

Q3FY21 Earnings Report

Consolidated Report

Oracle Financial Services Software Ltd

INE881D01027

Net Sales Turnover

Rs. 1238.4 Cr **6.74%**

Ebitda Margin

51.2% **50.0 bps**

PAT Margin

34.7% **470.0 bps**

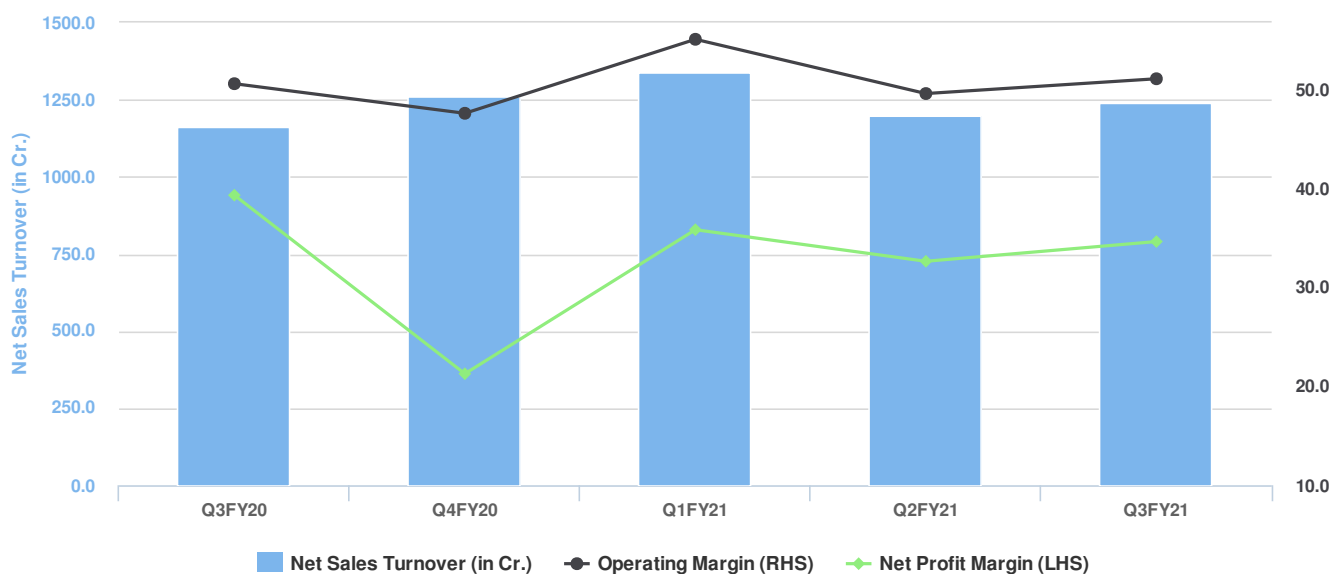
Net Profit

Rs. 429.7 Cr **5.93%**

Date : 4th February 2021

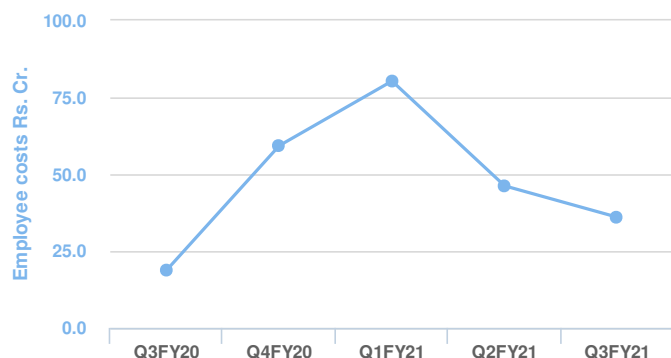
Note : Values compared with Q3FY20

Trends in Sales and Margins



As compared to the previous quarter, Revenue in Q3FY21 has witnessed a growth of **3.42%** and amounts to Rs. 1238.4 Cr. The Revenue also gone up by **6.74%** over Q3FY20. The Sales had been increasing from Q4FY20 to Q1FY21. It displayed an erratic and decreasing trend from Q4FY20 to Q3FY21. In Q3FY21, EBITDA rose by **6.43%** and stood at Rs. 633.8 Cr, in comparison with the previous quarter. The EBITDA has also gone up by **7.73%** over Q3FY20. A growth in EBITDA was observed from Q4FY20 to Q1FY21. The trend has been irregular and declining since Q4FY20 to Q3FY21. PAT in Q3FY21 has gone up by **9.59%** and is at Rs. 429.7 Cr, in comparison with the previous quarter. Despite that, the PAT has decreased by **5.93%** as compared to Q3FY20. Although there was an irregular drift since Q3FY20 to Q3FY21, there was a continuous increase found.

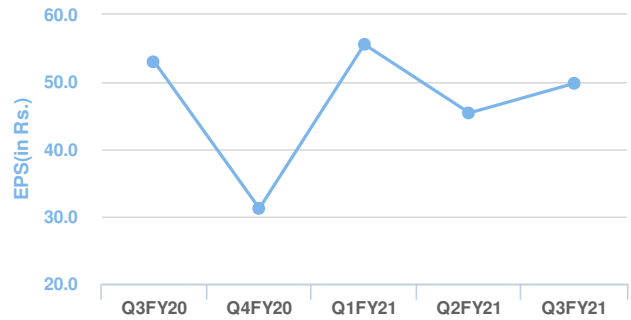
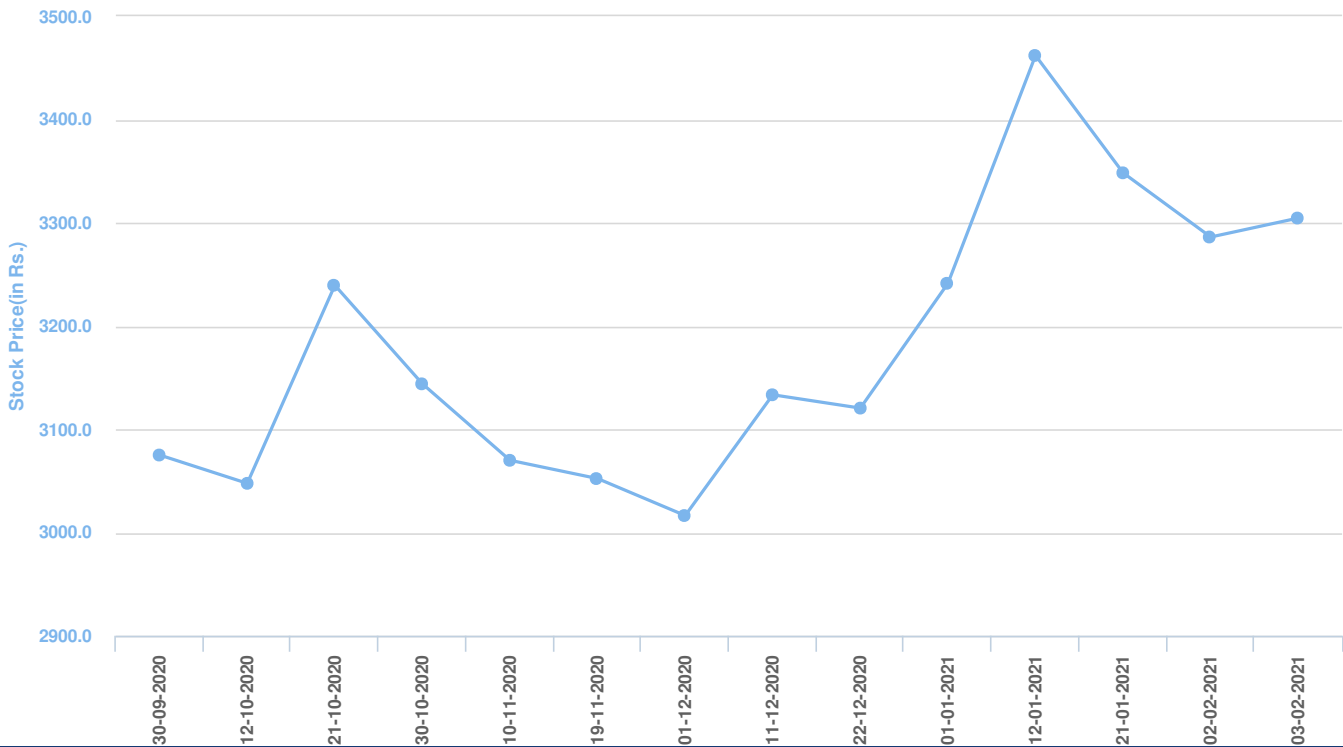
Trend of Other Expenses



The EBITDA Margin increased to 51.2% in Q3FY21, a rise of **150.0 bps** compared to the last quarter. It was due to the fall in other and employee expenses as a proportion of sales. The EBITDA Margin was 50.7% same quarter last year. PAT Margin rose from 32.7% in Q2FY21 to 34.7% this quarter. It rose due to the rise in the EBITDA Margin, interest, depreciation and tax.

The EPS increased this quarter to Rs. 49.8 from Rs. 45.4 in Q2FY21. In Q3FY20 it was Rs. 53.0.

The stock price of Oracle Financial Services Software Ltd increased from Rs. 3075.0 to Rs. 3304.5 when compared to the previous quarter.

EPS Trend

Stock Price


	3rdQtr 202012	3rd Qtr 201912	VAR %	2ndQtr 202009	VAR (%)
QUARTERLY - CONSOLIDATED RESULTS - Oracle Financial Services Software Ltd (Curr: Rs in Cr.) As on 04/02/2021					
Gross Sales	1238.4	1160.2	6.7	1197.4	3.4
Net Sales	1238.4	1160.2	6.7	1197.4	3.4
Other Income	22.7	62.1	-63.5	17.7	28.2
Total Income	1261.1	1222.2	3.2	1215	3.8
Total Expenditure	627.2	633.9	-1.1	619.6	1.2
Employee Expenses	537.8	521.4	3.1	556.6	-3.4
Selling & Administrative Expenses	53.4	93.8	-43	16.7	219.8
Other Expenses	36	18.8	92	46.2	-22.1
TOTAL EXPENDITURE	627.2	633.9	-1.1	619.6	1.2
PBIDT	633.8	588.3	7.7	595.5	6.4
Interest	5	2.5	102	5.3	-5.7
PBDT	628.9	585.8	7.4	590.2	6.6
Depreciation	26.2	26.8	-2.3	27.2	-3.7
PBT	602.7	559	7.8	563	7.1
Tax	170.6	104.6	63.1	171.4	-0.5
Deferred Tax	2.4	-2.4	200.4	-0.5	-580.0
Reported Profit After Tax	429.7	456.8	-5.9	392.1	9.6
Net Profit after Minority Interest & P/L Asso.Co.	429.7	456.8	-5.9	392.1	9.6
Adjusted Profit After Extra-ordinary item	429.7	456.8	-5.9	392.1	9.6
Basic:					
EPS before Exceptional/Extraordinary items-Basic	50	53.2	-6.1	45.6	9.6
EPS after Exceptional/Extraordinary items-Basic	50	53.2	-6.1	45.6	9.6
Diluted:					
EPS before Exceptional/Extraordinary items-Diluted	49.8	53	-6.1	45.4	9.7
EPS after Exceptional/Extraordinary items-Diluted	49.8	53	-6.1	45.4	9.7
Equity	43	42.9	0.2	43	0.0

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