ORACLE

Oracle Financial Services Software Limited

Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400063
India

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oracle.com/financialservices

October 17, 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**

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

**Sub: Decisions taken at the Board Meeting held today**

The Board of Directors of the Company at its meeting held today, *inter alia:*

1. approved unaudited standalone and consolidated financial results for the quarter and half year ended September 30, 2025.

2. approved an Interim Dividend for the financial year 2025-26 of Rs. 130/- per equity share of face value of Rs. 5/- each; and
   - fixed Monday, November 3, 2025 as the Record Date for the purpose of said Interim Dividend;
   - decided that the Interim Dividend be paid on or before Saturday, November 15, 2025 to the Shareholders whose names appear on the list of members of the Company as at the close of business on Monday, November 3, 2025.

We enclose herewith the unaudited standalone and consolidated financial results of the Company for the quarter and half year ended September 30, 2025, along with the Limited Review Reports thereon issued by M/s. S R Batliboi & Associates LLP, Chartered Accountants, Statutory Auditors of the Company.

The above documents will also be uploaded on the Company's website.

The Board meeting commenced at 19:00 hours (IST) and concluded at 20:24 hours (IST).

Thanking you,

Yours sincerely,
**For Oracle Financial Services Software Limited**

ONKAR NATH BANERJEE
Digitally signed by ONKAR NATH BANERJEE
Date: 2025.10.17 20:38:18 +05'30'

**Onkarnath Banerjee**
**Company Secretary & Compliance Officer**
**Membership No. ACS8547**

Encl: as above

**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 | **INCOME** | | | | | | |
| | (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 |
| | **Total income** | **13,558** | **14,680** | **12,964** | **28,238** | **26,116** | **68,201** |
| 2 | **EXPENSES** | | | | | | |
| | (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 |
| | **Total expenses** | **7,342** | **6,770** | **6,223** | **14,112** | **12,163** | **25,100** |
| 3 | **Profit before tax** | **6,216** | **7,910** | **6,741** | **14,126** | **13,953** | **43,101** |
| 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 |
| | **Total tax expense** | **1,590** | **2,038** | **1,770** | **3,628** | **3,622** | **9,594** |
| 5 | **Net profit for the period** | **4,626** | **5,872** | **4,971** | **10,498** | **10,331** | **33,507** |
| 6 | **Other comprehensive income / (loss)** | | | | | | |
| | (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 |
| | **Total other comprehensive income / (loss) for the period, net of tax** | **42** | **(15)** | **(57)** | **27** | **(42)** | **(32)** |
| 7 | **Total Comprehensive Income for the period, net of tax** | **4,668** | **5,857** | **4,914** | **10,525** | **10,289** | **33,475** |
| 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 |
| **Total** | **549** | **712** | **876** | **1,261** | **1,074** | **17,210** |

5 Statement of assets and liabilities

(₹ in million)

| | Particulars | As at | |
|---|---|---|---|
| | | September 30, 2025 | March 31, 2025 |
| | | Unaudited | Audited |
| A | **ASSETS** | | |
| 1 | **Non-current assets** | | |
| | (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 |
| | | **21,797** | **21,424** |
| 2 | **Current assets** | | |
| | (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 |
| | | **50,193** | **61,856** |
| | **TOTAL - ASSETS** | **71,990** | **83,280** |

Statement of assets and liabilities (continued)

( ₹ in million)

| | Particulars | As at | |
|---|---|---|---|
| | | September 30, 2025 | March 31, 2025 |
| | | Unaudited | Audited |
| B | **EQUITY AND LIABILITIES** | | |
| 1 | **Equity** | | |
| | (a) Equity share capital | 435 | 434 |
| | (b) Other equity | 63,219 | 75,186 |
| | | **63,654** | **75,620** |
| 2 | **Non-current liabilities** | | |
| | (a) Financial liabilities | | |
| | (i) Lease liabilities | 196 | 219 |
| | (b) Other non-current liabilities | - | 8 |
| | (c) Employee benefit obligations | 2,317 | 2,179 |
| | | **2,513** | **2,406** |
| 3 | **Current liabilities** | | |
| | (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 |
| | | **5,823** | **5,254** |
| | **TOTAL - EQUITY AND LIABILITIES** | **71,990** | **83,280** |

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) | - |
| | | 13,283 | 13,782 |

Statement of cash flows (continued)

(₹ in million)

| Particulars | Six month period ended September 30, 2025 Unaudited | Six month period ended September 30, 2024 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) |
| **Net cash provided by operating activities** | **9,193** | **11,163** |
| 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 |
| **Net cash provided by (used in) investing activities** | **18,149** | **(2,261)** |
| 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) |
| **Net cash (used in) financing activities** | **(23,089)** | **(20,861)** |
| 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 |
| **Cash and cash equivalents at end of the period** | **6,526** | **1,731** |
| **Component of cash and cash equivalents** | | |
| 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 |
| **Total cash and cash equivalents at the end of the period** | **6,526** | **1,731** |

7 During the year ended March 31, 2025; the Company has received dividend of ₹ 15,199 million from it's 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**

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

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

**S.R. BATLIBOI & ASSOCIATES LLP**
Chartered Accountants

12th Floor, The Ruby
29 Senapati Bapat Marg
Dadar (West)
Mumbai - 400 028, India
Tel : +91 22 6819 8000

**Independent Auditor's Review Report on the Quarterly and Year to Date Unaudited Standalone Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**

**To the Board of Directors**
**Oracle Financial Services Software Limited**

1. We have reviewed the accompanying statement of unaudited standalone financial results of Oracle Financial Services Software Limited (the "Company") for the quarter ended September 30, 2025 and year to date from April 01, 2025 to September 30, 2025 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

2. The Company's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. The Statement has been approved by the Company's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For S.R. BATLIBOI & ASSOCIATES LLP
Chartered Accountants
ICAI Firm registration number:101049W/E300004

S.R. BATLIBOI & ASSOCIATES LLP * MUMBAI * CHARTERED ACCOUNTANTS *

per Govind Ahuja
Partner
Membership No.: 048966
UDIN: 25048966BMNXIT6040
Place: Mumbai
Date: October 17, 2025

**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: https://investor.ofss.oracle.com
E-mail: investors-vp-ofss_in_grp@oracle.com

**Unaudited consolidated 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 | **INCOME** | | | | | | |
| | (a) Revenue from operations | 17,888 | 18,522 | 16,739 | 36,410 | 34,153 | 68,468 |
| | (b) Other income | 663 | 725 | 1,046 | 1,388 | 1,526 | 3,042 |
| | **Total income** | **18,551** | **19,247** | **17,785** | **37,798** | **35,679** | **71,510** |
| 2 | **EXPENSES** | | | | | | |
| | (a) Employee benefit expenses | 8,150 | 8,390 | 7,851 | 16,540 | 15,419 | 32,047 |
| | (b) Travel related expenses | 351 | 344 | 366 | 695 | 724 | 1,439 |
| | (c) Professional fees | 1,038 | 808 | 652 | 1,846 | 1,249 | 2,721 |
| | (d) Finance cost | 78 | (43) | 84 | 35 | 131 | 5 |
| | (e) Other operating expenses | 797 | 517 | 364 | 1,314 | 784 | 1,498 |
| | (f) Depreciation and amortization | 165 | 177 | 178 | 342 | 353 | 691 |
| | **Total Expenses** | **10,579** | **10,193** | **9,495** | **20,772** | **18,660** | **38,401** |
| 3 | **Profit before tax** | **7,972** | **9,054** | **8,290** | **17,026** | **17,019** | **33,109** |
| 4 | Tax expenses | | | | | | |
| | (a) Current tax | 2,308 | 2,734 | 2,307 | 5,042 | 4,885 | 10,952 |
| | (b) Deferred tax | 203 | (99) | 206 | 104 | 190 | (1,639) |
| | **Total tax expenses** | **2,511** | **2,635** | **2,513** | **5,146** | **5,075** | **9,313** |
| 5 | **Net profit for the period** | **5,461** | **6,419** | **5,777** | **11,880** | **11,944** | **23,796** |
| 6 | **Other comprehensive income** | | | | | | |
| | (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) | (59) |
| | (ii) Income tax effect | (14) | 6 | 20 | (8) | 15 | 15 |
| | (b) Items that will be reclassified subsequently to profit and loss | | | | | | |
| | (i) Exchange differences on translation of financial statements of foreign operations | 326 | 157 | 310 | 483 | 352 | 723 |
| | **Total other comprehensive income for the period, net of tax** | **365** | **142** | **252** | **507** | **309** | **679** |
| 7 | **Total comprehensive income for the period, net of tax** | **5,826** | **6,561** | **6,029** | **12,387** | **12,253** | **24,475** |
| 8 | **Net profit attributable to:** | | | | | | |
| | Equity holders of the Company | 5,461 | 6,419 | 5,777 | 11,880 | 11,944 | 23,796 |
| | Non-controlling interests | - | - | - | - | - | - |
| 9 | **Total comprehensive income attributable to:** | | | | | | |
| | Equity holders of the Company | 5,826 | 6,561 | 6,029 | 12,387 | 12,253 | 24,475 |
| | Non-controlling interests | - | - | - | - | - | - |
| 10 | Paid up equity share capital (face value ₹ 5 each, fully paid) | 435 | 435 | 434 | 435 | 434 | 434 |
| 11 | Reserve excluding Revaluation Reserves as per balance sheet | | | | | | 83,190 |
| 12 | Earnings per equity share (face value ₹ 5 each, fully paid) | | | | | | |
| | (a) Basic (in ₹) | 62.84 | 73.88 | 66.61 | 136.71 | 137.75 | 274.27 |
| | (b) Diluted (in ₹) | 62.53 | 73.52 | 66.18 | 136.03 | 136.84 | 272.52 |

See accompanying notes to the financial results

**Notes to financial results :**

1 The above unaudited consolidated 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 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 | 589 | 800 | 1,047 | 1,389 | 1,683 | 3,157 |
| Exchange gain (loss) | 68 | (75) | (14) | (7) | (170) | (201) |
| Miscellaneous income | 6 | - | 13 | 6 | 13 | 86 |
| **Total** | **663** | **725** | **1,046** | **1,388** | **1,526** | **3,042** |

5 **Statement of assets and liabilities**

(₹ in million)

| | Particulars | As at | |
|---|---|---|---|
| | | September 30, 2025 | March 31, 2025 |
| | | Unaudited | Audited |
| A | **ASSETS** | | |
| 1 | **Non-current assets** | | |
| | (a) Property, Plant and Equipment | 1,506 | 1,319 |
| | (b) Capital work-in-progress | 129 | 91 |
| | (c) Right-of-use assets | 355 | 451 |
| | (d) Investment property | 102 | 102 |
| | (e) Goodwill | 6,087 | 6,087 |
| | (f) Financial assets | 67 | 65 |
| | (g) Deferred tax assets (net) | 1,922 | 1,827 |
| | (h) Income tax assets (net) | 10,501 | 10,537 |
| | (i) Other non-current assets | 1,449 | 1,413 |
| | | **22,118** | **21,892** |
| 2 | **Current assets** | | |
| | (a) Financial assets | | |
| | (i) Trade receivables | 14,314 | 11,837 |
| | (ii) Cash and cash equivalents | 17,989 | 12,142 |
| | (iii) Other bank balances | 30,442 | 47,372 |
| | (iv) Other financial assets | 3,465 | 3,599 |
| | (b) Income tax assets (net) | 268 | 619 |
| | (c) Other current assets | 4,467 | 3,889 |
| | | **70,945** | **79,458** |
| | **TOTAL - ASSETS** | **93,063** | **101,350** |

**Statement of assets and liabilities (continued)**

( ₹ in million)

| | Particulars | As at September 30, 2025 Unaudited | As at March 31, 2025 Audited |
|---|---|---|---|
| B | **EQUITY AND LIABILITIES** | | |
| 1 | **Equity** | | |
| | (a) Equity share capital | 435 | 434 |
| | (b) Other equity | 73,248 | 83,190 |
| | | **73,683** | **83,624** |
| 2 | **Non- current liabilities** | | |
| | (a) Financial liabilities | | |
| | (i) Lease liabilities | 229 | 275 |
| | (ii) Other financial liabilities | 27 | 22 |
| | (b) Other non-current liabilities | - | 10 |
| | (c) Employee benefit obligations | 2,345 | 2,210 |
| | (d) Deferred tax liability (net) | 855 | 677 |
| | (e) Income tax liabilities (net) | 3,285 | 3,023 |
| | | **6,741** | **6,217** |
| 3 | **Current liabilities** | | |
| | (a) Financial liabilities | | |
| | (i) Lease liabilities | 111 | 181 |
| | (ii) Trade payables | | |
| | Payable to micro and small enterprises | 7 | 3 |
| | Payable to other than micro and small enterprises | 680 | 697 |
| | (iii) Other financial liabilities | 2,675 | 2,491 |
| | (b) Other current liabilities | 6,605 | 5,903 |
| | (c) Employee benefit obligations | 2,328 | 2,052 |
| | (d) Income tax liabilities (net) | 233 | 182 |
| | | **12,639** | **11,509** |
| | **TOTAL - EQUITY AND LIABILITIES** | **93,063** | **101,350** |

6 **Consolidated statement of cash flow**

( ₹ in million)

| | Particulars | Six month period ended September 30, 2025 Unaudited | Six month period ended September 30, 2024 Unaudited |
|---|---|---|---|
| | Cash flows from operating activities | | |
| | Profit before tax | 17,026 | 17,019 |
| | Adjustments to reconcile profit before tax to cash (used in) provided by operating activities : | | |
| | Depreciation and amortization | 342 | 353 |
| | Loss (profit) on sale of fixed assets | 4 | (4) |
| | Impairment loss recognized (reversed) on contract assets | 154 | (30) |
| | Impairment loss (reversed) recognized on other financial assets | (27) | 5 |
| | Finance income | (1,389) | (1,683) |
| | Employee stock compensation expense | 675 | 546 |
| | Effect of exchange rate changes in cash and cash equivalents | (579) | (327) |
| | Effect of exchange rate changes in assets and liabilities | (25) | 152 |
| | Finance cost | 35 | 131 |
| | Deferred rent | (25) | - |
| | | 16,191 | 16,162 |

**Consolidated statement of cash flow (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 | (28) | (39) |
| (Increase) decrease in trade receivables | (1,884) | 445 |
| (Increase) decrease in other current financial assets | (110) | 1,448 |
| (Increase) in other current assets | (480) | (555) |
| Increase (decrease) in non-current financial liabilities | 1 | (1) |
| (Decrease) in other non-current liabilities | (10) | (163) |
| Increase in non-current provisions | 167 | 158 |
| (Decrease) in trade payables | (34) | (78) |
| Increase in other current financial liabilities | 95 | 13 |
| Increase (decrease) in other current liabilities | 329 | (353) |
| Increase in current provisions | 243 | 157 |
| **Cash from operating activities** | **14,480** | **17,194** |
| Payment of domestic and foreign taxes, net of refunds | (4,183) | (4,992) |
| **Net cash provided by operating activities** | **10,297** | **12,202** |
| Cash flows from investing activities | | |
| Purchase of property, plant and equipment | (462) | (226) |
| Proceeds from sale of property, plant and equipment | 2 | 5 |
| Refund of deposits for premises and others | 419 | 5 |
| Bank fixed deposits having maturity of more than three months matured | 43,608 | 15,889 |
| Bank fixed deposits having maturity of more than three months booked | (27,256) | (18,783) |
| Interest received | 1,791 | 1,371 |
| **Net cash provided by (used in) investing activities** | **18,102** | **(1,739)** |
| Cash flows from financing activities | | |
| Proceeds from issue of shares under employee stock option plan | 25 | 53 |
| Equity dividend paid | (23,018) | (20,800) |
| Repayment of lease liabilities | (124) | (148) |
| Interest paid on lease liabilities | (14) | (10) |
| **Net cash (used in) financing activities** | **(23,131)** | **(20,905)** |
| Net increase (decrease) in cash and cash equivalents | 5,268 | (10,442) |
| Cash and cash equivalents at beginning of the period | 12,142 | 34,833 |
| Effect of exchange rate changes in cash and cash equivalents | 579 | 327 |
| **Cash and cash equivalents at end of the period** | **17,989** | **24,718** |

**Consolidated statement of cash flow (continued)**

(₹ in million)

| Particulars | Six month period ended | |
|---|---|---|
| | September 30, 2025 | September 30, 2024 |
| | Unaudited | Unaudited |
| **Component of cash and cash equivalents** | | |
| Balances with banks: | | |
| In current accounts# | 8,341 | 10,061 |
| In deposit accounts with original maturity of less than 3 months## | 4,801 | 7 |
| Money market funds | 4,796 | 14,602 |
| In unclaimed dividend account | 51 | 48 |
| **Total cash and cash equivalents at end of the period** | **17,989** | **24,718** |

# Current account includes ₹ 3 million (September 30, 2024 - ₹ 3 million) on account of restricted cash and bank balances.
## Deposit accounts as at September 30, 2024 includes ₹ 7 million on account of restricted cash and bank balances.

7 **Reporting segment wise revenue, results, assets and liabilities**

**Segment revenue and expense:**

Products revenue includes licensing of software products, cloud fees, maintenance fees and related services. Services revenue includes fees for providing software solutions to the customers and consulting services. The income and expenses which are not directly attributable to a business segment are shown as unallocable income and expenses.

**Segment assets and liabilities:**

Segment assets include all operating assets used by a segment and consist principally of trade receivables (net of allowances), unbilled receivable (net of allowances), unbilled revenue, deposits for premises, property, plant and equipment, right-of-use asset and other assets. Segment liabilities primarily includes trade payables, deferred revenues, advance from customers, employee benefit obligations, lease liabilities and other liabilities. While most of such assets and liabilities can be directly attributed to individual segments, the carrying amount of certain assets and liabilities used jointly by both the segments is allocated to each of the segment on a reasonable basis. Assets and liabilities that cannot be allocated between the segments are shown as part of unallocable assets and liabilities.

(₹ 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 |
| **(a) Segment revenue** | | | | | | |
| Product licenses and related activities | 16,232 | 16,743 | 15,176 | 32,975 | 31,127 | 62,144 |
| IT solutions and consulting services | 1,656 | 1,779 | 1,563 | 3,435 | 3,026 | 6,324 |
| | **17,888** | **18,522** | **16,739** | **36,410** | **34,153** | **68,468** |
| **(b) Segment results** | | | | | | |
| Product licenses and related activities | 7,767 | 8,259 | 7,280 | 16,026 | 15,798 | 30,253 |
| IT solutions and consulting services | 396 | 542 | 464 | 938 | 849 | 1,760 |
| | **8,163** | **8,801** | **7,744** | **16,964** | **16,647** | **32,013** |
| Other income | 663 | 725 | 1,046 | 1,388 | 1,526 | 3,042 |
| Unallocable expenses | (854) | (472) | (500) | (1,326) | (1,154) | (1,946) |
| **Profit before tax** | **7,972** | **9,054** | **8,290** | **17,026** | **17,019** | **33,109** |

**Reporting segmentwise revenue, results, assets and liabilities (continued)**

(₹ 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 |
| **(c) Segment assets** | | | | | | |
| Product licenses and related activities | 27,661 | 27,304 | 26,298 | 27,661 | 26,298 | 25,216 |
| IT solutions and consulting services | 1,826 | 1,629 | 1,638 | 1,826 | 1,638 | 1,653 |
| Unallocable | 63,576 | 58,096 | 63,269 | 63,576 | 63,269 | 74,481 |
| | **93,063** | **87,029** | **91,205** | **93,063** | **91,205** | **101,350** |
| **(d) Segment liabilities** | | | | | | |
| Product licenses and related activities | 12,881 | 13,463 | 12,188 | 12,881 | 12,188 | 11,922 |
| IT solutions and consulting services | 1,478 | 1,566 | 1,321 | 1,478 | 1,321 | 1,363 |
| Unallocable | 5,021 | 4,476 | 7,066 | 5,021 | 7,066 | 4,441 |
| | **19,380** | **19,505** | **20,575** | **19,380** | **20,575** | **17,726** |

8 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.

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

(₹ 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 |
| **Revenue from operations** | **13,009** | **13,968** | **12,088** | **26,977** | **25,042** | **50,991** |
| **Net profit for the period** | **4,626** | **5,872** | **4,971** | **10,498** | **10,331** | **33,507** |
| Earnings per equity share (face value ₹ 5 each, fully paid) | | | | | | |
| Basic (in ₹) | 53.23 | 67.58 | 57.32 | 120.81 | 119.14 | 386.19 |
| Diluted (in ₹) | 52.97 | 67.25 | 56.94 | 120.20 | 118.36 | 383.73 |

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**

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

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

**S.R. BATLIBOI & ASSOCIATES LLP**
Chartered Accountants

12th Floor, The Ruby
29 Senapati Bapat Marg
Dadar (West)
Mumbai - 400 028, India
Tel : +91 22 6819 8000

**Independent Auditor's Review Report on the Quarterly and Year to Date Unaudited Consolidated Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**

**Review Report to**
**The Board of Directors**
**Oracle Financial Services Software Limited**

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of Oracle Financial Services Software Limited (the "Holding Company"), its subsidiaries and controlled trust (the Holding Company, its subsidiaries and controlled trust together referred to as "the Group"), for the quarter ended September 30, 2025 and year to date from April 01, 2025 to September 30, 2025 (the "Statement") attached herewith, being submitted by the Holding Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

2. The Holding Company's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. The Statement has been approved by the Holding Company's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

   We also performed procedures in accordance with the Circular issued by the Securities and Exchange Board of India under Regulation 33(8) of the Listing Regulations, to the extent applicable.

4. The Statement includes the results of the entities as mentioned in the Annexure 'A' to this report.

S. R. BATLIBOI & ASSOCIATES LLP * CHARTERED ACCOUNTANTS * MUMBAI

5. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For S.R. BATLIBOI & ASSOCIATES LLP
Chartered Accountants
ICAI Firm registration number: 101049W/E300004

S.R. BATLIBOI & ASSOCIATES LLP
MUMBAI
CHARTERED ACCOUNTANTS

per Govind Ahuja
Partner
Membership No.: 048966
UDIN: 25048966BMNXIS7598
Place: Mumbai
Date: October 17, 2025

S.R. BATLIBOI & ASSOCIATES LLP
Chartered Accountants

## Annexure A

| Particulars | Name of the Subsidiary |
|---|---|
| Direct Subsidiaries | 1) Oracle Financial Services Software B.V. |
| | 2) Oracle Financial Services Software Pte. Ltd. |
| | 3) Oracle Financial Services Software Chile Limitada |
| | 4) Oracle Financial Services Software (Shanghai) Limited |
| | 5) Oracle Financial Services Software America, Inc. |
| | 6) ISP Internet Mauritius Company |
| | 7) Oracle (OFSS) Processing Services Limited |
| | 8) Oracle (OFSS) ASP Private Limited |
| | 9) Mantas India Private Limited |
| | 10) Oracle (OFSS) BPO Services Limited |
| Subsidiaries of Subsidiaries | Subsidiary of Oracle Financial Services Software B.V.: |
| | 11) Oracle Financial Services Software SA |
| | Subsidiary of Oracle Financial Services Software Pte Ltd: |
| | 12) Oracle Financial Services Consulting Pte. Ltd. |
| | Subsidiaries of Oracle Financial Services Software America, Inc.: |
| | 13) Oracle Financial Services Software, Inc. |
| | 14) Mantas Inc. |
| | Subsidiary of Mantas Inc.: |
| | 15) Sotas Inc. |
| | Subsidiary of ISP Internet Mauritius Company: |
| | 16) Oracle (OFSS) BPO Services Inc. |
| Trust | 17) i-flex ESOP Stock Trust |

S. R. BATLIBOI & ASSOCIATES LLP * CHARTERED ACCOUNTANTS * MUMBAI