

Oracle Financial Services Software Limited

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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	INCOME					
	(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	EXPENSES					
	(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 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 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 its 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 its 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>

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