ORACLE

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: Decisions taken at the Board Meeting held today

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

1. approved an Interim Dividend for the financial year 2024-25 of Rs. 265/- per equity share of face value of Rs. 5/- each;

2. fixed Thursday, May 8, 2025 as the Record Date for the purpose of said Interim Dividend;

3. decided that the Interim Dividend be paid on or before Saturday, May 17, 2025 to the Shareholders whose names appear on the list of members of the Company as at the close of business on Thursday, May 8, 2025; and

4. approved audited standalone and consolidated financial results for the quarter and year ended March 31, 2025.

5. approved amendments to the Related Party Transactions Policy. The policy shall be made available on the Company's website.

M/s. S R Batliboi & Associates LLP, Chartered Accountants, Statutory Auditors of the Company, have issued audit reports with an unmodified opinion on the abovementioned audited financial results for the financial year ended March 31, 2025.

We enclose herewith the audited standalone and consolidated financial results of the Company for the quarter and year ended March 31, 2025, along with the Auditor's Report 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 18:30 hours (IST) and concluded at 19:26 hours (IST).

Thanking you,

Yours sincerely,
For Oracle Financial Services Software Limited

ONKAR NATH BANERJEE
Digitally signed by ONKAR NATH BANERJEE
Date: 2025.04.25 19:42:07 +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

Audited standalone financial results for the three month period and year ended March 31, 2025

PART I (₹ in million, except per share data)

	Particulars	Three month period ended			Year ended	
		March 31, 2025	**December 31, 2024**	**March 31, 2024**	**March 31, 2025**	**March 31, 2024**
		Audited	**Unaudited**	**Audited**	**Audited**	**Audited**
1	**INCOME**					
	(a) Revenue from operations	12,895	13,054	12,126	50,991	47,845
	(b) Other income	15,797	339	473	17,210	2,396
	Total income	**28,692**	**13,393**	**12,599**	**68,201**	**50,241**
2	**EXPENSES**					
	(a) Employee benefit expenses	5,330	5,569	4,917	20,905	19,179
	(b) Travel related expenses	235	212	194	896	680
	(c) Professional fees	334	335	358	1,325	1,530
	(d) Finance cost	5	2	3	13	21
	(e) Other operating expenses	223	402	476	1,363	1,872
	(f) Depreciation and amortisation	145	145	149	598	598
	Total expenses	**6,272**	**6,665**	**6,097**	**25,100**	**23,880**
3	**Profit before tax**	**22,420**	**6,728**	**6,502**	**43,101**	**26,361**
4	Tax expense					
	(a) Current tax	3,934	1,955	1,781	9,561	6,348
	(b) Deferred tax	131	(48)	(71)	33	(266)
	Total tax expense	**4,065**	**1,907**	**1,710**	**9,594**	**6,082**
5	**Net profit for the period**	**18,355**	**4,821**	**4,792**	**33,507**	**20,279**
6	Other comprehensive (loss) / income					
	(a) Items that will not be reclassified subsequently to profit or loss					
	(i) Remeasurement (losses) / gains of defined benefit plan	(33)	35	6	(56)	84
	(ii) Income tax effect	8	(9)	(1)	14	(21)
	(b) Items that will be reclassified subsequently to profit or loss					
	(i) Exchange differences on translation of financial statements of foreign branches	1	8	4	10	6
	Total other comprehensive (loss) / income for the period, net of tax	**(24)**	**34**	**9**	**(32)**	**69**
7	**Total Comprehensive Income for the period, net of tax**	**18,331**	**4,855**	**4,801**	**33,475**	**20,348**
8	Paid up equity share capital (face value ₹ 5 each, fully paid)	434	434	433	434	433
9	Reserve excluding Revaluation Reserves as per balance sheet				75,186	61,411
10	Earnings per equity share (face value ₹ 5 each, fully paid)					
	(a) Basic (in ₹)	211.37	55.55	55.31	386.19	234.27
	(b) Diluted (in ₹)	210.26	55.21	54.97	383.73	232.78
	See accompanying notes to the financial results					

Notes to financial results :

1 The above audited standalone financial results for the three month period and year ended March 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on April 25, 2025. There are no qualifications in the report issued by the Statutory Auditors.

2 These financial results have been prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 read with relevant rules of the Companies (Indian Accounting Standards) Rules, 2015 (as amended) and other accounting principles generally accepted in India.

3 The figures for the three month period ended March 31, 2025 and March 31, 2024 are the balancing figures between audited figures in respect of the full financial year ended March 31, 2025 and March 31, 2024 respectively and unaudited published year-to-date figures up to December 31, 2024 and December 31, 2023 respectively, being the end of the third quarter of the respective financial years, which were subjected to limited review.

4 During the three month period and year ended March 31, 2025, the Company allotted 43,931 and 191,445 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.

5 Particulars of other income:

(₹ in million)

Particulars	**Three month period ended**			**Year ended**	
	March 31, 2025	**December 31, 2024**	**March 31, 2024**	**March 31, 2025**	**March 31, 2024**
	Audited	**Unaudited**	**Audited**	**Audited**	**Audited**
Finance income	533	448	504	2,069	2,408
Exchange gain / (loss)	41	(123)	(83)	(118)	(85)
Miscellaneous income	24	14	52	60	73
Dividend from subsidiary company	15,199	-	-	15,199	-
Total	**15,797**	**339**	**473**	**17,210**	**2,396**

6 Statement of assets and liabilities

(₹ in million)

	Particulars	**As at**	
		March 31, 2025	**March 31, 2024**
		Audited	**Audited**
A	**ASSETS**		
1	**Non-current assets**		
	(a) Property, plant and equipment	1,305	1,460
	(b) Capital work-in-progress	88	25
	(c) Right-of-use asset	334	201
	(d) Investment property	102	102
	(e) Financial assets		
	(i) Investments in subsidiaries	7,919	7,912
	(ii) Other financial assets	64	638
	(f) Deferred tax assets (net)	1,268	1,287
	(g) Income tax assets (net)	9,020	8,360
	(h) Other non-current assets	1,324	1,282
		21,424	**21,267**
2	**Current assets**		
	(a) Financial assets		
	(i) Trade receivables	8,596	8,198
	(ii) Cash and cash equivalents	2,204	13,665
	(iii) Other bank balances	45,884	19,211
	(iv) Other financial assets	3,067	4,508
	(b) Other current assets	2,105	2,018
		61,856	**47,600**
	TOTAL - ASSETS	**83,280**	**68,867**

(₹ in million)

	Particulars	As at March 31, 2025 Audited	As at March 31, 2024 Audited
B	**EQUITY AND LIABILITIES**		
1	**Equity**		
	(a) Equity share capital	434	433
	(b) Other equity	75,186	61,411
		75,620	**61,844**
2	**Non-current liabilities**		
	(a) Financial liabilities		
	(i) Lease liabilities	219	62
	(b) Other non-current liabilities	8	50
	(c) Employee benefit obligations	2,179	1,829
		2,406	**1,941**
3	**Current liabilities**		
	(a) Financial liabilities		
	(i) Lease liabilities	107	170
	(ii) Trade payables		
	- Payable to micro and small enterprises	3	5
	- Payable to other than micro and small enterprises	220	199
	(iii) Other financial liabilities	1,545	1,519
	(b) Other current liabilities	1,622	1,743
	(c) Employee benefit obligations	1,747	1,446
	(d) Income tax liabilities (net)	10	-
		5,254	**5,082**
	TOTAL - EQUITY AND LIABILITIES	**83,280**	**68,867**

7 Statement of cash flows

(₹ in million)

Particulars	For the year ended March 31, 2025 Audited	For the year ended March 31, 2024 Audited
Cash flows from operating activities		
Profit before tax	43,101	26,361
Adjustments to reconcile profit before tax to cash provided by operating activities :		
Depreciation and amortization	598	598
(Profit) loss on sale of property, plant and equipment	(4)	*-
Employee stock compensation expense	977	688
Finance income	(2,069)	(2,408)
Dividend from subsidiary company	(15,199)	-
Effect of exchange rate changes in cash and cash equivalents	(49)	(5)
Effect of exchange rate changes in assets and liabilities	176	(1)
Finance cost	13	21
Impairment loss (reversed) recognized on contract assets	(517)	456
Impairment loss recognized on other financial assets	11	7
Bad debts	505	64
Deferred rent	35	-
	27,578	**25,781**

* Represents amount less than ₹ 0.50 million

(₹ in million)

Particulars	For the year ended	
	March 31, 2025	March 31, 2024
	Audited	Audited
Movements in operating assets and liabilities		
(Increase) in other non-current assets	(43)	(28)
(Increase) in trade receivables	(526)	(2,410)
Decrease / (increase) in other current financial assets	2,027	(2,259)
(Increase) in other current assets	(88)	(386)
Increase in non-current employee benefit obligations	304	316
Increase / (decrease) in trade payables	21	(33)
Increase in other current financial liabilities	12	289
(Decrease) / increase in other current liabilities	(156)	265
(Decrease) in other non-current liabilities	(42)	(21)
Increase in current employee benefit obligations	302	162
Cash from operating activities	29,389	21,676
Payment of domestic and foreign taxes, net of refunds	(9,779)	(5,240)
Net cash provided by operating activities	**19,610**	**16,436**
Cash flows from investing activities		
Purchase of property, plant and equipment	(345)	(288)
Proceeds from sale of property, plant and equipment	6	*-
(Placement) of deposits for premises and others	(19)	(1)
Dividend from subsidiary company	15,199	-
Bank fixed deposits having maturity of more than three months matured	20,130	33,515
Bank fixed deposits having maturity of more than three months booked	(46,340)	(19,600)
Interest received	1,120	1,623
Net cash (used in) provided by investing activities	**(10,249)**	**15,249**
Cash flows from financing activities		
Proceeds from issue of shares under employee stock option plan	127	208
Equity dividend paid	(20,806)	(19,460)
Interest paid on lease liabilities	(13)	(21)
Repayment of lease liabilities	(179)	(160)
Net cash (used in) financing activities	**(20,871)**	**(19,433)**
Net (decrease) / increase in cash and cash equivalents	(11,510)	12,252
Cash and cash equivalents at beginning of the year	13,665	1,408
Effect of exchange rate changes in cash and cash equivalents	49	5
Cash and cash equivalents at end of the year	**2,204**	**13,665**
Component of cash and cash equivalents		
Balances with banks:		
In current accounts	1,661	1,487
In deposit accounts with original maturity of less than three months	501	12,140
In unclaimed dividend accounts	42	38
Total cash and cash equivalents at the end of the year	2,204	13,665

8 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.

9 As per Ind AS 108 'Operating Segments', the Company has disclosed the segment information only as part of the consolidated financial results.

10 The Board of Directors of the Company at its meeting held on April 25, 2025, declared an interim dividend of ₹ 265 per equity share of ₹ 5 each for the financial year 2024-25.

11 The Members of the Company vide resolution passed through postal ballot on April 6, 2025 approved appointment of Ms. Kavita Venugopal (DIN: 07551521) as Non-Executive, Independent Director, not liable to retire by rotation, for a term of five consecutive years with effect from March 3, 2025 up to March 2, 2030.

12 Mr. Sridhar Srinivasan, Non-Executive, Independent Director of the Company, completed his tenure as an Independent Director and retired from the Board of Directors of the Company, with effect from close of business hours, i.e., March 31, 2025.

13 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
April 25, 2025

12th Floor, The Ruby
29 Senapati Bapat Marg
Dadar (West)
Mumbai - 400 028, India

Tel : +91 22 6819 8000

Independent Auditor's Report on the Quarterly and Year to Date Audited 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 of
Oracle Financial Services Software Limited

Report on the audit of the Standalone Financial Results

Opinion

We have audited the accompanying statement of quarterly and year to date standalone financial results of Oracle Financial Services Software Limited (the "Company") for the quarter and year ended March 31, 2025 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the quarter and year ended March 31, 2025

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Standalone Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Standalone Financial Results

The Statement has been prepared on the basis of the standalone annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive income of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the

S.R. BATLIBOI & ASSOCIATES LLP MUMBAI CHARTERED ACCOUNTANTS accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

The Statement includes the results for the quarter ended March 31, 2025 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2025 and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subjected to a limited review by us, as required under the Listing Regulations.

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: 25048966BMNXHE2356
Place of Signature: Mumbai
Date: April 25, 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

Audited consolidated financial results for the three month period and year ended March 31, 2025

PART I

(₹ in million, except per share data)

	Particulars	Three month period ended			Year ended	
		March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
		Audited	Unaudited	Audited	Audited	Audited
1	**INCOME**					
	(a) Revenue from operations	17,163	17,152	16,424	68,468	63,730
	(b) Other income	819	697	825	3,042	3,422
	Total income	**17,982**	**17,849**	**17,249**	**71,510**	**67,152**
2	**EXPENSES**					
	(a) Employee benefit expenses	8,110	8,518	7,575	32,047	29,829
	(b) Travel related expenses	347	368	324	1,439	1,228
	(c) Professional fees	767	705	592	2,721	2,625
	(d) Finance cost	(93)	(33)	139	5	281
	(e) Other operating expenses	292	422	589	1,498	2,223
	(f) Depreciation and amortization	169	169	178	691	743
	Total Expenses	**9,592**	**10,149**	**9,397**	**38,401**	**36,929**
3	**Profit before tax**	**8,390**	**7,700**	**7,852**	**33,109**	**30,223**
4	Tax expenses					
	(a) Current tax	3,863	2,204	2,193	10,952	8,143
	(b) Deferred tax	(1,912)	83	58	(1,639)	(114)
	Total tax expenses	**1,951**	**2,287**	**2,251**	**9,313**	**8,029**
5	**Net profit for the period**	**6,439**	**5,413**	**5,601**	**23,796**	**22,194**
6	**Other comprehensive income (loss)**					
	(a) Items that will not be reclassified subsequently to profit or loss					
	(i) Remeasurement (losses) / gains of defined benefit plan	(36)	35	5	(59)	84
	(ii) Income tax effect	9	(9)	(1)	15	(21)
	(b) Items that will be reclassified subsequently to profit and loss					
	(i) Exchange differences on translation of financial statements of foreign operations	184	187	(92)	723	45
	Total other comprehensive income (loss) for the period, net of tax	**157**	**213**	**(88)**	**679**	**108**
7	**Total comprehensive income for the period, net of tax**	**6,596**	**5,626**	**5,513**	**24,475**	**22,302**
8	**Net profit attributable to:**					
	Equity holders of the Company	6,439	5,413	5,601	23,796	22,194
	Non-controlling interests	-	-	-	-	-
9	**Total comprehensive income attributable to:**					
	Equity holders of the Company	6,596	5,626	5,513	24,475	22,302
	Non-controlling interests	-	-	-	-	-
10	Paid up equity share capital (face value ₹ 5 each, fully paid)	434	434	433	434	433
11	Reserve excluding Revaluation Reserves as per balance sheet				83,190	78,155
12	Earnings per equity share (face value ₹ 5 each, fully paid)					
	(a) Basic (in ₹)	74.15	62.37	64.64	274.27	256.39
	(b) Diluted (in ₹)	73.76	61.99	64.24	272.52	254.76

See accompanying notes to the financial results

Notes to financial results :

1 The above audited consolidated financial results for the three month period and year ended March 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on April 25, 2025. There are no qualifications in the report issued by the Statutory Auditors.

2 These financial results have been prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 read with relevant rules of the Companies (Indian Accounting Standards) Rules, 2015 (as amended) and other accounting principles generally accepted in India.

3 The figures for the three month period ended March 31, 2025 and March 31, 2024 are the balancing figures between audited figures in respect of the full financial year ended March 31, 2025 and March 31, 2024 respectively and unaudited published year-to-date figures up to December 31, 2024 and December 31, 2023 respectively, being the end of the third quarter of the financial year, which were subjected to limited review.

4 During the three month period and year ended March 31, 2025, the Company allotted 43,931 and 191,445 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.

5 **Particulars of Other income**

(₹ in million)

Particulars	Three month period ended			Year ended	
	March 31, 2025	**December 31, 2024**	**March 31, 2024**	**March 31, 2025**	**March 31, 2024**
	Audited	**Unaudited**	**Audited**	**Audited**	**Audited**
Finance income	764	710	747	3,157	3,317
Exchange (loss), net	(7)	(24)	(101)	(201)	(104)
Miscellaneous income	62	11	179	86	209
Total	**819**	**697**	**825**	**3,042**	**3,422**

6 **Statement of assets and liabilities**

(₹ in million)

	Particulars	As at	
		March 31, 2025	**March 31, 2024**
		Audited	**Audited**
A	**ASSETS**		
1	**Non-current assets**		
	(a) Property, Plant and Equipment	1,319	1,484
	(b) Capital work-in-progress	91	27
	(c) Right-of-use assets	451	378
	(d) Investment property	102	102
	(e) Goodwill	6,087	6,087
	(f) Financial assets	65	639
	(g) Deferred tax assets (net)	1,827	1,863
	(h) Income tax assets (net)	10,537	10,905
	(i) Other non-current assets	1,413	1,358
		21,892	**22,843**
2	**Current assets**		
	(a) Financial assets		
	(i) Trade receivables	11,837	13,193
	(ii) Cash and cash equivalents	12,142	34,833
	(iii) Other bank balances	47,372	20,549
	(iv) Other financial assets	3,599	4,323
	(b) Income tax assets (net)	619	280
	(c) Other current assets	3,889	3,336
		79,458	**76,514**
	TOTAL - ASSETS	**101,350**	**99,357**

Statement of assets and liabilities (continued)

(₹ in million)

	Particulars	As at	
		March 31, 2025	March 31, 2024
		Audited	Audited
B	**EQUITY AND LIABILITIES**		
1	**Equity**		
	(a) Equity share capital	434	433
	(b) Other equity	83,190	78,155
		83,624	**78,588**
2	**Non- current liabilities**		
	(a) Financial liabilities		
	(i) Lease liabilities	275	185
	(ii) Other financial liabilities	22	21
	(b) Other non-current liabilities	10	189
	(c) Employee benefit obligations	2,210	1,853
	(d) Deferred tax liability (net)	677	2,385
	(e) Income tax liabilities (net)	3,023	3,338
		6,217	**7,971**
3	**Current liabilities**		
	(a) Financial liabilities		
	(i) Lease liabilities	181	245
	(ii) Trade payables		
	Payable to micro and small enterprises	3	5
	Payable to other than micro and small enterprises	697	1,015
	(iii) Other financial liabilities	2,491	2,479
	(b) Other current liabilities	5,903	6,397
	(c) Employee benefit obligations	2,052	1,758
	(d) Income tax liabilities (net)	182	899
		11,509	**12,798**
	TOTAL - EQUITY AND LIABILITIES	**101,350**	**99,357**

7 **Consolidated statement of cash flow**

(₹ in million)

Particulars	Year ended	
	March 31, 2025	March 31, 2024
	Audited	Audited
Cash flows from operating activities		
Profit before tax	33,109	30,223
Adjustments to reconcile profit before tax to cash (used in) provided by operating activities :		
Depreciation and amortization	691	743
(Profit) loss on sale of fixed assets, net	(4)	2
Impairment loss (reversed) recognized on contract assets	(533)	616
Impairment loss recognized on other financial assets	11	6
Bad debts	535	85
Finance income	(3,157)	(3,317)
Employee stock compensation expense	1,244	950
(Gain) on lease modification	-	*-
Effect of exchange rate changes in cash and cash equivalents	(807)	(130)
Effect of exchange rate changes in assets and liabilities	603	43
Finance cost	5	281
Deferred rent	35	-
	31,732	**29,502**

Consolidated statement of cash flow (continued)

(₹ in million)

Particulars	Year ended March 31, 2025 Audited	Year ended March 31, 2024 Audited
Movements in operating assets and liabilities		
(Increase) in other non-current assets	(51)	(38)
Decrease (increase) in trade receivables	1,603	(3,031)
Decrease (increase) in other current financial assets	1,401	(1,207)
(Increase) in other current assets	(492)	(795)
Increase in non-current financial liabilities	1	2
(Decrease) increase in other non-current liabilities	(181)	107
Increase in non-current provisions	298	311
(Decrease) increase in trade payables	(338)	625
(Decrease) increase in other current financial liabilities	(37)	230
(Decrease) increase in other current liabilities	(665)	144
Increase in current provisions	276	114
Cash from operating activities	**33,547**	**25,964**
Payment of domestic and foreign taxes, net of refunds	(11,558)	(8,057)
Net cash provided by operating activities	**21,989**	**17,907**
Cash flows from investing activities		
Purchase of property, plant and equipment	(352)	(301)
Proceeds from sale of property, plant and equipment	6	*-
(Placement) refund of deposits for premises and others	(15)	36
Bank fixed deposits having maturity of more than three months matured	21,700	35,220
Bank fixed deposits having maturity of more than three months booked	(48,064)	(21,466)
Interest received	2,199	2,491
Net cash (used in) provided by investing activities	**(24,526)**	**15,980**
Cash flows from financing activities		
Proceeds from issue of shares under employee stock option plan	127	207
Equity dividend paid	(20,806)	(19,460)
Repayment of lease liabilities	(262)	(299)
Interest paid on lease liabilities	(20)	(33)
Net cash (used in) financing activities	**(20,961)**	**(19,585)**
Net (decrease) increase in cash and cash equivalents	(23,498)	14,302
Cash and cash equivalents at beginning of the year	34,833	20,401
Effect of exchange rate changes in cash and cash equivalents	807	130
Cash and cash equivalents at end of the year	**12,142**	**34,833**

* Represents amount less than ₹ 0.50 million.

Consolidated statement of cash flow (continued)

(₹ in million)

Particulars	Year ended	
	March 31, 2025	March 31, 2024
	Audited	Audited
Component of cash and cash equivalents		
Balances with banks:		
In current accounts#	8,295	10,936
In deposit accounts with original maturity of less than 3 months	501	12,190
Money market funds	3,304	11,669
In unclaimed dividend account	42	38
Total cash and cash equivalents at end of the period	**12,142**	**34,833**

Current account includes ₹ 1 million (March 31, 2024 - ₹ 1 million) on account of restricted cash and bank balances.

8 **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			Year ended	
	March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
	Audited	Unaudited	Audited	Audited	Audited
(a) Segment revenue					
Product licenses and related activities	15,407	15,610	14,909	62,144	57,862
IT solutions and consulting services	1,756	1,542	1,515	6,324	5,868
	17,163	**17,152**	**16,424**	**68,468**	**63,730**
(b) Segment results					
Product licenses and related activities	7,321	7,134	7,176	30,253	27,474
IT solutions and consulting services	567	344	442	1,760	1,612
	7,888	**7,478**	**7,618**	**32,013**	**29,086**
Other income	819	697	825	3,042	3,422
Unallocable expenses	(317)	(475)	(591)	(1,946)	(2,285)
Profit before tax	**8,390**	**7,700**	**7,852**	**33,109**	**30,223**

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

(₹ in million)

Particulars	Three month period ended			Year ended	
	March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
	Audited	Unaudited	Audited	Audited	Audited
(c) Segment assets					
Product licenses and related activities	25,216	26,643	27,422	25,216	27,422
IT solutions and consulting services	1,653	1,481	1,606	1,653	1,606
Unallocable	74,481	69,440	70,329	74,481	70,329
	101,350	**97,564**	**99,357**	**101,350**	**99,357**
(d) Segment liabilities					
Product licenses and related activities	11,922	12,395	11,264	11,922	11,264
IT solutions and consulting services	1,363	1,514	1,183	1,363	1,183
Unallocable	4,441	7,024	8,322	4,441	8,322
	17,726	**20,933**	**20,769**	**17,726**	**20,769**

9 The Board of Directors of the Company at its meeting held on April 25, 2025, declared an interim dividend of ₹ 265 per equity share of ₹ 5 each for the financial year 2024-25.

10 **Audited standalone results for the three month period and year ended March 31, 2025**

(₹ in million, except per share data)

Particulars	Three month period ended			Year ended	
	March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
	Audited	Unaudited	Audited	Audited	Audited
Revenue from operations	**12,895**	**13,054**	**12,126**	**50,991**	**47,845**
Net profit for the period	**18,355**	**4,821**	**4,792**	**33,507**	**20,279**
Earnings per equity share (face value ₹ 5 each, fully paid)					
Basic (in ₹)	211.37	55.55	55.31	386.19	234.27
Diluted (in ₹)	210.26	55.21	54.97	383.73	232.78

11 The Members of the Company vide resolution passed through postal ballot on April 6, 2025 approved appointment of Ms. Kavita Venugopal (DIN: 07551521) as Non-Executive, Independent Director, not liable to retire by rotation, for a term of five consecutive years with effect from March 3, 2025 up to March 2, 2030.

12 Mr. Sridhar Srinivasan, Non-Executive, Independent Director of the Company, completed his tenure as an Independent Director and retired from the Board of Directors of the Company, with effect from close of business hours, i.e., March 31, 2025.

13 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
April 25, 2025

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

Independent Auditor's Report on the Quarterly and Year to Date Consolidated 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 of
Oracle Financial Services Software Limited

Report on the audit of the Consolidated Financial Results

Opinion

We have audited the accompanying statement of quarterly and year to date consolidated financial results of Oracle Financial Services Software Limited ("Holding Company"), its subsidiaries and controlled trust (the Holding Company, its subsidiaries and controlled trust together referred to as "the Group"), for the quarter and year ended March 31, 2025 ("Statement"), attached herewith, being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of the reports of the other auditors on separate audited financial statements of the subsidiaries and controlled trust, the Statement:

i. includes the results of the entities as mentioned in the Annexure 'A' to this report;
ii. is presented in accordance with the requirements of the Listing Regulations in this regard; and
iii. gives a true and fair view in conformity with the applicable accounting standards, and other accounting principles generally accepted in India, of the consolidated net profit and other comprehensive income and other financial information of the Group for the quarter and year ended March 31, 2025.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs), as specified under Section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Consolidated Financial Results" section of our report. We are independent of the Group, in accordance with the 'Code of Ethics' issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and other auditors in terms of their reports referred to in "Other Matter" paragraph below, is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Consolidated Financial Results

The Statement has been prepared on the basis of the consolidated annual financial statements. The Holding Company's Board of Directors are responsible for the preparation and presentation of the Statement that give a true and fair view of the net profit and other comprehensive income and other financial information of the Group in accordance with the applicable accounting standards prescribed under section 133 of the Act 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 respective Board of Directors of the companies included in the Group are responsible for maintenance

S.R. BATLIBOI & ASSOCIATES LLP MUMBAI CHARTERED ACCOUNTANTS of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of their respective company(ies) and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the Statement by the Directors of the Holding Company, as aforesaid.

In preparing the Statement, the respective Board of Directors of the companies included in the Group are responsible for assessing the ability of their respective company(ies) to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the companies included in the Group are also responsible for overseeing the financial reporting process of their respective company(ies).

Auditor's Responsibilities for the Audit of the Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.

S.R. BATLIBOI & ASSOCIATES LLP
MUMBAI
CHARTERED ACCOUNTANTS

- Obtain sufficient appropriate audit evidence regarding the financial results/financial information of the entities within the Group of which we are the independent auditors and whose financial information we have audited, to express an opinion on the Statement. We are responsible for the direction, supervision and performance of the audit of the financial information of such entities included in the Statement of which we are the independent auditors. For the other entities included in the Statement, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Holding Company and such other entities included in the Statement of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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.

Other Matter

The accompanying Statement includes the audited financial results and other financial information, in respect of 2 subsidiaries and 1 controlled trust, whose financial results include total assets of Rs 856.07 million as at March 31, 2025, total revenues of Rs Nil million and Rs Nil million, total net loss after tax and total comprehensive income of Rs. 8.89 million and Rs. 120.26 million, for the quarter and the year ended on that date respectively, and net cash outflows of Rs. 116.45 million for the year ended March 31, 2025, as considered in the Statement which have been audited by their respective independent auditors. Our opinion on the Statement is not modified in respect of the above matters with respect to our reliance on the work done and the reports of the other auditors.

The Statement includes the results for the quarter ended March 31, 2025 being the balancing figures between the audited figures in respect of the full financial year ended March 31, 2025 and the published unaudited year-to-date figures up to the end of the third quarter of the current financial year, which were subjected to a limited review by us, as required under the Listing Regulations.

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: 25048966BMNXHD3151
Place of Signature: Mumbai
Date: April 25, 2025

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
MUMBAI
CHARTERED ACCOUNTANTS