

Oracle Financial Services Software Limited

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Audited consolidated financial results for the three month period and year ended March 31, 2026

PART I

(₹ in million, except per share data)

Particulars	Three month period ended			Year ended	
	March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
	Audited	Unaudited	Audited	Audited	Audited
1 INCOME					
(a) Revenue from operations	20,652	19,659	17,163	76,721	68,468
(b) Other income	713	605	819	2,706	3,042
Total income	21,365	20,264	17,982	79,427	71,510
2 EXPENSES					
(a) Employee benefit expenses	8,226	9,572	8,110	34,338	32,047
(b) Travel related expenses	323	355	347	1,373	1,439
(c) Professional fees	1,035	1,079	767	3,960	2,721
(d) Finance cost	(79)	69	(93)	25	5
(e) Depreciation and amortization	154	158	169	654	691
(f) Other expenses	505	457	292	2,276	1,498
Total expenses	10,164	11,690	9,592	42,626	38,401
3 Profit before tax	11,201	8,574	8,390	36,801	33,109
4 Tax expenses					
(a) Current tax	2,971	2,625	3,863	10,638	10,952
(b) Deferred tax	(187)	(147)	(1,912)	(230)	(1,639)
Total tax expenses	2,784	2,478	1,951	10,408	9,313
5 Net profit for the period	8,417	6,096	6,439	26,393	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	88	45	(36)	165	(59)
(ii) Income tax effect	(22)	(12)	9	(42)	15
(b) Items that will be reclassified subsequently to profit or loss					
(i) Exchange differences on translation of financial statements of foreign operations	442	208	184	1,133	723
Total other comprehensive income for the period, net of tax	508	241	157	1,256	679
7 Total comprehensive income for the period, net of tax	8,925	6,337	6,596	27,649	24,475
8 Net profit attributable to:					
Equity holders of the Company	8,417	6,096	6,439	26,393	23,796
Non-controlling interests	-	-	-	-	-
9 Total other comprehensive income attributable to:					
Equity holders of the Company	508	241	157	1,256	679
Non-controlling interests	-	-	-	-	-
10 Total comprehensive income attributable to:					
Equity holders of the Company	8,925	6,337	6,596	27,649	24,475
Non-controlling interests	-	-	-	-	-
11 Paid up equity share capital (face value ₹ 5 each, fully paid)	435	435	434	435	434
12 Reserve excluding Revaluation Reserves as per balance sheet				77,830	83,190
13 Earnings per equity share (face value ₹ 5 each, fully paid)					
(a) Basic (in ₹)	96.72	70.08	74.15	303.54	274.27
(b) Diluted (in ₹)	96.36	69.79	73.76	302.11	272.52

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, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on April 22, 2026. 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, 2026 and March 31, 2025 are the balancing figures between audited figures in respect of the full financial year ended March 31, 2026 and March 31, 2025 respectively and unaudited published year-to-date figures up to December 31, 2025 and December 31, 2024 respectively, being the end of the third quarter of the respective financial years, which were subjected to limited
- 4 During the three month period and year ended March 31, 2026, the Company allotted 18,232 and 172,032 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 On November 21, 2025, the Government of India notified four Labour Codes ('The New Labour Code'), consolidating existing labour laws. In accordance with Ind AS 19, changes to the employee benefit plans arising from legislative amendments are treated as plan amendments, requiring immediate recognition of past service cost in the statement of profit and loss. Considering the requirements of The New Labour Code, draft rules and FAQs, the OFSS group has recorded provision for employee benefit expense of ₹ 268 million and ₹ 766 million for the three month period and year ended March 31, 2026 respectively. The OFSS group continues to monitor the finalisation of Central / State Rules and clarification from the Government on other aspects of the Labour Code and would provide appropriate accounting effect on the basis of such developments as needed.
- 6 Particulars of Other income

(₹ in million)

Particulars	Three month period ended			Year ended	
	March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
	Audited	Unaudited	Audited	Audited	Audited
(a) Finance income	583	511	764	2,483	3,157
(b) Exchange gain / (loss)	74	67	(7)	134	(201)
(c) Miscellaneous income	56	27	62	89	86
Total	713	605	819	2,706	3,042

- 7 Statement of assets and liabilities

(₹ in million)

Particulars	As at	
	March 31, 2026	March 31, 2025
	Audited	Audited
A ASSETS		
1 Non-current assets		
(a) Property, plant and equipment	1,323	1,319
(b) Capital work-in-progress	158	91
(c) Right-of-use assets	309	451
(d) Investment property	102	102
(e) Goodwill	6,087	6,087
(f) Financial assets	66	65
(g) Deferred tax assets (net)	1,981	1,827
(h) Income tax assets (net)	10,810	10,537
(i) Other non-current assets	1,461	1,413
	22,297	21,892
2 Current assets		
(a) Financial assets		
(i) Trade receivables	13,514	11,837
(ii) Cash and cash equivalents	14,882	12,142
(iii) Other bank balances	40,216	47,372
(iv) Other financial assets	3,983	3,599
(b) Income tax assets (net)	12	619
(c) Other current assets	4,435	3,889
	77,042	79,458
TOTAL - ASSETS	99,339	101,350

Statement of assets and liabilities (continued)

(₹ in million)

Particulars	As at	
	March 31, 2026	March 31, 2025
	Audited	Audited
B EQUITY AND LIABILITIES		
1 Equity		
(a) Equity share capital	435	434
(b) Other equity	77,830	83,190
	78,265	83,624
2 Non-current liabilities		
(a) Financial liabilities		
(i) Lease liabilities	196	275
(ii) Other financial liabilities	30	22
(b) Deferred tax liability (net)	578	677
(c) Income tax liabilities (net)	3,110	3,023
(d) Other non-current liabilities	22	10
(e) Employee benefit obligations	2,963	2,210
	6,899	6,217
3 Current liabilities		
(a) Financial liabilities		
(i) Lease liabilities	129	181
(ii) Trade payables		
Payable to micro and small enterprises	12	3
Payable to other than micro and small enterprises	926	697
(iii) Other financial liabilities	2,619	2,491
(b) Income tax liabilities (net)	335	182
(c) Other current liabilities	7,841	5,903
(d) Employee benefit obligations	2,313	2,052
	14,175	11,509
TOTAL - EQUITY AND LIABILITIES	99,339	101,350

8 Statement of cash flow

(₹ in million)

Particulars	Year ended	
	March 31, 2026	March 31, 2025
	Audited	Audited
Cash flows from operating activities		
Profit before tax	36,801	33,109
Adjustments to reconcile profit before tax to cash provided by operating activities :		
Depreciation and amortization	654	691
Loss / (profit) on sale of fixed assets	3	(4)
Employee stock compensation expense	1,286	1,244
Finance income	(2,483)	(3,157)
Finance cost	25	5
Effect of exchange rate changes in cash and cash equivalents	(1,484)	(807)
Effect of exchange rate changes in assets and liabilities	154	603
Impairment loss (reversed) on contract assets	(11)	(533)
Impairment loss (reversed) / recognized on other financial assets	(25)	11
Bad debts	256	535
Deferred rent	(35)	35
	35,141	31,732

Statement of cash flow (continued)

(₹ in million)

Particulars	Year ended	
	March 31, 2026	March 31, 2025
	Audited	Audited
Movements in operating assets and liabilities		
(Increase) in other non-current assets	(33)	(51)
(Increase) / decrease in trade receivables	(394)	1,603
(Increase) / decrease in other current financial assets	(499)	1,401
(Increase) in other current assets	(300)	(492)
Increase in non-current financial liabilities	3	1
Increase / (decrease) in other non-current liabilities	11	(181)
Increase in non-current provisions	918	298
Increase / (decrease) in trade payables	154	(338)
(Decrease) in other current financial liabilities	(69)	(37)
Increase / (decrease) in other current liabilities	1,276	(665)
Increase in current provisions	182	276
Cash from operating activities	36,390	33,547
Payment of domestic and foreign taxes, net of refunds	(10,007)	(11,558)
Net cash provided by operating activities	26,383	21,989
Cash flows from investing activities		
Purchase of property, plant and equipment	(517)	(352)
Proceeds from sale of property, plant and equipment	2	6
Refund / (placement) of deposits for premises and others	419	(15)
Bank fixed deposits having maturity of more than three months matured	55,567	21,700
Bank fixed deposits having maturity of more than three months booked	(48,583)	(48,064)
Interest received	2,474	2,199
Net cash provided by / (used in) investing activities	9,362	(24,526)
Cash flows from financing activities		
Proceeds from issue of shares under employee stock option plan	44	127
Equity dividend paid	(34,324)	(20,806)
Repayment of lease liabilities	(182)	(262)
Interest paid on lease liabilities	(27)	(20)
Net cash (used in) financing activities	(34,489)	(20,961)
Net increase / (decrease) in cash and cash equivalents	1,256	(23,498)
Cash and cash equivalents at beginning of the year	12,142	34,833
Effect of exchange rate changes in cash and cash equivalents	1,484	807
Cash and cash equivalents at end of the year	14,882	12,142

Statement of cash flow (continued)

(₹ in million)

Particulars	Year ended	
	March 31, 2026	March 31, 2025
	Audited	Audited
Component of cash and cash equivalents		
Balances with banks:		
In current accounts#	10,049	8,295
In deposit accounts with original maturity of less than three months	849	501
Money market funds	3,897	3,304
In unclaimed dividend accounts	56	42
Remittances in transit	31	-
Total cash and cash equivalents at end of the year	14,882	12,142

Current account includes ₹ 1 million (March 31, 2025 - ₹ 1 million) on account of restricted cash and bank balances.

9 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, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
	Audited	Unaudited	Audited	Audited	Audited
(a) Segment revenue					
Product licenses and related activities	18,706	17,735	15,407	69,416	62,144
IT solutions and consulting services	1,946	1,924	1,756	7,305	6,324
	20,652	19,659	17,163	76,721	68,468
(b) Segment results					
Product licenses and related activities	10,169	8,223	7,321	34,418	30,253
IT solutions and consulting services	663	489	567	2,090	1,760
	10,832	8,712	7,888	36,508	32,013
Other income	713	605	819	2,706	3,042
Unallocable expenses	(344)	(743)	(317)	(2,413)	(1,946)
Profit before tax	11,201	8,574	8,390	36,801	33,109

Reporting segment wise revenue, results, assets and liabilities (continued)

(₹ in million)

Particulars	Three month period ended			Year ended	
	March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
	Audited	Unaudited	Audited	Audited	Audited
(c) Segment assets					
Product licenses and related activities	26,960	26,428	25,216	26,960	25,216
IT solutions and consulting services	2,129	1,647	1,653	2,129	1,653
Unallocable	70,250	62,337	74,481	70,250	74,481
	99,339	90,412	101,350	99,339	101,350
(d) Segment liabilities					
Product licenses and related activities	14,801	14,317	11,922	14,801	11,922
IT solutions and consulting services	1,559	1,694	1,363	1,559	1,363
Unallocable	4,714	5,308	4,441	4,714	4,441
	21,074	21,319	17,726	21,074	17,726

- 10 The Board of Directors of the Company at its meeting held on October 17, 2025 had declared an interim dividend of ₹ 130 per equity share of ₹ 5 each for the financial year 2025-26 and the same was paid on November 14, 2025.
- 11 The Board of Directors of the Company at its meeting held on April 22, 2026 declared a second interim dividend of ₹ 270 per equity share of ₹ 5 each for the financial year 2025-26.
- 12 Audited standalone results for the three month period and year ended March 31, 2026

(₹ in million, except per share data)

Particulars	Three month period ended			Year ended	
	March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
	Audited	Unaudited	Audited	Audited	Audited
Revenue from operations	15,663	14,527	12,895	57,167	50,991
Net profit for the period	11,111	6,137	18,355	27,746	33,507
Earnings per equity share (face value ₹ 5 each, fully paid)					
Basic (in ₹)	127.68	70.55	211.37	319.10	386.19
Diluted (in ₹)	127.20	70.26	210.26	317.60	383.73

- 13 Mr. Harinderjit Singh (DIN 06628566), resigned as a Non-Executive, Non-Independent Director of the Company, effective from January 22, 2026.
- 14 The Members of the Company vide resolution passed on April 3, 2026, approved the appointment of Mr. Simon de Montfort Walker (DIN: 11549486) as Non-Executive, Non-Independent Director, liable to retire by rotation, with effect from February 25, 2026.
- 15 The above financial results are also available on the Company's website: <https://investor.ofss.oracle.com>

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

Mumbai, India
April 22, 2026

Makarand Padalkar
Managing Director & Chief Executive Officer
DIN: 02115514