

April 22, 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

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 audited standalone and consolidated financial results for the quarter and year ended March 31, 2026.
2. approved second Interim Dividend for the financial year 2025-26 of Rs. 270/- per equity share of face value of Rs. 5/- each:
 - fixed Thursday, May 7, 2026 as the Record Date for the purpose of said Interim Dividend; and
 - decided that the Interim Dividend be paid on or before Thursday, May 21, 2026 to the Shareholders whose names appear in the Register of Members of the Company as at the close of business on Thursday, May 7, 2026.

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, 2026.

We enclose herewith the audited standalone and consolidated financial results of the Company for the quarter and year ended March 31, 2026, 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 19:30 hours (IST) and concluded at 20:26 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

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

(₹ in million, except per share data)

PART I

	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	<u>INCOME</u>					
	(a) Revenue from operations	15,663	14,527	12,895	57,167	50,991
	(b) Other income	4,901	638	15,797	6,800	17,210
	Total income	20,564	15,165	28,692	63,967	68,201
2	<u>EXPENSES</u>					
	(a) Employee benefit expenses	5,345	6,318	5,330	22,678	20,905
	(b) Travel related expenses	182	219	235	830	896
	(c) Professional fees	414	65	334	1,579	1,325
	(d) Finance cost	5	5	5	22	13
	(e) Depreciation and amortization	133	135	145	563	598
	(f) Other expenses	487	436	223	2,184	1,363
	Total expenses	6,566	7,178	6,272	27,856	25,100
3	Profit before tax	13,998	7,987	22,420	36,111	43,101
4	Tax expense					
	(a) Current tax	2,987	1,948	3,934	8,709	9,561
	(b) Deferred tax	(100)	(98)	131	(344)	33
	Total tax expense	2,887	1,850	4,065	8,365	9,594
5	Net profit for the period	11,111	6,137	18,355	27,746	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	86	45	(33)	163	(56)
	(ii) Income tax effect	(21)	(12)	8	(41)	14
	(b) Items that will be reclassified subsequently to profit or loss					
	(i) Exchange differences on translation of financial statements of foreign branches	(1)	*	1	2	10
	Total other comprehensive income / (loss) for the period, net of tax	64	33	(24)	124	(32)
7	Total Comprehensive Income for the period, net of tax	11,175	6,170	18,331	27,870	33,475
8	Paid up equity share capital (face value ₹ 5 each, fully paid)	435	435	434	435	434
9	Reserve excluding Revaluation Reserves as per balance sheet				69,710	75,186
10	Earnings per equity share (face value ₹ 5 each, fully paid)					
	(a) Basic (in ₹)	127.68	70.55	211.37	319.10	386.19
	(b) Diluted (in ₹)	127.20	70.26	210.26	317.60	383.73
	See accompanying notes to the financial results					

* Represents amount less than ₹ 0.50 million.

Notes to financial results :

- 1 The audited standalone financial results for three month period and year ended March 31, 2026 have been reviewed by the Andit 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 review.
- 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 the 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 Company has recorded provision for employee benefit expense of ₹ 263 million and ₹ 752 million for the three month period and year ended March 31, 2026 respectively. The Company 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	465	402	533	2,045	2,069
(b) Exchange gain / (loss)	76	44	41	193	(118)
(c) Miscellaneous income	26	25	24	61	60
(d) Reversal of provision for diminution in value of investment in subsidiary company	-	167	-	167	-
(e) Dividend from subsidiary companies	4,334	-	15,199	4,334	15,199
Total	4,901	638	15,797	6,800	17,210

- 7 During the three month period and year ended March 31, 2026; 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.
- 8 During the three month period and year ended March 31, 2026; the Company has received dividend from it's wholly owned subsidiary companies of ₹ 240 million from Oracle (OFSS) Processing Services Limited, ₹ 439 million from Oracle (OFSS) BPO Services Limited, ₹ 138 million from ISP Internet Mauritius Company and ₹ 3,517 million (March 31, 2025 - ₹ 15,199 million) from Oracle Financial Services Software America, Inc.

9 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	1,305	1,305
(b) Capital work-in-progress	151	88
(c) Right-of-use assets	221	334
(d) Investment property	102	102
(e) Financial assets		
(i) Investments in subsidiaries	8,092	7,919
(ii) Other financial assets	66	64
(f) Deferred tax assets (net)	1,571	1,268
(g) Income tax assets (net)	9,324	9,020
(h) Other non-current assets	1,364	1,324
	22,196	21,424

Statement of assets and liabilities (continued)

(₹ in million)

Particulars	As at	
	March 31, 2026	March 31, 2025
	Audited	Audited
2 Current assets		
(a) Financial assets		
(i) Trade receivables	9,899	8,596
(ii) Cash and cash equivalents	2,207	2,204
(iii) Other bank balances	39,050	45,884
(iv) Other financial assets	2,677	3,067
(b) Other current assets	2,604	2,105
	56,437	61,856
TOTAL - ASSETS	78,633	83,280
B EQUITY AND LIABILITIES		
1 Equity		
(a) Equity share capital	435	434
(b) Other equity	69,710	75,186
	70,145	75,620
2 Non-current liabilities		
(a) Financial liabilities		
(i) Lease liabilities	172	219
(b) Other non-current liabilities	-	8
(c) Employee benefit obligations	2,927	2,179
	3,099	2,406
3 Current liabilities		
(a) Financial liabilities		
(i) Lease liabilities	47	107
(ii) Trade payables		
- Payable to micro and small enterprises	12	3
- Payable to other than micro and small enterprises	247	220
(iii) Other financial liabilities	1,400	1,545
(b) Income tax liabilities (net)	8	10
(c) Other current liabilities	1,718	1,622
(d) Employee benefit obligations	1,957	1,747
	5,389	5,254
TOTAL - EQUITY AND LIABILITIES	78,633	83,280

10 Statement of cash flows

(₹ in million)

Particulars	For the year ended	
	March 31, 2026	March 31, 2025
	Audited	Audited
Cash flows from operating activities		
Profit before tax	36,111	43,101
Adjustments to reconcile profit before tax to cash provided by operating activities :		
Depreciation and amortization	563	598
Loss / (profit) on sale of property, plant and equipment	3	(4)
Employee stock compensation expense	943	977
Finance income	(2,045)	(2,069)
Dividend from subsidiary companies	(4,334)	(15,199)
Finance cost	22	13
Effect of exchange rate changes in cash and cash equivalents	(159)	(49)
Effect of exchange rate changes in assets and liabilities	(1,181)	176
Reversal of provision for diminution in value of investment in subsidiary company	(167)	-

Statement of cash flows (continued)

(₹ in million)

Particulars	For the year ended	
	March 31, 2026	March 31, 2025
	Audited	Audited
Impairment loss recognized / (reversed) on contract assets	146	(517)
Impairment loss (reversed) / recognized on other financial assets	(25)	11
Bad debts	144	505
Deferred rent	(35)	35
	29,986	27,578
Movements in operating assets and liabilities		
(Increase) in other non-current assets	(34)	(43)
(Increase) in trade receivables	(784)	(526)
Decrease in other current financial assets	392	2,027
(Increase) in other current assets	(492)	(88)
Increase in non-current employee benefit obligations	878	304
Increase in trade payables	17	21
(Decrease) / increase in other current financial liabilities	(147)	12
Increase / (decrease) in other current liabilities	131	(156)
(Decrease) in other non-current liabilities	(8)	(42)
Increase in current employee benefit obligations	203	302
Cash from operating activities	30,142	29,389
Payment of domestic and foreign taxes, net of refunds	(8,856)	(9,779)
Net cash provided by operating activities	21,286	19,610
Cash flows from investing activities		
Purchase of property, plant and equipment	(496)	(345)
Proceeds from sale of property, plant and equipment	-	6
Refund / (placement) of deposits for premises and others	420	(19)
Dividend from subsidiary companies	4,334	15,199
Bank fixed deposits having maturity of more than three months matured	53,290	20,130
Bank fixed deposits having maturity of more than three months booked	(46,630)	(46,340)
Interest received	2,049	1,120
Net cash provided by / (used in) investing activities	12,967	(10,249)
Cash flows from financing activities		
Proceeds from issue of shares under employee stock option plan	44	127
Equity dividend paid	(34,324)	(20,806)
Interest paid on lease liabilities	(22)	(13)
Repayment of lease liabilities	(107)	(179)
Net cash (used in) financing activities	(34,409)	(20,871)
Net (decrease) in cash and cash equivalents	(156)	(11,510)
Cash and cash equivalents at beginning of the year	2,204	13,665
Effect of exchange rate changes in cash and cash equivalents	159	49
Cash and cash equivalents at end of the year	2,207	2,204
Component of cash and cash equivalents		
Balances with banks:		
In current accounts	1,316	1,661
In deposit accounts with original maturity of less than three months	804	501
In unclaimed dividend accounts	56	42
Remittances in transit	31	-
Total cash and cash equivalents at the end of the year	2,207	2,204

- 11 As per Ind AS 108 'Operating Segments', the Company has disclosed the segment information only as part of the consolidated financial results.
- 12 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.
- 13 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.
- 14 Mr. Harinderjit Singh (DIN 06628566), resigned as a Non-Executive, Non-Independent Director of the Company, effective from January 22, 2026.
- 15 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.
- 16 The above financial results are also available on the Company's website; <https://investor.ofss.oracle.com>

Mumbai, India
April 22, 2026

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

Makarand Padalkar
Managing Director & Chief Executive Officer
DIN: 02115514

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, 2026 ("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, 2026

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

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

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, 2026 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2026 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


per Govind Ahuja

Partner

Membership No.: 048966

UDIN: 26048966ESYTVC2657

Place of Signature: Mumbai

Date: April 22, 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

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 review.
- 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

Makarand Padalkar
Managing Director & Chief Executive Officer
DIN: 02115514

Mumbai, India
April 22, 2026

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, 2026 ("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, 2026.

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



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of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of their respective companies 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 companies 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 companies.

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.



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- 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 773.41 million as at March 31, 2026, total revenues of Rs Nil million and Rs Nil million, total net profit/(loss) after tax and total comprehensive income/(loss) of Rs. 7.22 million and Rs. (80.34) million, for the quarter and the year ended on that date respectively, and net cash outflows of Rs. 67.00 million for the year ended March 31, 2026, 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, 2026 being the balancing figures between the audited figures in respect of the full financial year ended March 31, 2026 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


per Govind Ahuja

Partner

Membership No.: 048966

UDIN: 26048966DETBOS1391

Place of Signature: Mumbai

Date: April 22, 2026



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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.	
Trust	Subsidiary of Mantas Inc.:
	16) Sotas Inc.
	17) i-flex ESOP Stock Trust

