORDER PAYMENTS	LG (ISSUANCE ,	REGISTRATION	MARKET
_		LOANS	FACTORING	ACH PAYMENTS	AMENDMENT & ENQUIRY)	PAYER & PAYER SERVICE MAPPING	LEADING PRODUCTS
	MANDATE MANAGEMENT	SWEEP RULES / OPTIONS	DEALER FINANCING	IW / DW	ENQUIRY FUCNTION	PRESENTMENT PAYMENT	INCREASE STP, IMPROVE PROFITS
	DIRECT DEBITS		\blacksquare	PAYROLL		ADHOC PAYMENT	
	ACH COLLECTIONS STRUCTURE VISUALIZATION		SUPPLIER FINANCING	STANDING ORDERS	SWIFT MESSAGE & DOCUMENT PREVIEW	ANALYTICS	DELIVER DIFFERENTIATED SERVICE
	J2EE, N-TIER ARCHITECTURE		SOA ARCHITECTURE		CLOUD READY		SUPPORTS API BANKING

Well Positioned

Expanding Worldwide

\$17.2 million

Q3 FY 19 Revenue

Target Market

Banks – T1 to T4, Local, Regional & Global.

Auto Lending – in-bank and captive.

Non Bank Financial Companies

Public Company, Zero Debt

Public ownership, with original founder still very active. Zero debt, strong cash reserves

Profitable & Self Funding

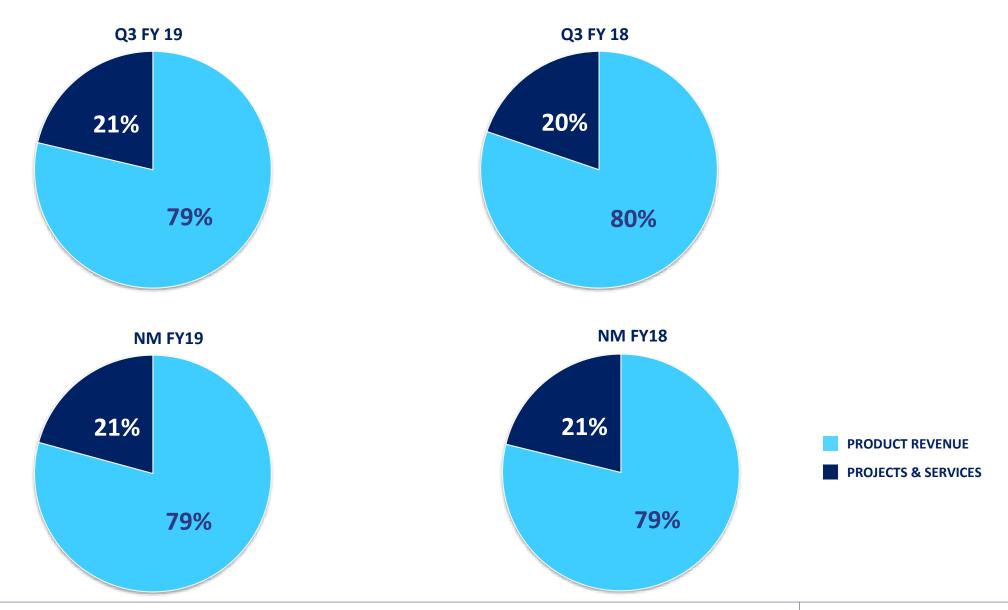
Continuously profitable, with multiple revenue sources. Strong recurring revenue business model provides certainty of funding



Financial Highlights

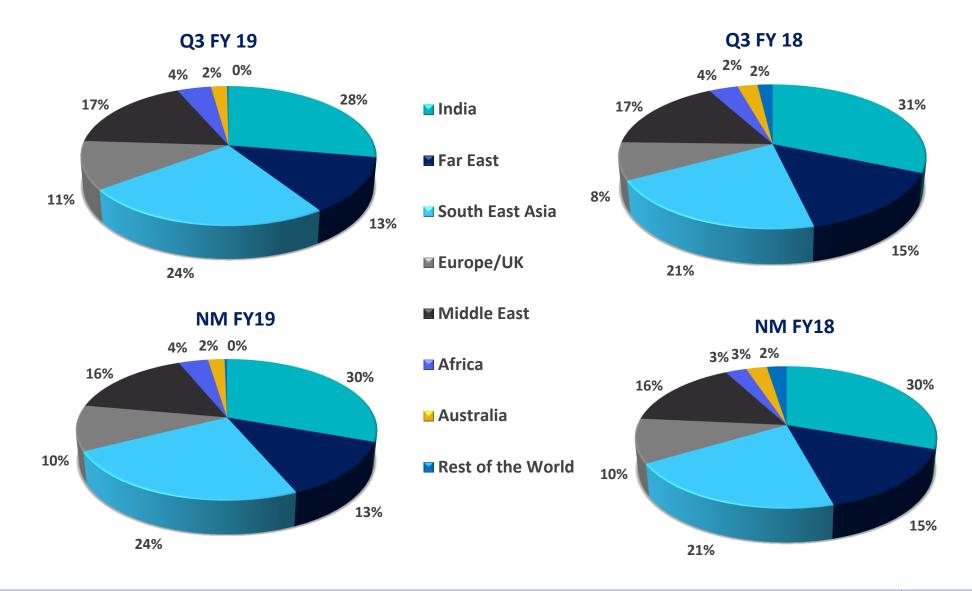
	Q3 FY 19	Q3 FY 18
REVENUE	RS. 122.9 CRORE	RS. 106.0 CRORE
PRODUCT	RS. 96.7 CRORE	RS. 85.1 CRORE
EBITDA	RS. 22.2 CRORE	RS. 18.6 CRORE
PAT	RS. 20.7 CRORE	RS. 18.1 CRORE
EPS	RS. 7.14	RS. 6.24

Revenue Breakdown - Business Segment-wise



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Revenue Breakdown - Geography Segment-wise



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Graphs

Quarterly



Financials at GlanceQuarterly

In Rs. crores

	QUARTER ENDED							
	Dec-18	%	QoQ	YoY	Sep-18	%	Dec-17	%
REVENUE	122.9	100%	1%	16%	121.5	100%	106.0	100%
Software Dev. Exp.	80.2	65%	0%	16%	80.3	66%	69.3	65%
GROSS PROFIT	42.7	35%	4%	16%	41.2	34%	36.7	35%
Selling & Marketing .Exp.	10.7	9%	26%	24%	8.5	7%	8.7	8%
General & Admin Exp.	9.8	8%	-1%	4%	9.9	8%	9.4	9%
EBITDA	22.2	18%	-3%	19%	22.8	19%	18.6	18%
Other Income	5.9	5%	56%	9%	3.8	3%	5.4	5%
Depreciation	4.4	4%	129%	145%	1.9	2%	1.8	2%
PBT	23.7	19%	-4%	7%	24.7	20%	22.2	21%
Taxation	3.0	2%	-46%	-28%	5.5	5%	4.2	4%
PAT	20.7	17%	8%	14%	19.1	16%	18.1	17%

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Financials at Glance Nine Months

In Rs. crores

	NINE MONTHS ENDED						
	Dec-18	%	YoY	Dec-17	%		
REVENUE	357.0	100%	19%	300.8	100%		
Software Dev. Exp.	236.8	66%	17%	203.2	68%		
GROSS PROFIT	120.2	34%	23%	97.6	32%		
Selling & Marketing .Exp.	28.2	8%	8%	26.2	9%		
General & Admin Exp.	28.7	8%	-1%	29.0	10%		
EBITDA	63.3	18%	49%	42.4	14%		
Other Income	16.7	5%	-22%	21.3	7%		
Depreciation	8.1	2%	52%	5.3	2%		
PBT	71.9	20%	23%	58.4	19%		
Taxation	14.4	4%	10%	13.1	4%		
PAT	57.5	16%	27%	45.3	15%		





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