



Oracle Financial Services Software Limited

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

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fax +91 22 6718 3001
oracle.com/financialservices

January 21, 2026

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*, approved unaudited standalone and consolidated financial results for the quarter and nine-month period ended December 31, 2025.

We enclose herewith the unaudited standalone and consolidated financial results of the Company for the quarter and nine-month period ended December 31, 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 further approved the re-constitution of the following Committees of the Board, effective January 23, 2026:

Nomination and Remuneration Committee

Mr. Mrugank Paranjape Ms. Jane Murphy Ms. Kimberly Woolley	Chairperson, Non-Executive, Independent Director Member, Non-Executive, Independent Director Member, Non-Executive, Non-Independent Director
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Corporate Social Responsibility Committee

Ms. Kimberly Woolley	Chairperson, Non-Executive, Non-Independent Director
Ms. Jane Murphy	Member, Non-Executive, Independent Director
Mr. Makarand Padalkar	Member, Managing Director & Chief Executive Officer

The Board meeting commenced at 19:30 hours (IST) and concluded at 20:17 hours (IST).

Thanking you,

Yours sincerely,
For Oracle Financial Services Software Limited

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 nine month period ended December 31, 2025

PART I

(₹ in million, except per share data)

	Particulars	Three month period ended			Nine month period ended		Year ended
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	INCOME						
	(a) Revenue from operations	14,527	13,009	13,054	41,504	38,096	50,991
	(b) Other income	638	549	339	1,899	1,413	17,210
	Total income	15,165	13,558	13,393	43,403	39,509	68,201
2	EXPENSES						
	(a) Employee benefit expenses	6,318	5,457	5,569	17,333	15,575	20,905
	(b) Travel related expenses	219	217	212	648	661	896
	(c) Professional fees	65	746	335	1,165	991	1,325
	(d) Finance cost	5	6	2	17	8	13
	(e) Other operating expenses	436	774	402	1,697	1,140	1,363
	(f) Depreciation and amortisation	135	142	145	430	453	598
	Total expenses	7,178	7,342	6,665	21,290	18,828	25,100
3	Profit before tax	7,987	6,216	6,728	22,113	20,681	43,101
4	Tax expense						
	(a) Current tax	1,948	1,650	1,955	5,722	5,627	9,561
	(b) Deferred tax	(98)	(60)	(48)	(244)	(98)	33
	Total tax expense	1,850	1,590	1,907	5,478	5,529	9,594
5	Net profit for the period	6,137	4,626	4,821	16,635	15,152	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	45	53	35	77	(23)	(56)
	(ii) Income tax effect	(12)	(14)	(9)	(20)	6	14
	(b) Items that will be reclassified subsequently to profit or loss						
	(i) Exchange differences on translation of financial statements of foreign branches	*-	3	8	3	9	10
	Total other comprehensive income / (loss) for the period, net of tax	33	42	34	60	(8)	(32)
7	Total Comprehensive Income for the period, net of tax	6,170	4,668	4,855	16,695	15,144	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 ₹)	70.55	53.23	55.55	191.37	174.69	386.19
	(b) Diluted (in ₹)	70.26	52.97	55.21	190.44	173.54	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 three and nine month period ended December 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on January 21, 2026. 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 nine month period ended December 31, 2025, the Company allotted 80,659 and 153,800 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 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. The New Labour Code has resulted in estimated one time increase in provision for employee benefit expense of ₹ 489 million which has been recognized in the current reporting period. The Government has not yet notified the related rules to the New Labour Code and impact of them will be evaluated when notified.
- 5 Particulars of other income:

Particulars	(₹ in million)					
	Three month period ended			Nine month period ended		Year ended March 31, 2025
	December 31, 2025 Unaudited	September 30, 2025 Unaudited	December 31, 2024 Unaudited	December 31, 2025 Unaudited	December 31, 2024 Unaudited	
Finance income	402	478	448	1,580	1,536	2,069
Exchange gain / (loss)	44	66	(123)	117	(159)	(118)
Miscellaneous income	25	5	14	35	36	60
Reversal of provision for diminution in value of investment in subsidiary company	167	-	-	167	-	-
Dividend from subsidiary company	-	-	-	-	-	15,199
Total	638	549	339	1,899	1,413	17,210

- 6 During the three and nine month period ended December 31, 2025; the Company has reversed ₹ 167 million towards provision for diminution in value of investment in it's wholly owned subsidiary company ISP Internet Mauritius Company.
- 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 Mr. Vincent Secondo Grelli (DIN 08262388), resigned as a Non-Executive, Non-Independent Director of the Company, effective from the close of business hours of October 31, 2025.
- 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
January 21, 2026

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 December 31, 2025 and year to date from April 01, 2025 to December 31, 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

per Govind Ahuja
Partner

Membership No.: 048966
UDIN: 26048966YDSNXP7182
Place: Mumbai
Date: January 21, 2026



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 nine month period ended December 31, 2025

PART I

(₹ in million, except per share data)

	Particulars	Three month period ended			Nine month period ended		Year ended
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	INCOME						
	(a) Revenue from operations	19,659	17,888	17,152	56,069	51,305	68,468
	(b) Other income	605	663	697	1,993	2,223	3,042
	Total income	20,264	18,551	17,849	58,062	53,528	71,510
2	EXPENSES						
	(a) Employee benefit expenses	9,572	8,150	8,518	26,112	23,937	32,047
	(b) Travel related expenses	355	351	368	1,050	1,092	1,439
	(c) Professional fees	1,079	1,038	705	2,925	1,954	2,721
	(d) Finance cost	69	78	(33)	104	98	5
	(e) Other operating expenses	457	797	422	1,771	1,206	1,498
	(f) Depreciation and amortization	158	165	169	500	522	691
	Total Expenses	11,690	10,579	10,149	32,462	28,809	38,401
3	Profit before tax	8,574	7,972	7,700	25,600	24,719	33,109
4	Tax expenses						
	(a) Current tax	2,625	2,308	2,204	7,667	7,089	10,952
	(b) Deferred tax	(147)	203	83	(43)	273	(1,639)
	Total tax expenses	2,478	2,511	2,287	7,624	7,362	9,313
5	Net profit for the period	6,096	5,461	5,413	17,976	17,357	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	45	53	35	77	(23)	(59)
	(ii) Income tax effect	(12)	(14)	(9)	(20)	6	15
	(b) Items that will be reclassified subsequently to profit and loss						
	(i) Exchange differences on translation of financial statements of foreign operations	208	326	187	691	539	723
	Total other comprehensive income for the period, net of tax	241	365	213	748	522	679
7	Total comprehensive income for the period, net of tax	6,337	5,826	5,626	18,724	17,879	24,475
8	Net profit attributable to:						
	Equity holders of the Company	6,096	5,461	5,413	17,976	17,357	23,796
	Non-controlling interests	-	-	-	-	-	-
9	Total comprehensive income attributable to:						
	Equity holders of the Company	6,337	5,826	5,626	18,724	17,879	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 ₹)	70.08	62.84	62.37	206.79	200.11	274.27
	(b) Diluted (in ₹)	69.79	62.53	61.99	205.79	198.79	272.52

See accompanying notes to the financial results

Notes to financial results :

- The above unaudited consolidated financial results for the three and nine month period ended December 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on January 21, 2026. The statutory auditors have expressed an unmodified review conclusion on these results.
- These financial 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.
- During the three and nine month period ended December 31, 2025, the Company allotted 80,659 and 153,800 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.
- 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. The New Labour Code has resulted in estimated one time increase in provision for employee benefit expense of Rs 498 million which has been recognized in the current reporting period. The Government has not yet notified the related rules to the New Labour Code and impact of them will be evaluated when notified.
- Particulars of Other income**

Particulars	(₹ in million)					
	Three month period ended			Nine month period ended		Year ended
	December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Finance income	511	589	710	1,900	2,393	3,157
Exchange gain (loss)	67	68	(24)	60	(194)	(201)
Miscellaneous income	27	6	11	33	24	86
Total	605	663	697	1,993	2,223	3,042

6 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.

Particulars	(₹ in million)					
	Three month period ended			Nine month period ended		Year ended
	December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
(a) Segment revenue						
Product licenses and related activities	17,735	16,232	15,610	50,710	46,737	62,144
IT solutions and consulting services	1,924	1,656	1,542	5,359	4,568	6,324
(b) Segment results	19,659	17,888	17,152	56,069	51,305	68,468
Product licenses and related activities	8,223	7,767	7,134	24,249	22,932	30,253
IT solutions and consulting services	489	396	344	1,427	1,193	1,760
	8,712	8,163	7,478	25,676	24,125	32,013
Other income	605	663	697	1,993	2,223	3,042
Unallocable expenses	(743)	(854)	(475)	(2,069)	(1,629)	(1,946)
Profit before tax	8,574	7,972	7,700	25,600	24,719	33,109

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

Particulars	(₹ in million)					
	Three month period ended			Nine month period ended		Year ended
	December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
(c) Segment assets						
Product licenses and related activities	26,428	27,661	26,643	26,428	26,643	25,216
IT solutions and consulting services	1,647	1,826	1,481	1,647	1,481	1,653
Unallocable	62,337	63,576	69,440	62,337	69,440	74,481
(d) Segment liabilities	90,412	93,063	97,564	90,412	97,564	101,350
Product licenses and related activities	14,317	12,881	12,395	14,317	12,395	11,922
IT solutions and consulting services	1,694	1,478	1,514	1,694	1,514	1,363
Unallocable	5,308	5,021	7,024	5,308	7,024	4,441
	21,319	19,380	20,933	21,319	20,933	17,726

7 Unaudited standalone results for the three and nine month period ended December 31, 2025

Particulars	(₹ in million, except per share data)					
	Three month period ended			Nine month period ended		Year ended
	December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
Revenue from operations	14,527	13,009	13,054	41,504	38,096	50,991
Net profit for the period	6,137	4,626	4,821	16,635	15,152	33,507
Earnings per equity share (face value ₹ 5 each, fully paid)						
Basic (in ₹)	70.55	53.23	55.55	191.37	174.69	386.19
Diluted (in ₹)	70.26	52.97	55.21	190.44	173.54	383.73

8 Mr. Vincent Secondo Grelli (DIN 08262388), resigned as a Non-Executive, Non-Independent Director of the Company, effective from the close of business hours of October 31, 2025.

9 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
January 21, 2026

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 December 31, 2025 and year to date from April 01, 2025 to December 31, 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

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

per Govind Ahuja

Partner

Membership No.: 048966

UDIN: 26048966HBUPBP1711

Place: Mumbai

Date: January 21, 2026



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 Oracle Financial Services Software, Inc.:
	15) Oracle (OFSS) BPO Services Inc.
	Subsidiary of Mantas Inc.:
Trust	16) Sotas Inc.
	17) i-flex ESOP Stock Trust

