

October 23, 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 half year ended September 30, 2026.

We enclose herewith the unaudited standalone and consolidated financial results of the Company for the quarter and half year ended September 30, 2026, 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 meeting commenced at 19:30 hours (IST) and concluded at 20:17 hours (IST).

Thanking you,

Yours sincerely,

For Oracle Financial Services Software Limited

ONKAR NATH BANERJEE
Digitally signed by
ONKAR NATH BANERJEE
Date: 2026.10.23
20:26:46 +05'30'

Onkarnath Banerjee
Company Secretary & Compliance Officer
Membership No. ACS8547

Encl: as above

Oracle Financial Services Software Limited
Registered Office : Oracle Park, Off Western Express Highway, Goregaon (East), Mumbai 400 063
Tel: + 91 22 6718 3000 Fax: + 91 22 6718 3001
CIN: L72200MH1989PLC053666
Website: www.oracle.com/financialservices
E-mail: investors-vp-ofss_in_grp@oracle.com

Unaudited standalone financial results for the three and six month period ended September 30, 2026

(₹ in million, except per share data)

	Particulars	Three month period ended			Six month period ended		Year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	INCOME						
	(a) Revenue from operations	14,265	25,669	13,009	39,934	26,977	57,167
	(b) Other income	636	623	549	1,259	1,261	6,800
	Total income	14,901	26,292	13,558	41,193	28,238	63,967
2	EXPENSES						
	(a) Employee benefit expenses	5,169	7,061	5,457	12,230	11,015	22,678
	(b) Travel related expenses	217	155	217	372	429	830
	(c) Professional fees	413	383	746	796	1,100	1,579
	(d) Finance cost	6	7	6	13	12	22
	(e) Depreciation and amortization	118	122	142	240	295	563
	(f) Other expenses	452	354	774	806	1,261	2,184
	Total expenses	6,375	8,082	7,342	14,457	14,112	27,856
3	Profit before tax	8,526	18,210	6,216	26,736	14,126	36,111
4	Tax expenses						
	(a) Current tax	2,263	4,418	1,650	6,681	3,774	8,709
	(b) Deferred tax	(12)	156	(60)	144	(146)	(344)
	Total tax expenses	2,251	4,574	1,590	6,825	3,628	8,365
5	Net profit for the period	6,275	13,636	4,626	19,911	10,498	27,746
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	138	(6)	53	132	32	163
	(ii) Income tax effect	(35)	2	(14)	(33)	(8)	(41)
	(b) Items that will be reclassified subsequently to profit or loss						
	(i) Exchange differences on translation of financial statements of foreign branches	1	(1)	3	-*	3	2
	Total other comprehensive income / (loss) for the period, net of tax	104	(5)	42	99	27	124
7	Total comprehensive income for the period, net of tax	6,379	13,631	4,668	20,010	10,525	27,870
8	Paid up equity share capital (face value ₹ 5 each, fully paid)	436	435	435	436	435	435
9	Reserve excluding Revaluation Reserves as per balance sheet						69,710
10	Earnings per equity share (face value ₹ 5 each, fully paid)						
	(a) Basic (in ₹)	72.06	156.63	53.23	228.68	120.81	319.10
	(b) Diluted (in ₹)	71.75	155.99	52.97	227.69	120.20	317.60
	See accompanying notes to the financial results						

* Represents amount less than ₹ 0.50 million.

Notes to financial results :

- 1 The above unaudited standalone financial results for the three and six month period ended September 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on October 23, 2026. The statutory auditors have expressed an unmodified review conclusion on these results.
- 2 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.
- 3 During the three and six month period ended September 30, 2026, the Company allotted 29,878 and 66,884 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 During the three month period ended June 30, 2026, the Company entered into an agreement with an existing customer for licensing of software products, transfer of personnel, and provision of transition services, and recognized license revenue of ₹ 9,353 million and other income of ₹ 191 million.
- 5 Employee benefit expenses for the three and six month period ended September 30, 2026 include employee severance expenses of ₹ 299 million and ₹ 1,450 million respectively.
- 6 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 recorded provision for employee benefit expense of ₹ 752 million for the year ended March 31, 2026.
- 7 Particulars of other income:

Particulars	Three month period ended			Six month period ended		Year ended
	September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
(a) Finance income	568	442	478	1,010	1,178	2,045
(b) Exchange gain / (loss)	57	(12)	66	45	73	193
(c) Miscellaneous income	11	193	5	204	10	61
(d) Reversal of provision for diminution in value of investment in subsidiary company	-	-	-	-	-	167
(e) Dividend from subsidiary companies	-	-	-	-	-	4,334
Total	636	623	549	1,259	1,261	6,800

8 During the 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.

9 During the 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.

10 Statement of assets and liabilities

Particulars	As at	
	September 30, 2026	March 31, 2026
	Unaudited	Audited
A ASSETS		
1 Non-current assets		
(a) Property, plant and equipment	1,171	1,305
(b) Capital work-in-progress	230	151
(c) Right-of-use asset	284	221
(d) Investment property	102	102
(e) Financial assets		
(i) Investments in subsidiaries	8,093	8,092
(ii) Other financial assets	68	66
(f) Deferred tax assets (net)	1,394	1,571
(g) Income tax assets (net)	8,598	9,324
(h) Other non-current assets	1,359	1,364
	21,299	22,196

Statement of assets and liabilities (continued)

(₹ in million)

Particulars	As at	
	September 30, 2026	March 31, 2026
	Unaudited	Audited
2 Current assets		
(a) Financial assets		
(i) Trade receivables	7,695	9,899
(ii) Cash and cash equivalents	1,766	2,207
(iii) Other bank balances	39,202	39,050
(iv) Other financial assets	3,447	2,677
(b) Other current assets	2,912	2,604
	55,022	56,437
TOTAL - ASSETS	76,321	78,633
B EQUITY AND LIABILITIES		
1 Equity		
(a) Equity share capital	436	435
(b) Other equity	66,730	69,710
	67,166	70,145
2 Non-current liabilities		
(a) Financial liabilities		
(i) Lease liabilities	211	172
(b) Other non-current liabilities	44	-
(c) Employee benefit obligations	2,645	2,927
	2,900	3,099
3 Current liabilities		
(a) Financial liabilities		
(i) Lease liabilities	73	47
(ii) Trade payables		
- Payable to micro and small enterprises	12	12
- Payable to other than micro and small enterprises	281	247
(iii) Other financial liabilities	1,849	1,400
(b) Income tax liabilities (net)	14	8
(c) Other current liabilities	2,251	1,718
(d) Employee benefit obligations	1,775	1,957
	6,255	5,389
TOTAL - EQUITY AND LIABILITIES	76,321	78,633

11 Statement of cash flow

(₹ in million)

Particulars	Six month period ended	
	September 30, 2026	September 30, 2025
	Unaudited	Unaudited
Cash flows from operating activities		
Profit before tax	26,736	14,126
Adjustments to reconcile profit before tax to cash provided by operating activities :		
Depreciation and amortization	240	295
Loss on sale of property, plant and equipment	9	3
Employee stock compensation expense	495	508
Finance income	(1,010)	(1,178)
Finance cost	13	12
Effect of exchange rate changes in cash and cash equivalents	37	(69)
Effect of exchange rate changes in assets and liabilities	(41)	(528)
Impairment loss (reversed) / recognized on contract assets	(211)	166
Impairment loss (reversed) on other financial assets	(24)	(27)
Deferred rent	-	(25)
	26,244	13,283
Movements in operating assets and liabilities		
Decrease / (increase) in other non-current assets	6	(36)
Decrease in trade receivables	2,532	800
(Increase) in other current financial assets	(1,108)	(444)
(Increase) in other current assets	(306)	(1,568)
(Decrease) / increase in non-current employee benefit obligations	(157)	158
Increase in trade payables	33	201
Increase in other current financial liabilities	465	360
Increase / (decrease) in other current liabilities	533	(95)
Increase / (decrease) in other non-current liabilities	44	(8)
(Decrease) / increase in current employee benefit obligations	(184)	190
Cash from operating activities	28,102	12,841
Payment of domestic and foreign taxes, net of refunds	(5,948)	(3,648)
Net cash provided by operating activities	22,154	9,193
Cash flows from investing activities		
Purchase of property, plant and equipment	(186)	(446)
Proceeds from sale of property, plant and equipment	-	2
Refund of deposits for premises and others	296	419
Bank fixed deposits having maturity of more than three months matured	28,900	42,440
Bank fixed deposits having maturity of more than three months booked	(29,150)	(25,850)
Interest received	1,106	1,584
Net cash provided by investing activities	966	18,149
Cash flows from financing activities		
Proceeds from issue of shares under employee stock option plan	22	25
Equity dividend paid	(23,495)	(23,018)
Repayment of lease liabilities	(38)	(84)
Interest paid on lease liabilities	(13)	(12)
Net cash (used in) financing activities	(23,524)	(23,089)
Net (decrease) / increase in cash and cash equivalents	(404)	4,253
Cash and cash equivalents at beginning of the period	2,207	2,204
Effect of exchange rate changes in cash and cash equivalents	(37)	69
Cash and cash equivalents at end of the period	1,766	6,526

Statement of cash flow (continued)

(₹ in million)

Particulars	Six month period ended	
	September 30, 2026	September 30, 2025
	Unaudited	Unaudited
Component of cash and cash equivalents		
Balances with banks:		
In current accounts	1,698	1,687
In deposit accounts with original maturity of less than three months	-	4,788
In unclaimed dividend accounts	68	51
Total cash and cash equivalents at the end of the period	1,766	6,526

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

13 Mr. Makarand Padalkar, resigned as the Managing Director and Chief Executive Officer of the Company with effect from the end of the day of July 23, 2026.

14 Mr. Avadhut Ketkar (DIN: 02353654) was appointed as the Managing Director and Chief Executive Officer of the Company, with effect from July 24, 2026, liable to retire by rotation, by the members of the Company, vide resolution passed through postal ballot on October 2, 2026.

15 Mr. Andrew Mark Morawski (DIN: 11775252) was appointed as the Non-Executive, Non-Independent Director, with effect from July 22, 2026, liable to retire by rotation, by the members of the Company, vide resolution passed through postal ballot on October 2, 2026.

16 Mr. Manish Bhandari was appointed as the Chief Financial Officer of the Company, with effect from July 24, 2026 by the Board of Directors of the Company at its meeting held on July 22, 2026.

17 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
October 23, 2026


Avadhut Ketkar
Managing Director & Chief Executive Officer
DIN:02353654 

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

**Review Report 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 September 30, 2026 and year to date from April 01, 2026 to September 30, 2026 (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

Ritesh Gada

per Ritesh Gada
Partner

Membership No.: 121898
UDIN: 26121898AYIABZ1294
Place: Mumbai
Date: October 23, 2026



Oracle Financial Services Software Limited

Registered Office : Oracle Park, Off Western Express Highway, Goregaon (East), Mumbai 400 063

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Website: www.oracle.com/financialservices

E-mail: investors-vp-ofss_in_grp@oracle.com

Unaudited consolidated financial results for the three and six month period ended September 30, 2026

(₹ in million, except per share data)

Particulars	Three month period ended			Six month period ended		Year ended
	September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 INCOME						
(a) Revenue from operations	19,066	31,252	17,888	50,318	36,410	76,721
(b) Other income	655	776	663	1,431	1,388	2,706
Total income	19,721	32,028	18,551	51,749	37,798	79,427
2 EXPENSES						
(a) Employee benefit expenses	7,830	10,753	8,150	18,583	16,540	34,338
(b) Travel related expenses	326	248	351	574	695	1,373
(c) Professional fees	1,146	1,108	1,038	2,254	1,846	3,960
(d) Finance cost	11	7	78	18	35	25
(e) Depreciation and amortization	138	147	165	285	342	654
(f) Other expenses	508	378	797	886	1,314	2,276
Total expenses	9,959	12,641	10,579	22,600	20,772	42,626
3 Profit before tax	9,762	19,387	7,972	29,149	17,026	36,801
4 Tax expenses						
(a) Current tax	2,550	5,124	2,308	7,674	5,042	10,638
(b) Deferred tax	188	108	203	296	104	(230)
Total tax expenses	2,738	5,232	2,511	7,970	5,146	10,408
5 Net profit for the period	7,024	14,155	5,461	21,179	11,880	26,393
6 Other comprehensive income						
(a) Items that will not be reclassified subsequently to profit or loss						
(i) Remeasurement gains / (losses) of defined benefit plan	138	(6)	53	132	32	165
(ii) Income tax effect	(35)	2	(14)	(33)	(8)	(42)
(b) Items that will be reclassified subsequently to profit or loss						
(i) Exchange differences on translation of financial statements of foreign operations	156	39	326	195	483	1,133
Total other comprehensive income for the period, net of tax	259	35	365	294	507	1,256
7 Total comprehensive income for the period, net of tax	7,283	14,190	5,826	21,473	12,387	27,649
8 Net profit attributable to:						
Equity holders of the Company	7,024	14,155	5,461	21,179	11,880	26,393
Non-controlling interests	-	-	-	-	-	-
9 Total other comprehensive income attributable to:						
Equity holders of the Company	259	35	365	294	507	1,256
Non-controlling interests	-	-	-	-	-	-
10 Total comprehensive income attributable to:						
Equity holders of the Company	7,283	14,190	5,826	21,473	12,387	27,649
Non-controlling interests	-	-	-	-	-	-
11 Paid up equity share capital (face value ₹ 5 each, fully paid)	436	435	435	436	435	435
12 Reserve excluding Revaluation Reserves as per balance sheet						77,830
13 Earnings per equity share (face value ₹ 5 each, fully paid)						
(a) Basic (in ₹)	80.66	162.59	62.84	243.24	136.71	303.54
(b) Diluted (in ₹)	80.32	161.92	62.53	242.19	136.03	302.11
See accompanying notes to the financial results						

Notes to financial results :

- The above unaudited consolidated financial results for the three and six month period ended September 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on October 23, 2026. The statutory auditors have expressed an unmodified review conclusion on these results.
- 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.
- During the three and six month period ended September 30, 2026, the Company allotted 29,878 and 66,884 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.
- During the three month period ended June 30, 2026, the Company entered into an agreement with an existing customer for licensing of software products, transfer of personnel, and provision of transition services, and recognized license revenue of ₹ 9,353 million and other income of ₹ 191 million.
- Employee benefit expenses for the three and six month period ended September 30, 2026 include employee severance expenses of ₹ 353 million and ₹ 2,135 million respectively.
- 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 recorded provision for employee benefit expense ₹ 766 million for the year ended March 31, 2026.
- Particulars of Other income

Particulars	Three month period ended			Six month period ended		Year ended
	September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
(a) Finance income	672	528	589	1,200	1,389	2,483
(b) Exchange (loss) / gain	(53)	54	68	1	(7)	134
(c) Miscellaneous income	36	194	6	230	6	89
Total	655	776	663	1,431	1,388	2,706

8 Statement of assets and liabilities

Particulars	As at	
	September 30, 2026	March 31, 2026
	Unaudited	Audited
A ASSETS		
1 Non-current assets		
(a) Property, Plant and Equipment	1,188	1,323
(b) Capital work-in-progress	233	158
(c) Right-of-use assets	341	309
(d) Investment property	102	102
(e) Goodwill	6,087	6,087
(f) Financial assets	69	66
(g) Deferred tax assets (net)	1,826	1,981
(h) Income tax assets (net)	10,262	10,810
(i) Other non-current assets	1,464	1,461
	21,572	22,297
2 Current assets		
(a) Financial assets		
(i) Trade receivables	11,986	13,514
(ii) Cash and cash equivalents	16,150	14,882
(iii) Other bank balances	40,431	40,216
(iv) Other financial assets	3,505	3,983
(b) Income tax assets (net)	66	12
(c) Other current assets	4,242	4,435
	76,380	77,042
TOTAL - ASSETS	97,952	99,339

Statement of assets and liabilities (continued)

(₹ in million)

Particulars	As at	
	September 30, 2026	March 31, 2026
	Unaudited	Audited
B EQUITY AND LIABILITIES		
1 Equity		
(a) Equity share capital	436	435
(b) Other equity	76,452	77,830
	76,888	78,265
2 Non- current liabilities		
(a) Financial liabilities		
(i) Lease liabilities	222	196
(ii) Other financial liabilities	30	30
(b) Deferred tax liability (net)	743	578
(c) Income tax liabilities (net)	3,369	3,110
(d) Other non-current liabilities	51	22
(e) Employee benefit obligations	2,674	2,963
	7,089	6,899
3 Current liabilities		
(a) Financial liabilities		
(i) Lease liabilities	138	129
(ii) Trade payables		
Payable to micro and small enterprises	12	12
Payable to other than micro and small enterprises	973	926
(iii) Other financial liabilities	3,120	2,619
(b) Income tax liabilities (net)	156	335
(c) Other current liabilities	7,504	7,841
(d) Employee benefit obligations	2,072	2,313
	13,975	14,175
TOTAL - EQUITY AND LIABILITIES	97,952	99,339

9 Consolidated statement of cash flow

(₹ in million)

Particulars	Six month period ended	
	September 30, 2026	September 30, 2025
	Unaudited	Unaudited
Cash flows from operating activities		
Profit before tax	29,149	17,026
Adjustments to reconcile profit before tax to cash provided by operating activities :		
Depreciation and amortization	285	342
Loss on sale of fixed assets	10	4
Employee stock compensation expense	634	675
Finance income	(1,200)	(1,389)
Finance cost	18	35
Effect of exchange rate changes in cash and cash equivalents	(192)	(579)
Effect of exchange rate changes in assets and liabilities	74	(25)
Impairment loss (reversed) / recognized on contract assets	(217)	154
Impairment loss (reversed) on other financial assets	(24)	(27)
Deferred rent	-	(25)
	28,537	16,191

Consolidated statement of cash flow (continued)

(₹ in million)

Particulars	Six month period ended	
	September 30, 2026	September 30, 2025
	Unaudited	Unaudited
Movements in operating assets and liabilities		
Decrease / (increase) in other non-current assets	1	(28)
Decrease / (increase) in trade receivables	1,935	(1,884)
Decrease / (increase) in other current financial assets	246	(110)
Decrease / (increase) in other current assets	219	(480)
Increase in non-current financial liabilities	-	1
Increase / (decrease) in other non-current liabilities	29	(10)
(Decrease) / increase in non-current provisions	(156)	167
Increase / (decrease) in trade payables	33	(34)
Increase in other current financial liabilities	494	95
(Decrease) / increase in other current liabilities	(382)	329
(Decrease) / increase in current provisions	(256)	243
Cash from operating activities	30,700	14,480
Payment of domestic and foreign taxes, net of refunds	(7,157)	(4,183)
Net cash provided by operating activities	23,543	10,297
Cash flows from investing activities		
Purchase of property, plant and equipment	(190)	(462)
Proceeds from sale of property, plant and equipment	-	2
Refund of deposits for premises and others	297	419
Bank fixed deposits having maturity of more than three months matured	29,803	43,608
Bank fixed deposits having maturity of more than three months booked	(30,130)	(27,256)
Interest received	1,310	1,791
Net cash provided by investing activities	1,090	18,102
Cash flows from financing activities		
Proceeds from issue of shares under employee stock option plan	22	25
Equity dividend paid	(23,495)	(23,018)
Repayment of lease liabilities	(70)	(124)
Interest paid on lease liabilities	(14)	(14)
Net cash (used in) financing activities	(23,557)	(23,131)
Net increase in cash and cash equivalents	1,076	5,268
Cash and cash equivalents at beginning of the period	14,882	12,142
Effect of exchange rate changes in cash and cash equivalents	192	579
Cash and cash equivalents at end of the period	16,150	17,989

Consolidated statement of cash flow (continued)

(₹ in million)

Particulars	Six month period ended	
	September 30, 2026	September 30, 2025
	Unaudited	Unaudited
Component of cash and cash equivalents		
Balances with banks:		
In current accounts#	10,476	8,341
In deposit accounts with original maturity of less than three months##	121	4,801
Money market funds	5,485	4,796
In unclaimed dividend accounts	68	51
Total cash and cash equivalents at end of the period	16,150	17,989

Current account includes ₹ 1 million (September 30, 2025 - ₹ 3 million) on account of restricted cash and bank balances.

Deposit accounts includes ₹ 71 million (September 30, 2025 - Nil) on account of restricted cash and bank balances.

10 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			Six month period ended		Year ended
	September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
(a) Segment revenue						
Product licenses and related activities	17,158	29,358	16,232	46,516	32,975	69,416
IT solutions and consulting services	1,908	1,894	1,656	3,802	3,435	7,305
	19,066	31,252	17,888	50,318	36,410	76,721
(b) Segment results						
Product licenses and related activities	8,979	18,953	7,767	27,932	16,026	34,418
IT solutions and consulting services	679	383	396	1,062	938	2,090
	9,658	19,336	8,163	28,994	16,964	36,508
Other income	655	776	663	1,431	1,388	2,706
Unallocable expenses	(551)	(725)	(854)	(1,276)	(1,326)	(2,413)
Profit before tax	9,762	19,387	7,972	29,149	17,026	36,801

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

(₹ in million)

Particulars	Three month period ended			Six month period ended		Year ended
	September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
(c) Segment assets						
Product licenses and related activities	25,447	29,254	27,661	25,447	27,661	26,960
IT solutions and consulting services	1,697	2,066	1,826	1,697	1,826	2,129
Unallocable	70,808	61,237	63,576	70,808	63,576	70,250
	97,952	92,557	93,063	97,952	93,063	99,339
(d) Segment liabilities						
Product licenses and related activities	14,702	16,712	12,881	14,702	12,881	14,801
IT solutions and consulting services	1,587	1,817	1,478	1,587	1,478	1,559
Unallocable	4,775	4,755	5,021	4,775	5,021	4,714
	21,064	23,284	19,380	21,064	19,380	21,074

11 Unaudited standalone results for the three and six month period ended September 30, 2026

(₹ in million, except per share data)

Particulars	Three month period ended			Six month period ended		Year ended
	September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations	14,265	25,669	13,009	39,934	26,977	57,167
Net profit for the period	6,275	13,636	4,626	19,911	10,498	27,746
Earnings per equity share (face value ₹ 5 each, fully paid)						
Basic (in ₹)	72.06	156.63	53.23	228.68	120.81	319.10
Diluted (in ₹)	71.75	155.99	52.97	227.69	120.20	317.60

12 Mr. Makarand Padalkar, resigned as the Managing Director and Chief Executive Officer of the Company with effect from the end of the day of July 23, 2026.

13 Mr. Avadhut Ketkar (DIN: 02353654) was appointed as the Managing Director and Chief Executive Officer of the Company, with effect from July 24, 2026, liable to retire by rotation, by the members of the Company, vide resolution passed through postal ballot on October 2, 2026.

14 Mr. Andrew Mark Morawski (DIN: 11775252) was appointed as the Non-Executive, Non-Independent Director, with effect from July 22, 2026, liable to retire by rotation, by the members of the Company, vide resolution passed through postal ballot on October 2, 2026.

15 Mr. Manish Bhandari was appointed as the Chief Financial Officer of the Company, with effect from July 24, 2026 by the Board of Directors of the Company at its meeting held on July 22, 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
October 23, 2026


Avadhut Ketkar
Managing Director & Chief Executive Officer
DIN: 02353654

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 September 30, 2026 and year to date from April 01, 2026 to September 30, 2026 (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

regada

per Ritesh Gada

Partner

Membership No.: 121898

UDIN: 26121898ZRJSVP2831

Place: Mumbai

Date: October 23, 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.
Trust	Subsidiary of Mantas Inc.:
	16) Sotas Inc.
	17) i-flex Employee Stock Option Trust

