

# Lending in Consumer Banking Growth, Potential and Risks



**Indonesia**

**Deep Singhanian**

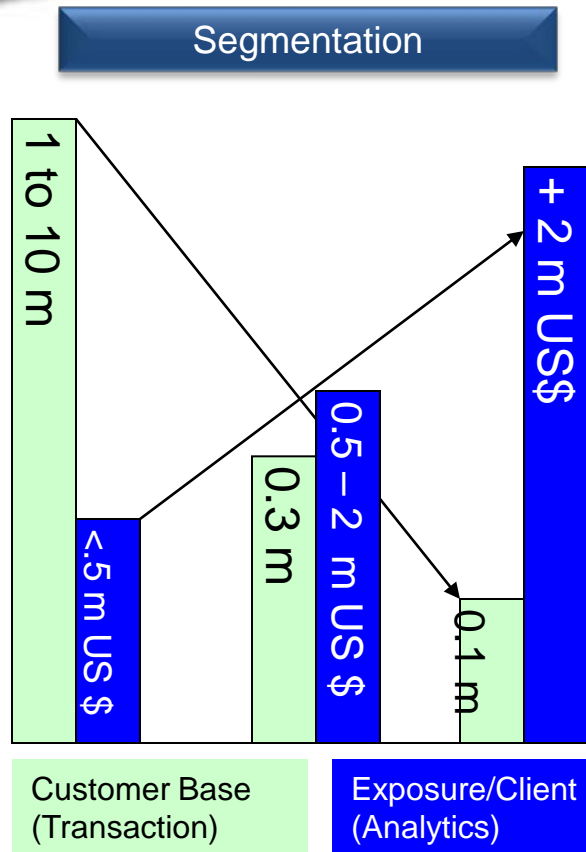
**Sr. Vice President, Nucleus Software**



**NUCLEUS  
SOFTWARE**



# The Lending Space and Technology Orientation



Lending is a specialized activity

Sanction: Customer Acquisition & Relationship Management  
(Credit Scoring and Risk Rate Models)

Delinquency Control  
(Collection, Collateral Management, Legal)

People Process Systems

Commitment and Servicing:  
Loan Servicing  
(Accounting, Credit Monitoring)

Analytics and Risk Management  
(Financial Analysis, Market and Economic, Forecasting)

Interfaces : Core Banking, Reporting Engine etc...

Shifting Technology Orientation

Technology need in Retail Lending is more Customer/Transaction Oriented

- Handling Transactions:
- Branch and Outlet Networking
- Channels for Customers  
(Branch, ATM, Internet, Mobile, Smart Cards)

# Increasing and Shifting Expectation of Stakeholders

## Bank

- Growth, Yields, Quality, Profit, Risk Management
- ROI, RONW
- Customer and User delight

## Customers

- Multiple Channels (ATM, Internet, Mobile, Branch)
- Accuracy, Speed, Single Window
- Customer Care

## Management

- Integrated Systems, Secured, Robust
- High Functionality
- Improved Productivity

## Users

- Ease of Use
- Versatile
- Capable of Analytics

# Areas for Effective Use of Technology

Banking Need drives Technology. It cannot be the other way around.

Area	Retail Lending	SME/Corporate Lending
<b>Share and Integrate Data</b>	Interfaces: Credit Bureau, Dealers, Vendors, Field investigators, Core Banking	Interfaces: Information Sources- Competitors, Industry, Macro economy, Indexes, Core Banking
<b>Financial Statements</b>		<ul style="list-style-type: none"> <li>■ Upload and Analyze various formats/form of Financial Statements</li> <li>■ Advanced Mathematical Computations like Economic Analysis and Projections</li> </ul>
<b>Low Duplication of Work, Data and Automated Negative Data Check</b>	- Dedupe Engines	
<b>Documentation Storage, Retrieval and Management</b>	- Fast and Easy. Good Interfaces with Specialized Products	
<b>Tools for Effective Portfolio Management</b>	- Analytics for Risk Management differ	
<b>Analytics to help in Decision Making</b>	- Example: Forecasting Delinquencies (Regression, Decision trees)	
<b>Credit Scoring and Risk Rating Models</b>	- Dynamic and Customizable Rule and Policy Builder	
<b>Deviation, Approval Matrix and Workflows</b>	- Customizable	
<b>360 Degree View and Reporting</b>	- Different Graphical and Visualization aids	

***FinnOne*** <sup>TM</sup>  
Complete Lending Solution

- ✓ Customer Acquisition System
- ✓ Loan Management System
- ✓ Delinquency Management System
- ✓ Lead Management System
- ✓ Collateral Management System
- ✓ Customer Service Module
- ✓ Central Liability System
- ✓ Power Pay
- ✓ Forecaster
- ✓ General Ledger
- ✓ Deposits



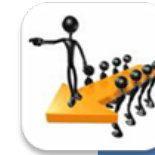
## Product

- Single minded focus on BFSI Sector
- World acclaimed lending and cash management products
- Our customers include Banks, Financial Institutions, NBFCs, Auto Finance Companies and other lending organizations.
- Over 140 Customers
- 350+ implementations in over 100 countries



## People

- 1700+ professionals globally
- State of the Art development centers: Noida, Singapore, Pune, Chennai, Jaipur
- Technologies: Java/J2EE, VB/SQL, .NET Oracle
- 10<sup>th</sup> amongst 'Top Ten Exciting Emerging Companies to work for', NASSCOM
- 15<sup>th</sup> in 'Top 20 Best Employers Survey', Dataquest



## Position of Leadership

- FinnOne 'World's No 1 Selling Lending Product', IBS Publishing, UK (2007-2010)
- 'Top Exporter in IT & ITES Sector', D&B
- Among the top banking platform providers globally by Forrester Research Inc, (2008 - 2010)
- 'Forbes Asia 200 Best Under a Billion'
- 'Top 5 product companies', NASSCOM
- 'Top 500 Most Valuable Companies in India'. Business Today

# Looking Forward to meeting you soon

Nucleus Software Ranked Amongst the **"Top 25 Companies Adopting Good Corporate Governance Practices"** for the Third Consecutive Year 2008



Nucleus Software has been selected as the **Top Exporter in the IT & ITEX sector** by Dun & Bradstreet - ECGC Indian Exporter's Excellence Award Jury



Nucleus Software wins **Gold Shield for Excellence in Financial Reporting, 2011.** For the fourth consecutive year by Institute of Chartered Accountants of India (ICAI)



Nucleus Software has been ranked amongst the **Top 5 Companies for Best Corporate Governance Practices** in India by IR Global Rankings 2011



Nucleus Software received the award for **"Outstanding Oracle Fusion Middleware Solution"** by Oracle Corporation



**FinnOne™**  
IS **WORLD'S NO. 1** Selling Lending Software FOR THE **THIRD CONSECUTIVE YEAR**  
BY IBS PUBLISHING, UK

South Asian Federation of Accountants (**SAFA**) adjudged **Nucleus' Annual Report** as the recipient of 'Certificate of Merit' for the **Best Presented Accounts and Corporate Governance Disclosures Award 2010**

Nucleus Software recognized by **SAFA** in Best Presented Accounts and Corporate Governance Disclosures Award 2008

Nucleus Software ranked amongst **"Top 500 Most Valuable Companies in India"** by Business Today

RANK	COMPANY	MARKET VALUE (₹)	MARKET VALUE (US\$)
1	Infosys	1,20,000	1,800
2	Wipro	1,00,000	1,500
3	TCS	80,000	1,200
4	Nucleus Software	15,000	225

Among **Forbes** **200 Best Asia Under A Billion**

Nucleus Software recognized by **SAFA** in 'Best Presented Accounts Award 2009'

**Recognized among the top Banking Platform providers globally** by **Forrester Research, Inc** for the **last 3 consecutive years (2008 -2010)**



Thank You