Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400063
India
phone +91 22 6718 3000
fax +91 22 6718 3001
oracle.com/financialservices

April 25, 2025

To,

Asst. Vice President
Listing & Compliance
National Stock Exchange of India Limited
Exchange Plaza, Bandra-Kurla Complex
Bandra (East) Mumbai 400 051
Scrip Code – OFSS

To,

Asst. General Manager
Listing & Compliance
BSE Ltd.
1st Floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai 400 001
Scrip Code – 532466

Sub: Press release on the financial results

The Board of Directors of the Company at its meeting held today, alongwith other items, declared an interim dividend, approved audited standalone and consolidated financial results for the quarter and year ended March 31, 2025.

In this regard, we enclose herewith a press release on the financial results.

The same will be uploaded on the Company's website.

Thanking you,

Yours sincerely,
For Oracle Financial Services Software Limited

ONKAR NATH BANERJEE
Digitally signed by ONKAR NATH BANERJEE
Date: 2025.04.25 20:05:30 +05'30'

Onkarnath Banerjee
Company Secretary & Compliance Officer
Membership No. ACS8547

Encl: as above

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FOR IMMEDIATE RELEASE

Oracle Financial Services Software Reports Fiscal Year 2025 Revenue of Rs. 6,847 Crore, up 7% & Net Income of Rs. 2,380 Crore, up 7% Declares an interim dividend of Rs. 265 per equity share of Rs. 5 face value

Mumbai, India—April 25, 2025**:** Oracle Financial Services Software Limited (Reuters: ORCL.BO and ORCL.NS), a majority-owned subsidiary of Oracle, today announced results for the quarter and year ended March 31, 2025.

For the Fiscal year 2025, on a consolidated basis as compared to the Fiscal year 2024:

- Revenue was Rs. 6,847 Crore, up 7%
- Operating income was Rs. 3,007 Crore, up 12%
- Net income was Rs. 2,380 Crore, up 7%
- Products business posted revenue of Rs, 6,214 Crore, up 7%
- Services business posted revenue of Rs. 632 Crore, up 8%

For the quarter ended March 2025, on a consolidated basis as compared to the same quarter in Fiscal Year 2024:

- Revenue was Rs. 1,716 Crore, up 4%
- Operating income was Rs. 757 Crore, up 8%
- Net income was Rs. 644 Crore, up 15%
- Products business posted revenue of Rs. 1,541 Crore, up 3%
- Services business posted revenue of Rs. 176 Crore, up 16%

The Board of Directors of the Company declared an Interim Dividend of Rs. 265 per equity share of Rs. 5 each for the financial year 2024-25.

“Our business model, founded on the principles of customer focus, domain specialization, and global diversification, continues to deliver market success,” said **Makarand Padalkar, Managing Director and Chief Executive Officer, Oracle Financial Services Software**. “Our range of applications for financial services demonstrated strong cloud wins across the world. Our License and Cloud Revenues grew 13% annually, posting a double-digit growth for the fourth year in a row.

We maintained strong operating performance with the operating margins of 44% for the full year, an improvement of 180 basis points over previous fiscal year. All our lines of business - License, Support and Consulting, delivered strong growth during this fiscal year.”

“We maintained the focus on delivering robust operating performance on all parameters,” said **Avadhut Ketkar, Chief Financial Officer, Oracle Financial Services Software**. “Revenue in Fiscal 2025 grew by 7% over the very strong growth of Fiscal 2024, and the net margin was 35% - and this was achieved with a modest 1.5% growth in the headcount during the fiscal year.

For the quarter ended March 2025, revenue increased by 4% over the corresponding quarter last fiscal and the net income increased by 15%, with a net margin of 38%. Our accounts receivables are healthy, with the Days of Sales Outstanding (DSO) of 58 days.”

Business Highlights

- An established US-based bank has extended its relationship with Oracle by signing a deal for Oracle Financial Services Analytical Applications Cloud Service.
- Landstar System, Inc., USA is an integrated transportation management solutions provider offering specialized transportation services through a network of agents, third-party capacity owners and employees. The company has signed a deal with Oracle to subscribe to the Oracle Financial Services Lending and Leasing Cloud Service and Oracle Cloud ERP Platform.
- Hampden Bank is a private bank that provides personalized banking services to their personal and business customers across the United Kingdom. The bank recently went live with their implementation of digital and API banking applications from Oracle Banking to provide their clients a new and modern digital channel, and to help comply with UK Open Banking and Confirmation of Payee regulatory requirements.
- A renowned bank headquartered in the US has extended its relationship with Oracle by signing a deal for Oracle Financial Services Analytical Applications.

- A financial services institution from the Netherlands has chosen to implement Oracle Financial Services Analytical Applications Cloud Service.

- A well-known insurance company from the US has placed a repeat order for Oracle Financial Accounting Foundation Cloud Service.

- An award-winning bank from North Macedonia, Komercijalna Banka AD Skopje is a universal bank with a 70-year history. The bank offers retail and corporate banking services. The bank has signed a deal to adopt Oracle Banking Payments.

- Hibret Bank S.C - One of Ethiopia's top five private banks by asset size – is a leading financial institution offering a comprehensive suite of banking services, including retail, corporate, institutional, interest-free, diaspora, and digital banking. With a strong national presence of over 507 branches across the country, Hibret Bank is committed to delivering accessible, innovative, and customer-centric financial solutions. To further enhance its operational efficiency and customer experience, the bank has adopted Oracle Banking's cutting-edge core banking applications.

- LGT Crestone provides private wealth advice services to high-net-worth and ultra-high-net-worth families, family offices, and for-purpose organizations focused on long-term results to last generations. The firm is one of Australia's largest wealth advice firms and has selected Oracle Financial Services Analytical Applications Cloud Service.

- A path-breaking private bank from India has completed its implementation of Oracle Banking applications for digital and API banking catering specifically to the MSME client segment, providing MSME clients a variety of banking services on mobile and web channels.

- A Japanese firm has extended its relationship with Oracle with a deal for analytical applications.

- A leading bank in Afghanistan has gone live on Oracle Financial Crime and Compliance Management Analytical Applications to simplify anti-money laundering processing, Know Your Customer, customer screening, and transaction filtering.

- A widely recognized Ghana-headquartered bank has selected Oracle for core banking, digital banking, payments, corporate lending, trade finance, liquidity management, originations, and branch services applications from Oracle Banking.

- A large bank in Kenya has signed a deal for Oracle's core banking application.

- A Gibraltar-based bank has invested further in Oracle Banking applications by selecting core banking, digital banking, API banking, origination, payments, treasury management, trade finance, and branch servicing applications.

- A United Arab Emirates-based commercial bank has signed a deal with Oracle for its core banking, digital banking, trade finance and analytical applications.

- Indochina Bank Ltd., from the Lao People's Democratic Republic began operations in 2009, offering retail and corporate banking services. The bank has grown organically and transformed into a digitized bank, rolling out advanced products. As a part of this transformation, the bank recently went live on core banking, payments, branch servicing, corporate lending, trade finance, and treasury management applications from the Oracle Banking suite of applications.

- UNObank Inc. is a Philippines-based full-spectrum credit-led digital bank which enables customers to save, borrow, transact, invest, and protect its finances with speed and ease. The bank extended its relationship with Oracle with a deal to subscribe to Oracle Financial Services Analytical Applications Cloud Service.

- A leading public sector bank in India has extended its relationship with Oracle by selecting Oracle Financial Services Analytical Application.

- Established in 1928, TCC Credit Co-operative Limited is Singapore's trusted, member-centric financial institution dedicated to empowering its members through secure savings solutions and accessible credit services. With a strong legacy of service and community focus, TCC Credit Co-operative Ltd. has selected Oracle to modernize its core banking, digital banking, collections, loan origination, and branch operations—ushering in a new era of innovation and financial empowerment for its members.

- A recognized Malaysian bank has signed a deal for corporate lending and trade finance applications from the Oracle Banking application suite.

- An award-winning bank from Taiwan has selected Oracle as its financial technology collaborator of choice by deciding to implement supply chain finance applications from the Oracle Banking portfolio.

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ORACLE FINANCIAL SERVICES SOFTWARE GROUP FY 2024-25 : FINANCIAL RESULTS CONSOLIDATED STATEMENTS OF OPERATIONS (In INR Million, except per share data)					
Particulars	**Year Ended**				**%**
	March 31, 2025	**% of Revenues**	**March 31, 2024**	**% of Revenues**	**Increase (Decrease)**
REVENUES					
Products	62,144	91%	57,862	91%	7%
Services	6,324	9%	5,868	9%	8%
Total Revenues	**68,468**	**100%**	**63,730**	**100%**	7%
SEGMENT RESULTS					
Products	30,253	49%	27,474	47%	10%
Services	1,760	28%	1,612	27%	9%
Total	**32,013**	**47%**	**29,086**	**46%**	10%
Unallocable expenses	(1,946)	(3%)	(2,285)	(4%)	(15%)
OPERATING INCOME	**30,067**	**44%**	**26,801**	**42%**	12%
Interest and other income	3,042	4%	3,422	5%	(11%)
INCOME BEFORE PROVISION OF TAXES	**33,109**	**48%**	**30,223**	**47%**	10%
Provision for taxes	9,313	13%	8,029	12%	16%
NET INCOME	**23,796**	**35%**	**22,194**	**35%**	7%
Earnings per share of Rs 5/- each (in Rs)					
Basic	274.27		256.39		7%
Diluted	272.52		254.76		7%

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ORACLE FINANCIAL SERVICES SOFTWARE GROUP Q4 FY 2024-25 : FINANCIAL RESULTS CONSOLIDATED STATEMENTS OF OPERATIONS (In INR Million, except per share data)					
Particulars	**Three Month Ended**				**% Increase (Decrease)**
	March 31, 2025	**% of Revenues**	**March 31, 2024**	**% of Revenues**	
REVENUES					
Products	15,407	90%	14,909	91%	3%
Services	1,756	10%	1,515	9%	16%
Total Revenues	**17,163**	**100%**	**16,424**	**100%**	4%
SEGMENT RESULTS					
Products	7,321	48%	7,176	48%	2%
Services	567	32%	442	29%	28%
Total	**7,888**	**46%**	**7,618**	**46%**	4%
Unallocable expenses	(317)	(2%)	(591)	(3%)	(46%)
OPERATING INCOME	**7,571**	**44%**	**7,027**	**43%**	8%
Interest and other income	819	5%	825	5%	(1%)
INCOME BEFORE PROVISION OF TAXES	**8,390**	**49%**	**7,852**	**48%**	7%
Provision for taxes	1,951	11%	2,251	14%	(13%)
NET INCOME	**6,439**	**38%**	**5,601**	**34%**	15%
Earnings per share of Rs 5/- each (in Rs)					
Basic	74.15		64.64		15%
Diluted	73.76		64.24		15%

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ORACLE FINANCIAL SERVICES SOFTWARE GROUP SUPPLEMENTAL OPERATING METRICS	FY 2023-24					FY 2024-25				
	Q1	Q2	Q3	Q4	Full Year	Q1	Q2	Q3	Q4	Full Year
Geographic breakup of Revenues										
Products Business										
India	11%	10%	12%	10%	**11%**	10%	10%	10%	10%	**10%**
Outside India										
Americas										
United States of America	25%	28%	21%	23%	**24%**	21%	22%	23%	25%	**23%**
Rest of America	7%	9%	9%	10%	**9%**	9%	14%	10%	9%	**10%**
Europe	14%	13%	14%	17%	**14%**	13%	14%	15%	16%	**14%**
Asia Pacific	22%	19%	26%	21%	**22%**	24%	20%	19%	19%	**21%**
Middle East and Africa	21%	21%	18%	19%	**20%**	23%	20%	23%	21%	**22%**
Services Business										
India	1%	1%	1%	1%	**1%**	1%	1%	1%	1%	**1%**
Outside India										
Americas										
United States of America	66%	68%	69%	66%	**67%**	68%	67%	66%	67%	**67%**
Rest of America	0%	0%	0%	0%	**0%**	0%	0%	0%	0%	**0%**
Europe	18%	15%	15%	17%	**16%**	15%	17%	18%	17%	**17%**
Asia Pacific	10%	11%	9%	9%	**10%**	10%	10%	10%	10%	**10%**
Middle East and Africa	5%	5%	6%	7%	**6%**	6%	5%	5%	5%	**5%**
Total Company										
India	10%	9%	11%	9%	**10%**	9%	9%	9%	9%	**9%**
Outside India										
Americas										
United States of America	29%	32%	25%	27%	**28%**	25%	26%	27%	29%	**27%**
Rest of America	7%	8%	8%	9%	**8%**	9%	13%	9%	9%	**9%**
Europe	14%	13%	14%	17%	**15%**	13%	14%	16%	16%	**15%**
Asia Pacific	21%	18%	25%	20%	**21%**	23%	19%	18%	18%	**20%**
Middle East and Africa	19%	20%	17%	18%	**18%**	21%	19%	21%	19%	**20%**
Revenue Analysis by Type										
Products Business										
License & Cloud Fees	15%	7%	20%	15%	**15%**	17%	12%	18%	14%	**16%**
Maintenance Fees	34%	38%	30%	34%	**34%**	33%	34%	34%	32%	**33%**
Consulting fees										
Fixed Price	34%	37%	36%	34%	**35%**	34%	37%	33%	39%	**36%**
Time & Material Basis	17%	18%	14%	17%	**16%**	16%	17%	15%	15%	**15%**
Services Business										
Fixed Price	67%	76%	81%	82%	**76%**	78%	81%	81%	81%	**80%**
Time & Material Basis	33%	24%	19%	18%	**24%**	22%	19%	19%	19%	**20%**
Trade Receivables										
0-180 days	93%	88%	94%	94%	**94%**	93%	92%	95%	96%	**96%**
More than 180 days	7%	12%	6%	6%	**6%**	7%	8%	5%	4%	**4%**
DSO (Days)	69	61	76	69	**69**	63	64	66	58	**58**
Attrition Rate (TTM)	12%	11%	10%	10%	**10%**	10%	10%	11%	10%	**10%**
Employee Count										
Products Business	7,318	7,594	7,470	7,341	**7,341**	7,340	7,482	7,490	7,497	**7,497**
Services Business	1,204	1,314	1,307	1,269	**1,269**	1,225	1,252	1,235	1,251	**1,251**
Corporate	169	167	143	144	**144**	146	144	143	139	**139**
Total	8,691	9,075	8,920	8,754	**8,754**	8,711	8,878	8,868	8,887	**8,887**

About Oracle Financial Services Software Limited

Oracle Financial Services Software Limited (Reuters: ORCL.BO & ORCL.NS) is a world leader in providing products and services to the financial services industry and is a majority owned subsidiary of Oracle Corporation. For more information, visit www.oracle.com/financialservices.

About Oracle

Oracle offers integrated suites of applications plus secure, autonomous infrastructure in the Oracle Cloud. For more information about Oracle (NYSE: ORCL), please visit us at www.oracle.com.

Trademarks

Oracle, Java, MySQL and NetSuite are registered trademarks of Oracle Corporation. NetSuite was the first cloud company—ushering in the new era of cloud computing.

"Safe Harbor" Statement: Statements in this press release relating to Oracle Financial Services Software Limited future plans and prospects are "forward-looking statements" and are subject to material risks and uncertainties. Many factors could affect our current expectations and our actual results and could cause actual results to differ materially. All information set forth in this release is current as of April 25, 2025. Oracle Financial Services Software Limited undertakes no duty to update any statement in light of new information or future events.

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Contact Info

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