

**Oracle Financial Services Software Limited**

Registered Office : Oracle Park, Off Western Express Highway, Goregaon (East), Mumbai 400 063

Tel: + 91 22 6718 3000 Fax: + 91 22 6718 3001

CIN: L72200MH1989PLC053666

Website: www.oracle.com/financialservices

E-mail: investors-vp-ofss\_in\_grp@oracle.com

**Unaudited standalone financial results for the three and six month period ended September 30, 2025**

**PART I**

(₹ in million, except per share data)

	Particulars	Three month period ended			Six month period ended		Year ended
		September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	<b>INCOME</b>						
	(a) Revenue from operations	13,009	13,968	12,088	26,977	25,042	50,991
	(b) Other income	549	712	876	1,261	1,074	17,210
	<b>Total income</b>	<b>13,558</b>	<b>14,680</b>	<b>12,964</b>	<b>28,238</b>	<b>26,116</b>	<b>68,201</b>
2	<b>EXPENSES</b>						
	(a) Employee benefit expenses	5,457	5,558	5,185	11,015	10,006	20,905
	(b) Travel related expenses	217	212	227	429	449	896
	(c) Professional fees	746	354	331	1,100	656	1,325
	(d) Finance cost	6	6	3	12	6	13
	(e) Other operating expenses	774	487	321	1,261	738	1,363
	(f) Depreciation and amortisation	142	153	156	295	308	598
	<b>Total expenses</b>	<b>7,342</b>	<b>6,770</b>	<b>6,223</b>	<b>14,112</b>	<b>12,163</b>	<b>25,100</b>
3	<b>Profit before tax</b>	<b>6,216</b>	<b>7,910</b>	<b>6,741</b>	<b>14,126</b>	<b>13,953</b>	<b>43,101</b>
4	Tax expense						
	(a) Current tax	1,650	2,124	1,808	3,774	3,672	9,561
	(b) Deferred tax	(60)	(86)	(38)	(146)	(50)	33
	<b>Total tax expense</b>	<b>1,590</b>	<b>2,038</b>	<b>1,770</b>	<b>3,628</b>	<b>3,622</b>	<b>9,594</b>
5	<b>Net profit for the period</b>	<b>4,626</b>	<b>5,872</b>	<b>4,971</b>	<b>10,498</b>	<b>10,331</b>	<b>33,507</b>
6	<b>Other comprehensive income / (loss)</b>						
	(a) Items that will not be reclassified subsequently to profit or loss						
	(i) Remeasurement gains / (losses) of defined benefit plan	53	(21)	(78)	32	(58)	(56)
	(ii) Income tax effect	(14)	6	20	(8)	15	14
	(b) Items that will be reclassified subsequently to profit or loss						
	(i) Exchange differences on translation of financial statements of foreign branches	3	*-	1	3	1	10
	<b>Total other comprehensive income / (loss) for the period, net of tax</b>	<b>42</b>	<b>(15)</b>	<b>(57)</b>	<b>27</b>	<b>(42)</b>	<b>(32)</b>
7	<b>Total Comprehensive Income for the period, net of tax</b>	<b>4,668</b>	<b>5,857</b>	<b>4,914</b>	<b>10,525</b>	<b>10,289</b>	<b>33,475</b>
8	Paid up equity share capital (face value ₹ 5 each, fully paid)	435	435	434	435	434	434
9	Reserve excluding Revaluation Reserves as per balance sheet						75,186
10	Earnings per equity share (face value ₹ 5 each, fully paid)						
	(a) Basic (in ₹)	53.23	67.58	57.32	120.81	119.14	386.19
	(b) Diluted (in ₹)	52.97	67.25	56.94	120.20	118.36	383.73
	See accompanying notes to the financial results						

\* Represents amount less than ₹ 0.50 million.

**Notes to financial results :**

- 1 The unaudited standalone financial results for the three and six month period ended September 30, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on October 17, 2025. The statutory auditors have expressed an unmodified review conclusion on these results.
- 2 These financials results have been prepared in accordance with the recognition and measurement principles laid down in the Ind AS 34 - Interim Financial Reporting as prescribed under Section 133 of the Companies Act, 2013 (the 'Act') read with relevant rules of the Companies (Indian Accounting Standards) Rules, 2015 (as amended) and the other accounting principles generally accepted in India.
- 3 During the three and six month period ended September 30, 2025, the Company allotted 35,505 and 73,141 equity shares respectively, of face value of ₹ 5 each on exercise of stock options by the eligible employees under the prevailing Employee Stock Option Plan ('ESOP') schemes of the Company.
- 4 Particulars of other income:

(₹ in million)

Particulars	Three month period ended			Six month period ended		Year ended
	September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Finance income	478	700	760	1,178	1,088	2,069
Exchange gain / (loss)	66	7	100	73	(36)	(118)
Miscellaneous income	5	5	16	10	22	60
Dividend from subsidiary company	-	-	-	-	-	15,199
<b>Total</b>	<b>549</b>	<b>712</b>	<b>876</b>	<b>1,261</b>	<b>1,074</b>	<b>17,210</b>

- 5 Statement of assets and liabilities

(₹ in million)

Particulars	As at	
	September 30, 2025	March 31, 2025
	Unaudited	Audited
<b>A ASSETS</b>		
<b>1 Non-current assets</b>		
(a) Property, plant and equipment	1,490	1,305
(b) Capital work-in-progress	125	88
(c) Right-of-use asset	270	334
(d) Investment property	102	102
(e) Financial assets		
(i) Investments in subsidiaries	7,922	7,919
(ii) Other financial assets	65	64
(f) Deferred tax assets (net)	1,406	1,268
(g) Income tax assets (net)	9,055	9,020
(h) Other non-current assets	1,362	1,324
	<b>21,797</b>	<b>21,424</b>
<b>2 Current assets</b>		
(a) Financial assets		
(i) Trade receivables	8,003	8,596
(ii) Cash and cash equivalents	6,526	2,204
(iii) Other bank balances	28,720	45,884
(iv) Other financial assets	3,270	3,067
(b) Other current assets	3,674	2,105
	<b>50,193</b>	<b>61,856</b>
<b>TOTAL - ASSETS</b>	<b>71,990</b>	<b>83,280</b>

## Statement of assets and liabilities (continued)

(₹ in million)

Particulars	As at	
	September 30, 2025	March 31, 2025
	Unaudited	Audited
<b>B EQUITY AND LIABILITIES</b>		
<b>1 Equity</b>		
(a) Equity share capital	435	434
(b) Other equity	63,219	75,186
	<b>63,654</b>	<b>75,620</b>
<b>2 Non-current liabilities</b>		
(a) Financial liabilities		
(i) Lease liabilities	196	219
(b) Other non-current liabilities	-	8
(c) Employee benefit obligations	2,317	2,179
	<b>2,513</b>	<b>2,406</b>
<b>3 Current liabilities</b>		
(a) Financial liabilities		
(i) Lease liabilities	46	107
(ii) Trade payables		
- Payable to micro and small enterprises	7	3
- Payable to other than micro and small enterprises	421	220
(iii) Other financial liabilities	1,892	1,545
(b) Other current liabilities	1,502	1,622
(c) Employee benefit obligations	1,940	1,747
(d) Income tax liabilities (net)	15	10
	<b>5,823</b>	<b>5,254</b>
<b>TOTAL - EQUITY AND LIABILITIES</b>	<b>71,990</b>	<b>83,280</b>

## 6 Statement of cash flows

(₹ in million)

Particulars	Six month period ended	
	September 30, 2025	September 30, 2024
	Unaudited	Unaudited
Cash flows from operating activities		
Profit before tax	14,126	13,953
Adjustments to reconcile profit before tax to cash provided by operating activities :		
Depreciation and amortization	295	308
Loss on sale of property, plant and equipment	3	4
Employee stock compensation expense	508	438
Finance income	(1,178)	(1,088)
Effect of exchange rate changes in cash and cash equivalents	(69)	(25)
Effect of exchange rate changes in assets and liabilities	(528)	194
Finance cost	12	6
Impairment loss recognized (reversed) on contract assets	166	(14)
Impairment loss (reversed) recognized on other financial assets	(27)	6
Deferred rent	(25)	-
	<b>13,283</b>	<b>13,782</b>

## Statement of cash flows (continued)

(₹ in million)

Particulars	Six month period ended	
	September 30, 2025	September 30, 2024
	Unaudited	Unaudited
Movements in operating assets and liabilities		
(Increase) in other non-current assets	(36)	(29)
Decrease in trade receivables	800	2,006
(Increase) in other current financial assets	(444)	(57)
(Increase) in other current assets	(1,568)	(1,361)
Increase in non-current employee benefit obligations	158	159
Increase in trade payables	201	38
Increase in other current financial liabilities	360	132
(Decrease) in other current liabilities	(95)	(321)
(Decrease) in other non-current liabilities	(8)	(28)
Increase in current employee benefit obligations	190	160
Cash from operating activities	12,841	14,481
Payment of domestic and foreign taxes, net of refunds	(3,648)	(3,318)
<b>Net cash provided by operating activities</b>	<b>9,193</b>	<b>11,163</b>
Cash flows from investing activities		
Purchase of property, plant and equipment	(446)	(221)
Proceeds from sale of property, plant and equipment	2	4
Refund of deposits for premises and others	419	1
Bank fixed deposits having maturity of more than three months matured	42,440	15,180
Bank fixed deposits having maturity of more than three months booked	(25,850)	(18,010)
Interest received	1,584	785
<b>Net cash provided by (used in) investing activities</b>	<b>18,149</b>	<b>(2,261)</b>
Cash flows from financing activities		
Proceeds from issue of shares under employee stock option plan	25	53
Equity dividend paid	(23,018)	(20,800)
Interest paid on lease liabilities	(12)	(6)
Repayment of lease liabilities	(84)	(108)
<b>Net cash (used in) financing activities</b>	<b>(23,089)</b>	<b>(20,861)</b>
Net increase (decrease) in cash and cash equivalents	4,253	(11,959)
Cash and cash equivalents at beginning of the period	2,204	13,665
Effect of exchange rate changes in cash and cash equivalents	69	25
<b>Cash and cash equivalents at end of the period</b>	<b>6,526</b>	<b>1,731</b>
<b>Component of cash and cash equivalents</b>		
Balances with banks:		
In current accounts	1,687	1,683
In deposit accounts with original maturity of less than three months	4,788	-
In unclaimed dividend accounts	51	48
<b>Total cash and cash equivalents at the end of the period</b>	<b>6,526</b>	<b>1,731</b>

- 7 During the year ended March 31, 2025; the Company has received dividend of ₹ 15,199 million from its wholly owned subsidiary company Oracle Financial Services Software America, Inc.
- 8 As per Ind AS 108 'Operating Segments', the Company has disclosed the segment information only as part of the consolidated financial results.
- 9 The Board of Directors of the Company at its meeting held on October 17, 2025, declared an interim dividend of ₹ 130 per equity share of ₹ 5 each for the financial year 2025-26.
- 10 The above financial results are also available on the Company's website: <https://investor.ofss.oracle.com>

For and on behalf of the Board of Directors  
**Oracle Financial Services Software Limited**

**Mumbai, India**  
**October 17, 2025**

**Makarand Padalkar**  
Managing Director & Chief Executive Officer  
DIN: 02115514