



NUCLEUS
SOFTWARE

Nucleus Software Investor Presentation Q3 FY19

The Lending & Transaction Banking Solution Experts

29.01.2019

Disclaimer

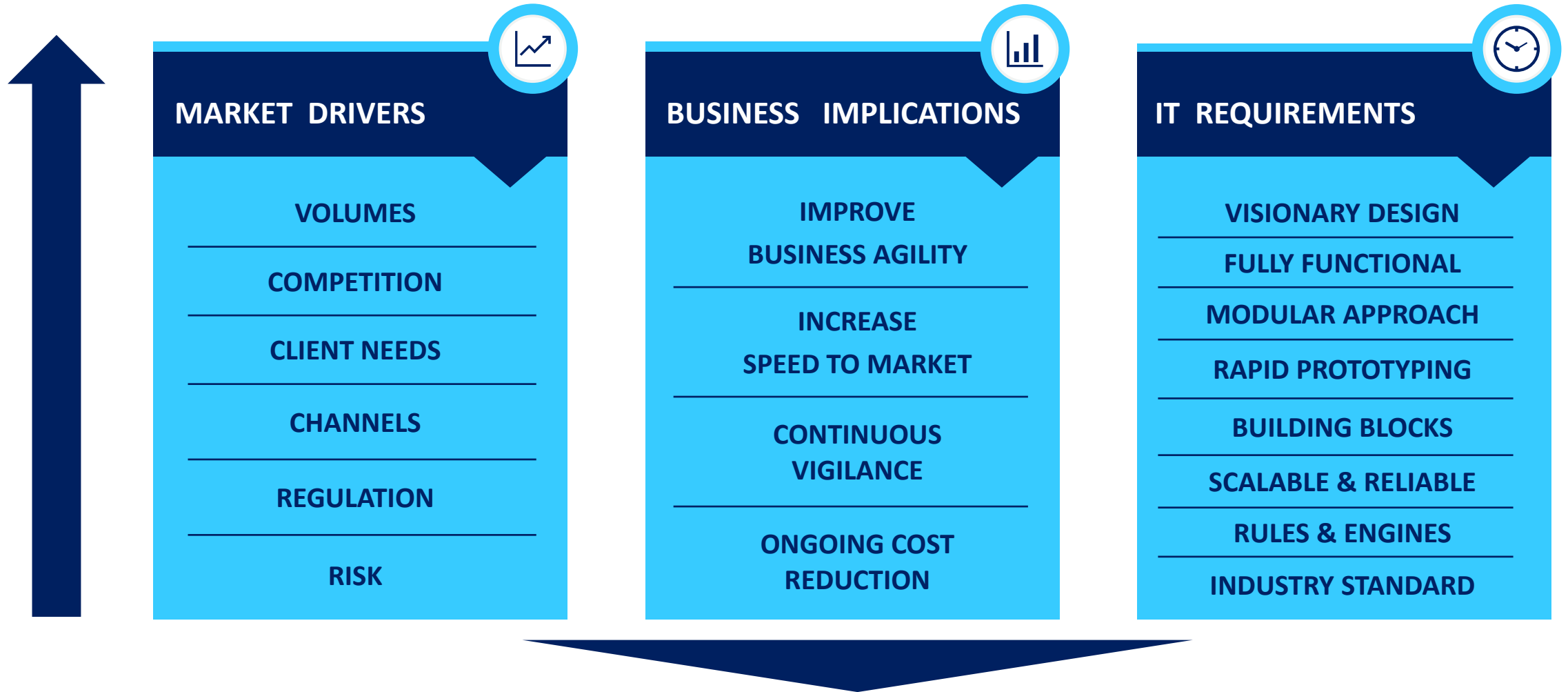
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Challenges & Opportunities

Rapidly Changing Market Dynamics Are Creating Opportunities



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

Nucleus Software will.....



HELP YOU
TRANSFORM
CHALLENGES INTO
OPPORTUNITIES

Three Decades of Customer Transformation

Worldwide Presence, Global Knowledge, Local Focus



3 DECADES

DECADES OF BANKING
DOMAIN EXPERTISE



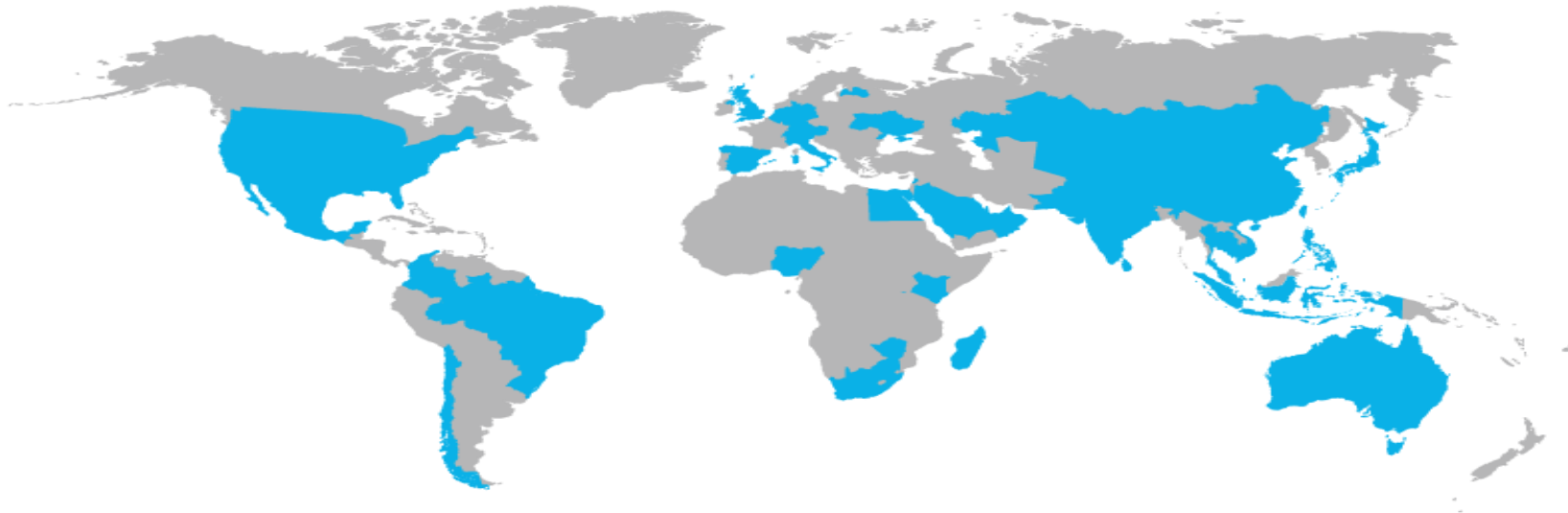
150

BANKS & FINANCIAL INSTITUTION
CUSTOMERS ACROSS 50 COUNTRIES



26 M

TRANSACTIONS
PROCESSED PER DAY



10 TIME WINNER

WORLD'S BEST-SELLING
LENDING SOLUTION



300,000

USERS LOG IN DAILY
ON OUR SYSTEMS



\$200 B
VALUE OF LOANS
MANAGED



3 OF TOP 20

GLOBAL BANKS ARE
OUR CUSTOMERS

Helping Customers Succeed

Making Technology Work For Business Growth

“ We enjoy **EXCELLENT RELATIONSHIP** with Nucleus. All discussions have been conducted with **UTMOST PROFESSIONALISM** and **DEEP UNDERSTANDING** to our objectives”

Bank of Queensland, Australia

“As **SPECIALIST** in lending, Nucleus brings in **BEST PRACTICES** to the table.”

UBank, South Africa

“ I am associated with FinnOne since 2003. The response time and the skill set from your team is too good. **EXCELLENT SUPPORT AND IN-DEPTH KNOWLEDGE** in terms of production support “

ICICI Bank, India

“Nucleus has a **STATE OF THE ART PRODUCT** and offers **very fast implementation**”

bob finance, Switzerland

“Our overall relationship with Nucleus is **GOOD** and we would like to continue. We believe **OUR VOICES ARE HEARD** in Nucleus”

Emirates NBD, UAE

“We chose FinnOne as it enjoys an **EXCELLENT TRACK RECORD** for comprehensive functionality”

Bank Muscat, Oman

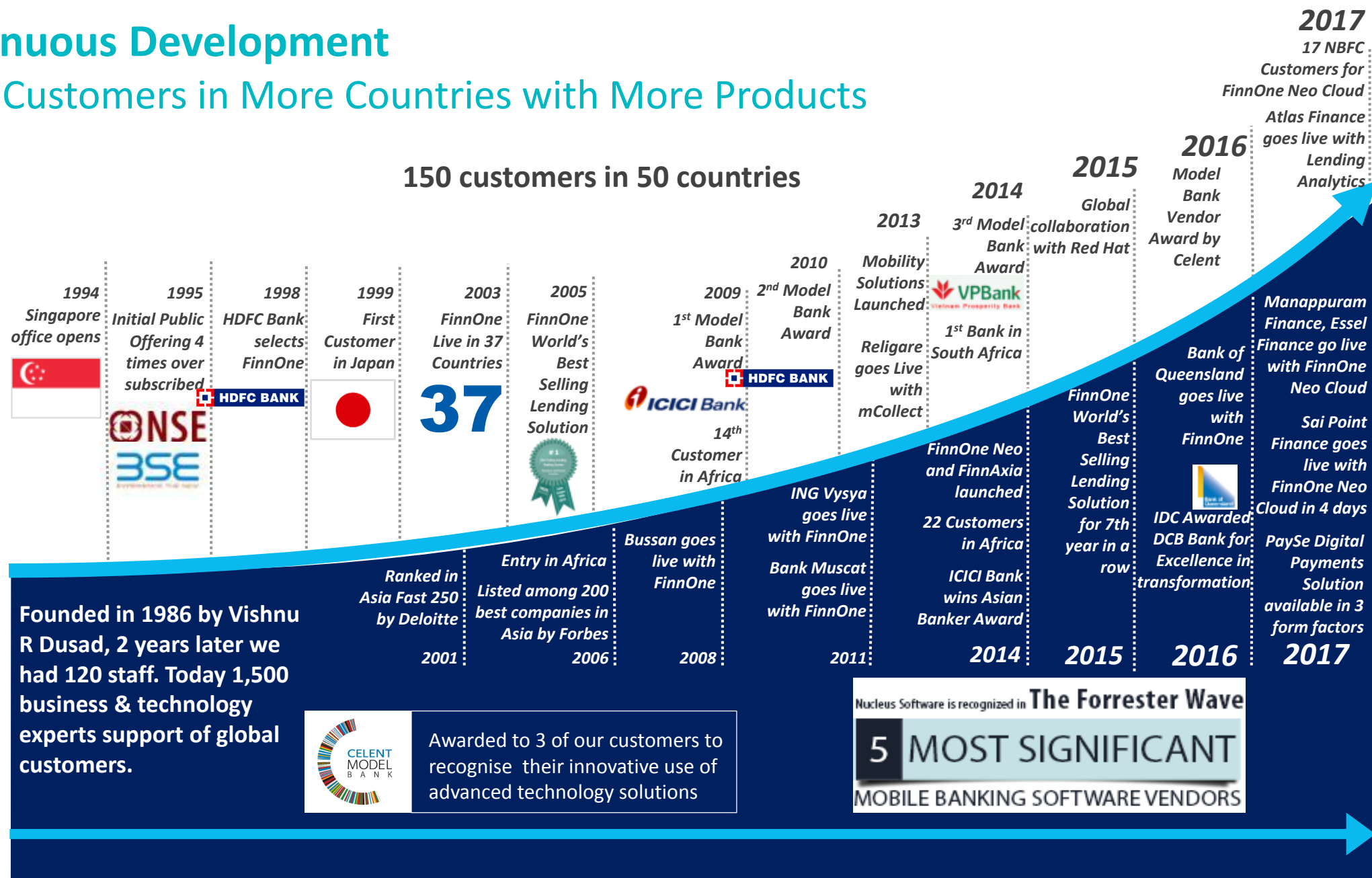
Continuous Industry Recognition

Awards For Our Customers, Very Positive Analyst Reviews



Continuous Development

More Customers in More Countries with More Products



Total Focus on Lending & Transaction Banking

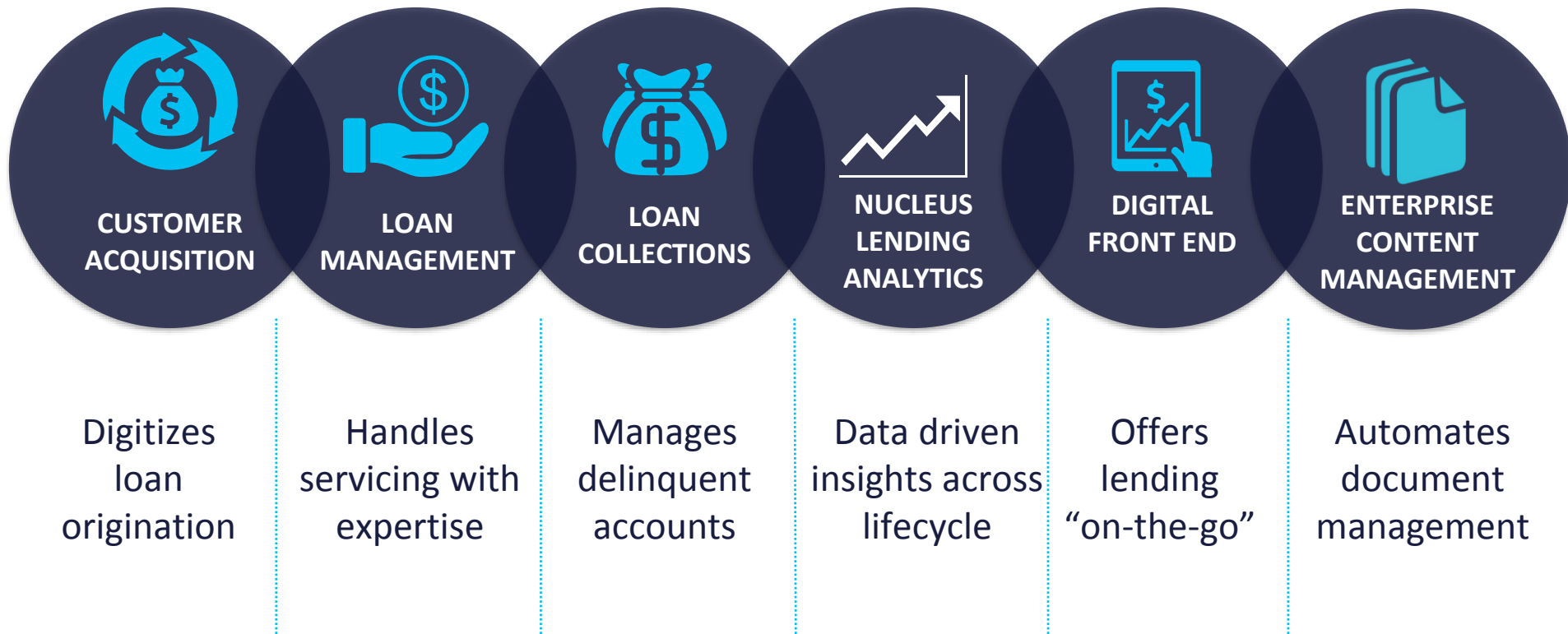
Leveraging Advanced Technology & Three Decades of Experience



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

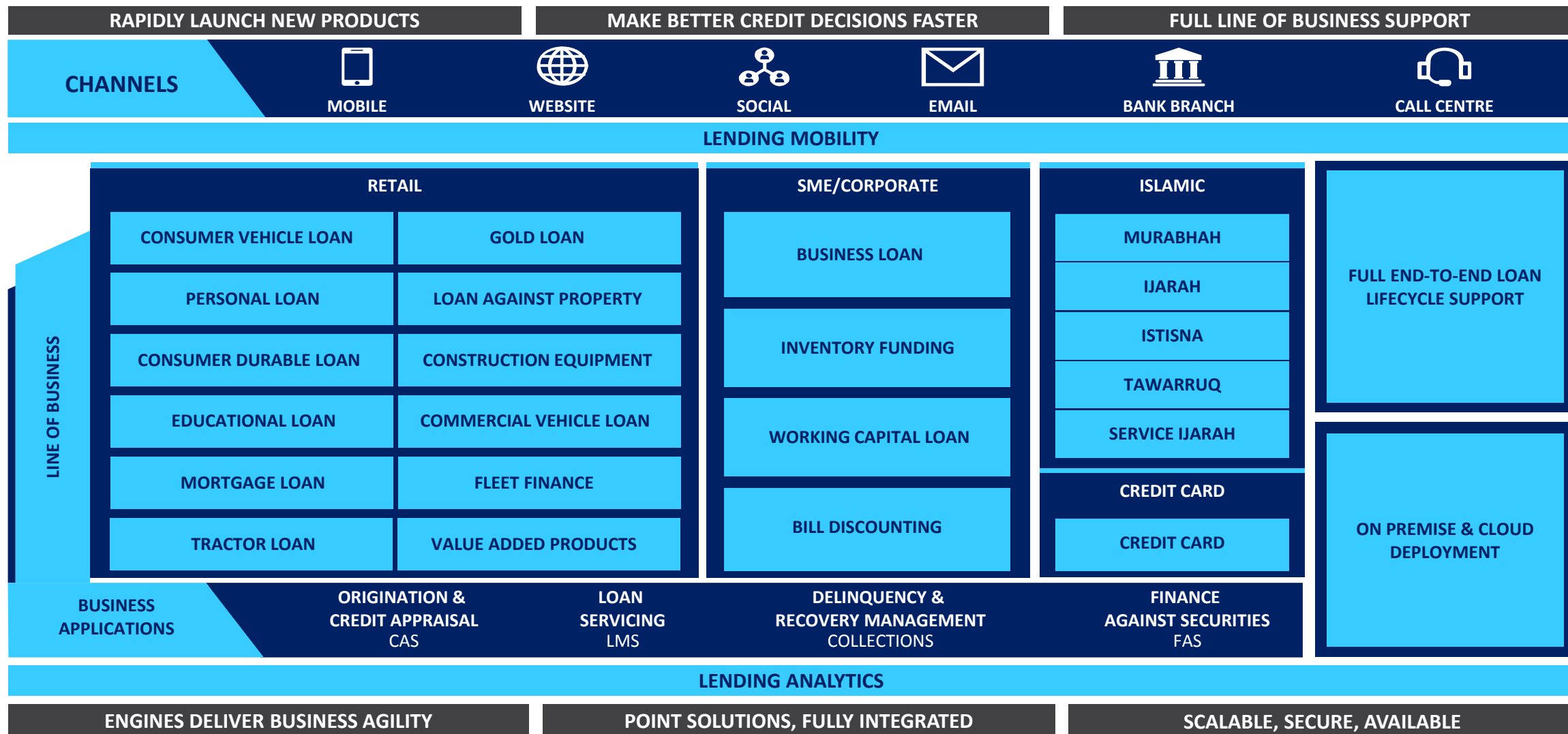
Complete Solution for Lending Businesses

End to end lifecycle management



FinnOne Neo Supports The Complete Loan Lifecycle

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



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

SERVICING

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



ORIGINATION

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

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

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

**FINNONE NEO
LENDING
MOBILITY**

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+**

TRANSACTIONS
PROCESSED
VIA mServe

**\$1.32
Billion+**

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.



AGILITY

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



SCALABILITY

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



REDUCED COST

- Reduced initial investment
- Lower operational & maintenance costs



SECURITY

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

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

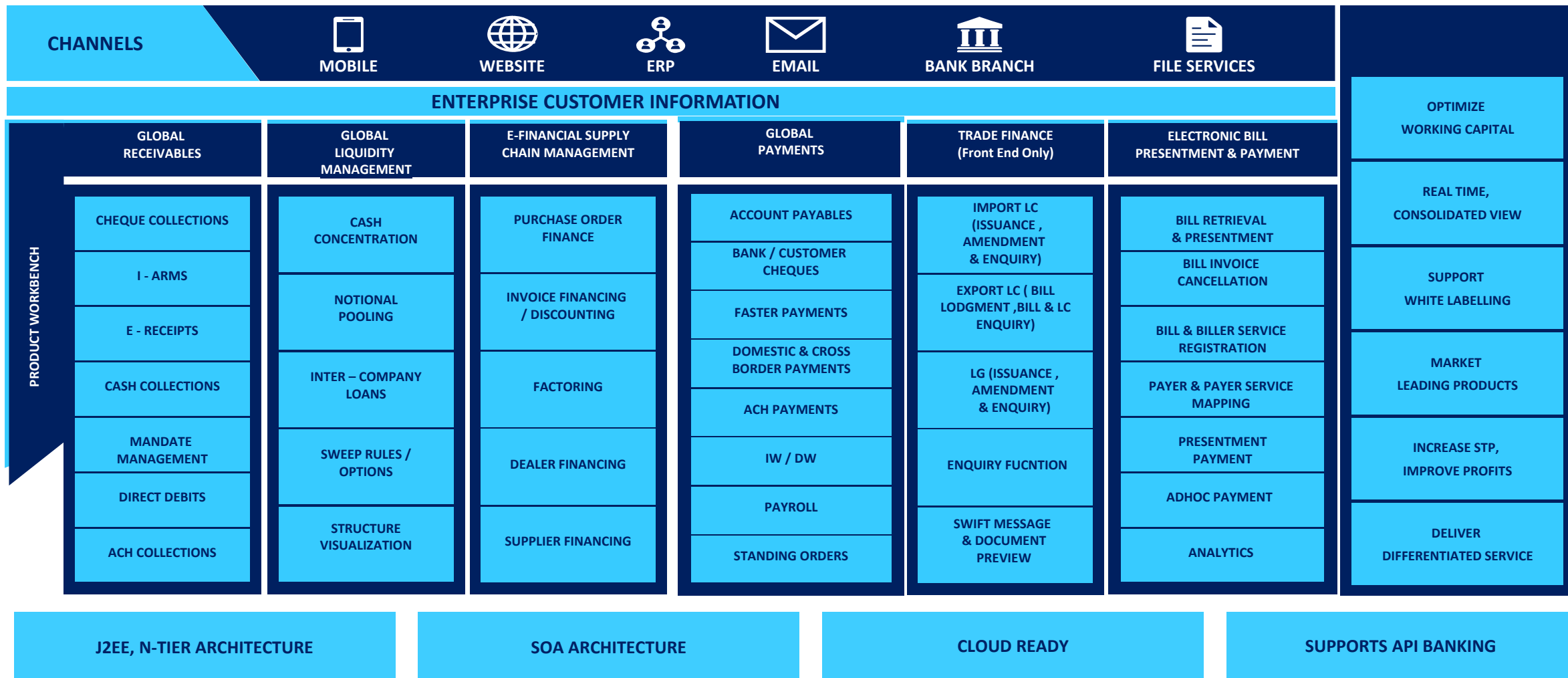
FinnAxia – Integrated Transaction Banking Solution

Providing Solutions Across The Entire Business Value Chain



FinnAxia – Integrated Transaction Banking Solution

Comprehensive Coverage, Unified Working Capital Management



Well Positioned

Expanding Worldwide

\$17.2million

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

Q3 FY 19 Key Highlights

+16%
Revenue YoY

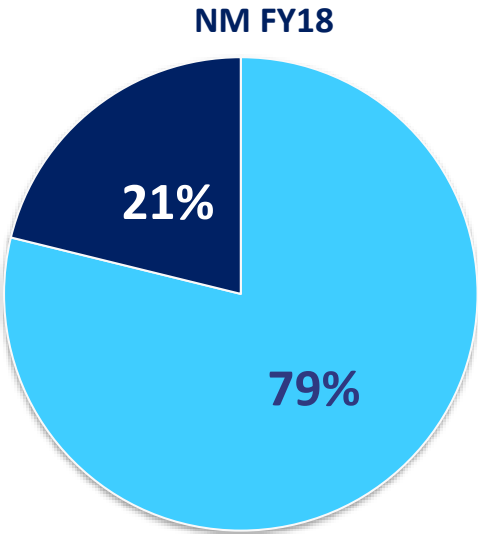
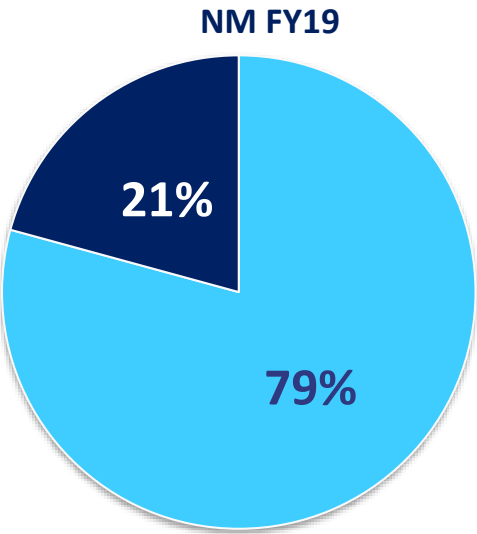
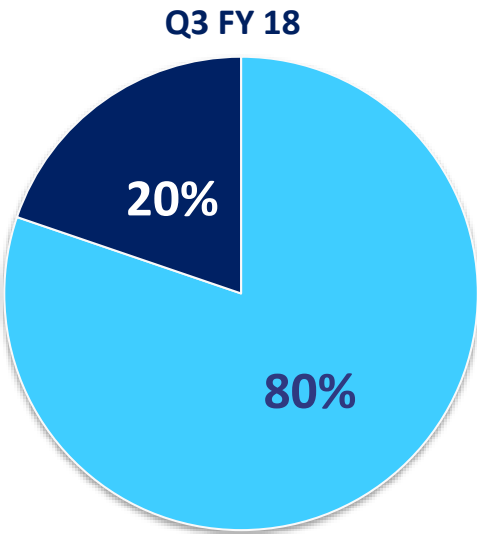
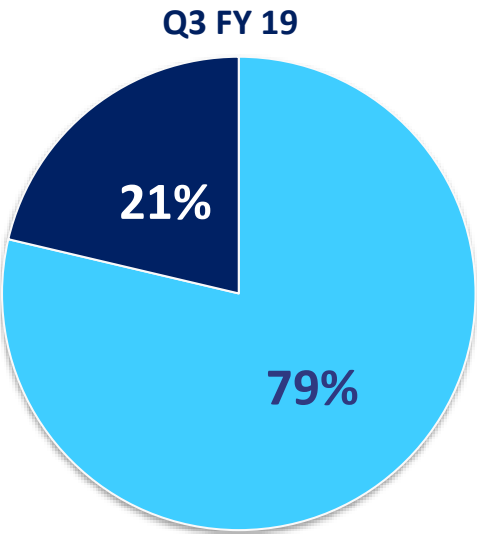
+19%
EBITDA YoY

+14%
PAT YoY

Financial Highlights

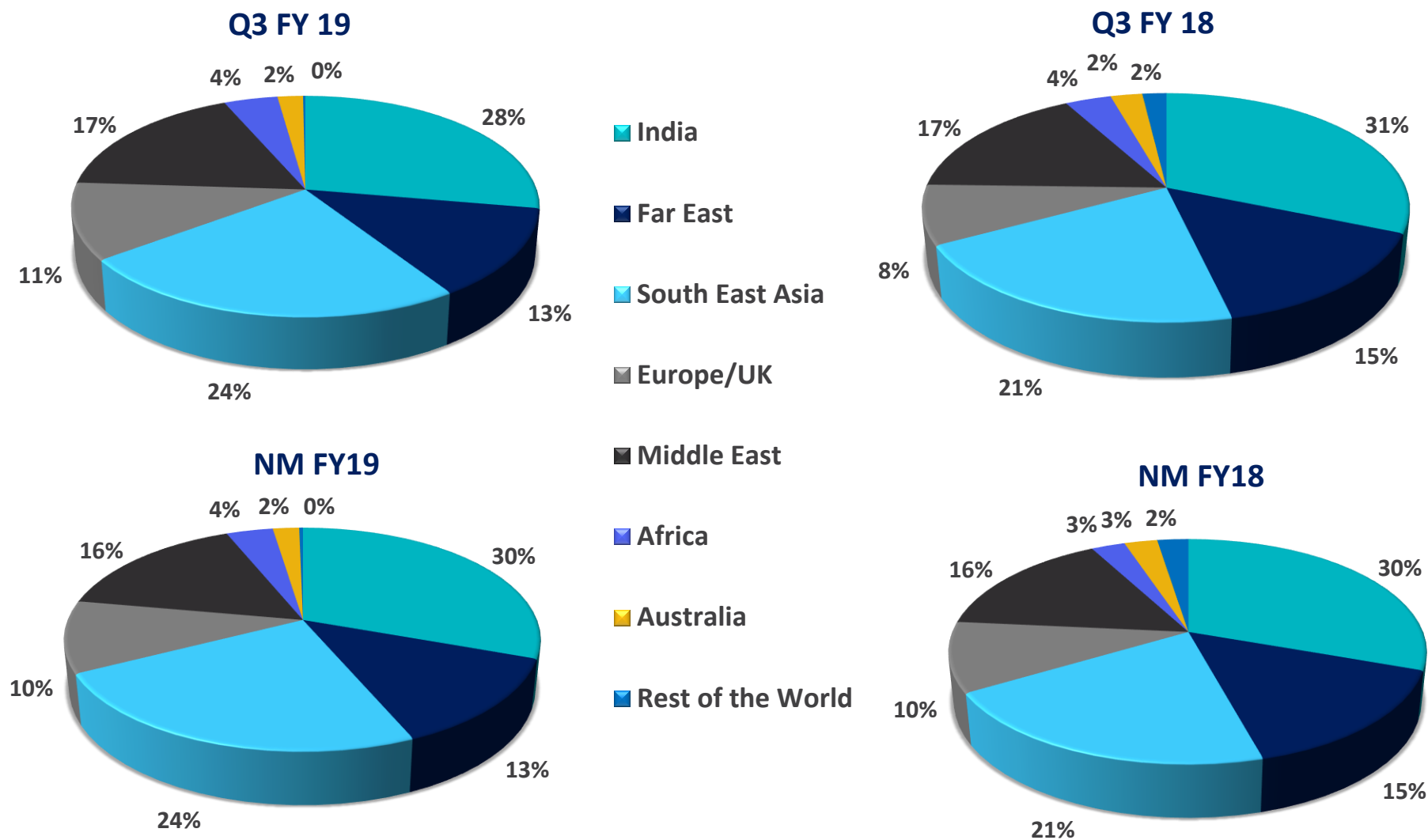
	Q3 FY 19	Q3 FY 18
REVENUE	RS. 122.9 CRORE	RS. 106.0 CRORE
PRODUCT	RS. 96.7 CRORE	RS. 85.1 CRORE
EBITDA	RS. 22.2 CRORE	RS. 18.6 CRORE
PAT	RS. 20.7 CRORE	RS. 18.1 CRORE
EPS	RS. 7.14	RS. 6.24

Revenue Breakdown - Business Segment-wise



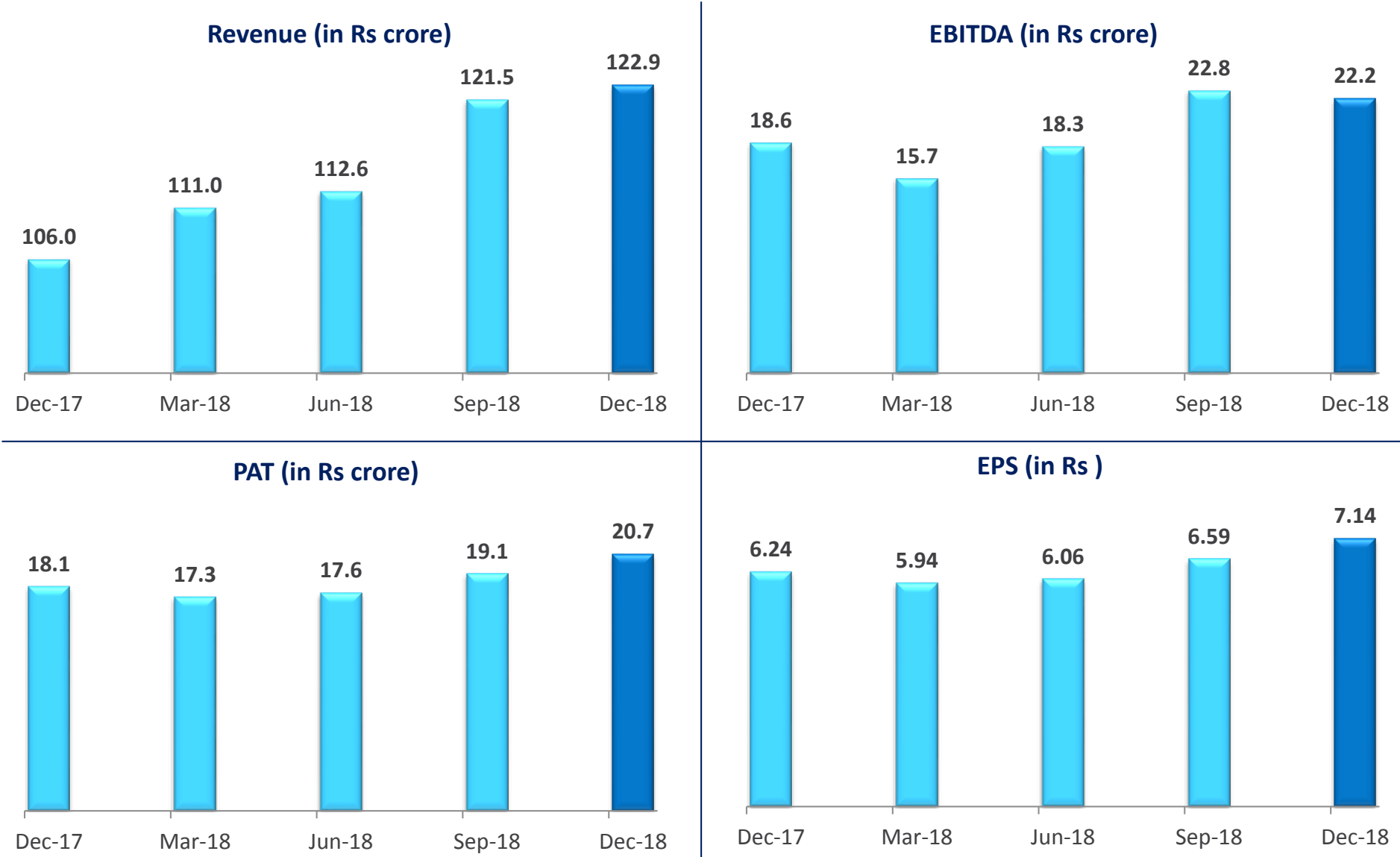
PRODUCT REVENUE
PROJECTS & SERVICES

Revenue Breakdown - Geography Segment-wise



Graphs

Quarterly



Financials at Glance

Quarterly

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%

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%



**NUCLEUS
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Thank you



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