

# Oracle Credit Limited

(CIN: L65910DL1991PLC043281)  
Regd. Office: P-7, Green Park Extension, New Delhi-110016  
E mail: oracle\_credit@yahoo.co.in, info@oraclecredit.co.in  
Website: www.oraclecredit.co.in  
Tel: 011-26167775



**Ref. No.: OCL/2019-20/217**

To  
**Listing Operations**  
BSE Ltd.  
Phiroze Jeejeebhoy Towers  
Dalal Street, Mumbai- 400001

**Date: December 11, 2019**

**Scrip Code: 539598**

**Sub: Newspaper publication of Unaudited Financial Results for the quarter and half year ended September 30, 2019**

Dear Sir/ Madam,

Pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith a copy of the Newspaper Advertisement of Unaudited Financial Results for the quarter and half year ended September 30, 2019, published in Financial Express (English edition) and Jansatta (Hindi edition) on December 10, 2019.

Kindly take the same in your records.

Thanking You,

Yours faithfully,  
For **Oracle Credit Limited**



**Kalpana**  
**(Company Secretary**  
**& Compliance Officer)**

**Encl: As Above**

# Citizenship Bill in Lok Sabha amid stiff opposition

PRESS TRUST OF INDIA  
New Delhi, December 9

**ASSERTING THAT THE** Citizenship (Amendment) Bill has endorsement of India's 130 crore nationals, home minister Amit Shah on Monday introduced the controversial Bill in Lok Sabha after a heated debate followed by division of votes, forced by opposition members who dubbed it as "unconstitutional".

Rejecting Adhir Ranjan Chowdhury, Saugata Roy, NK Premchandran, Gopal Gogoi, Shashi Tharoor and Assaduddin Owaisi opposed the introduction of the Bill, which seeks to give citizenship to non-Muslims from Pakistan, Bangladesh and Afghanistan escaping religious persecution there, saying it was violative of various provisions of the Constitution, including move to grant citizenship on the basis of religion.

Shah said the Congress had "divided" the country on the basis of religion that is why it was necessary to bring the Bill and added that it was brought on the basis of reasonable classifications provided under the Constitution. The tabling of the Bill comes even as there were protests and incidents of violence in North-East with most of the student unions and regional political parties opposing it, saying it will nullify the provisions of the Assam Accord of 1985, which fixed March 24, 1971, as the cut-off date for deportation of all illegal immigrants irrespective of religion.

**BJP sweeps by-polls in Karnataka, Yeddyurappa gov't retains majority:** The ruling BJP on Monday swept the Assembly by-polls in Karnataka winning 12 of the 15 seats to help the four-month-old Yeddyurappa government retain majority, in a booster for the party

after their recent setback in Maharashtra. The BJP sweep had an immediate fallout in the opposition Congress with its legislature Party leader and former chief minister Siddaramaiah and State Congress chief Dinesh Gundu Rao quitting their posts. — PTI

**पंजाब नैशनल बैंक Punjab National Bank**

Branch: Sector-63, Noida; Circle office: Noida (UP)

**Possession Notice (For Immovable Property/Movable Property)**

Notice is hereby given to the public in general and in particular to the borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of Taminad Mercantile Bank Ltd., Roorkee Branch, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 06.12.2019, for recovery of Rs. 30,50,238.08 as on 30.11.2019 due to Taminad Mercantile Bank Ltd., Roorkee Branch (Secured Creditor) from M/s. Global Enterprises. The Reserve Price will be Rs 63,00,000/- and the earnest money deposit will be Rs 6,30,000/-.

**"On equitable mortgage of industrial land to an extent of 22050 sq.ft. and factory building constructed thereat to an extent of 6954 sq.ft. situated at Land khata no - 548, Part of Khaska No-738M, Village Manakpur-Adampur, Pragna & Tehsil Bhagwanpur, Haridwar District, Uttarakhand state standing in the name of Mr.Aryan"**

For detailed terms and conditions of the sale, please refer to the link provided in secured creditors website [www.tmb.in](http://www.tmb.in).

Date: 07.12.2019  
Place: Roorkee  
Authorised Officer: Taminad Mercantile Bank Limited, Roorkee Branch

**पंजाब नैशनल बैंक Punjab National Bank**

Recovery Department, Circle Office: North Delhi, 3rd Floor, Rajendra Bhawan, Rajendra Place, New Delhi-110025 Phone: 011-25744163, Email: condelrd@pnbc.co.in

**CORRIGENDUM E-Auction Notice**

E-auction Sale Notice to General Public was published in this newspaper on 30.10.2019. It is informed that the Bank has decided to withdraw the e-auction of the property published at No. 4 in the account of M/S SHREEDHAR MILK FOODS LIMITED Freehold Property situated at Shop No. 631-AF & 632, 1st & 2nd Floor and Terrace, Kheari Baoli, Delhi-06 measuring approximately 1047.60 Square Feet in the name of Smt. Sadhna Goel scheduled on 13.12.2019.

Date: 09.12.2019, Place: New Delhi  
Authorised Officer, Punjab National Bank

**पंजाब नैशनल बैंक Punjab National Bank**

Branch Office: CLPC Green Park, 3rd Floor, 10, Rakeshdeep Building, Gulmohar Enclave, Green Park, New Delhi-110049

**RULE 8 (1) POSSESSION NOTICE (For Immovable Property)**

Whereas, The undersigned being the Authorised Officer of the Punjab National Bank, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 8 & 9 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 27.09.2019 calling upon the Borrower M/s Hemkunt Machinery & Tractor Parts, Prop- Mr. Kanwaljeet Singh, 20-A/35B, Tilak Nagar, West Delhi-110018, Also at D-152, Phase-II, Mayapuri, New Delhi-110054 to repay the amount mentioned in the notice being Rs. 89,17,655.14 (Rupees Eighty Nine lakh Seventeen thousand Six Hundred Fifty Five and Fourteen Paise Only) and also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc. within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on him under section 13(4) read with rule 8 & 9 of the said Rules on this 05th day of December 2019.

The Borrower & Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of Punjab National Bank for the amounts and interest thereon.

The Borrower/Guarantor/Mortgagors in particular and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under section 13(4) read with rule 8 & 9 of the said Rules.

The Borrowers & Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of Punjab National Bank for the amounts and interest thereon.

Name of Borrower/Guarantor: Details of Secured Asset(s) Amount O/s with further cost, interest and charges extra Date of Demand Notice / Date of Physical Possession

Shri Mikshans Jaulania and Smt. Nisha Jaulania Residential Flat no V-03, Ground floor, Eldoze Greens Meadows, Pocket C, Sector PL, Greater Noida Rs. 86,21,119.02/- as on 06/07/2017, -urther interest & cost until payment in full. 14.08.2017 / 06.12.2019

Date: 10.12.2019  
Place: Chennai  
Authorized Officer: RAMNATH NAGARAJAN Director

**TMB Taminad Mercantile Bank Ltd.**

Branch Office: CLPC Green Park, 3rd Floor, 10, Rakeshdeep Building, Gulmohar Enclave, Green Park, New Delhi-110049

**DISPOSAL OF THE IMMOVABLE PROPERTY**

**20-A/35B, Tilak Nagar, New Delhi-110018, Owned by Mr. Kanwaljeet Singh, Area-100.00 Sq. yds.**

Date: 05-12-2019, Place: Tilak Nagar, New Delhi  
Authorised Officer: Punjab National Bank

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**Rajasthan College of Agriculture**  
MAHARAJA PRATAP UNIVERSITY OF AGRICULTURE & TECHNOLOGY UDAIPUR,313001 (Rajasthan)  
No. MPUAT/RCA/E-Tender/2019/20/6220 Date 05.12.2019  
NIT No: RCA/E-NIT/2019-20/02  
Online bids are invited up to 05.00 PM of 21.12.2019 in respect of the following tenders/bids: (I) Bid No. RCA, "Supply, Installation and Commissioning of RFID based Library System" (Approx. Rs. 15.00 lakh). Details may be seen in the Bidding Document at our office or on our websites [www.mpuat.ac.in](http://www.mpuat.ac.in) or the Website of State Public Procurement Portal website [www.sppp.rajasthan.gov.in](http://www.sppp.rajasthan.gov.in) or state e-procurement website <https://eproc.rajasthan.gov.in> and may be obtained or downloaded on payment of Rs. 500/- in cash/ banker's cheque/ demand draft.

Date: 10.12.2019  
Place: Chandigarh  
Deputy General Manager

**ALPHA CORP DEVELOPMENT PRIVATE LIMITED**  
Registered Office: Upper Basement, Alpha Mall, MBM Farm, GT Road, Sultan Wind, Sub Urban, Amritsar - 143002 (Punjab)  
CIN: U45201PB2003PTC045680 Email: [secretarial@alphacorp.in](mailto:secretarial@alphacorp.in), Tel: 0124-4831111, Fax: 0124-4831111, Website: [www.alphacorp.in](http://www.alphacorp.in)  
STATEMENT OF STANDALONE FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2019  
(All amounts in Indian Rupees in lakhs unless stated otherwise)

S. No.	Particulars	Half year ended September 30, 2019 (Unaudited) (refer note 2)	Half year ended September 30, 2018 (Unaudited) (refer note 2)	Year ended March 31, 2019 (Audited)
<b>1</b>	<b>Income from operations</b>			
(a)	Revenue from real estate operations	3,673.53	7,118.58	14,723.06
(b)	Other Operating revenue	13,871	2,432.71	344.94
	<b>Total Income from operations</b>	<b>3,807.24</b>	<b>7,851.29</b>	<b>15,068.02</b>
<b>2</b>	<b>Expenditure</b>			
(a)	(Increase)/ decrease in project work in progress	1,914.82	3,282.65	6,658.92
(b)	Project approval charges	26.88	53.06	93.89
(c)	Employees cost	795.86	858.80	1,672.75
(d)	Depreciation and amortization expense	110.53	74.92	155.52
(e)	Subcontractor, material and labour charges	47.46	850.31	1,143.97
(f)	Other Expenditure	481.85	684.13	1,700.92
	<b>Total expenditure</b>	<b>3,277.40</b>	<b>5,803.87</b>	<b>11,425.97</b>
<b>3</b>	<b>Profit/(loss) from operations before other income, finance costs (1-2)</b>	<b>4,294.84</b>	<b>1,558.42</b>	<b>3,642.05</b>
4	Other Income	895.66	388.52	1,502.81
<b>5</b>	<b>Profit/(loss) from operations before finance costs and exceptional items (3+4)</b>	<b>1,325.50</b>	<b>1,269.94</b>	<b>5,144.86</b>
6	Finance costs	2,958.19	2,927.52	5,102.27
7	Exceptional items	-	-	-
<b>8</b>	<b>Profit/(loss) from operations before tax (after exceptional items) (5-6-7)</b>	<b>(1,272.69)</b>	<b>(360.58)</b>	<b>42.59</b>
9	Tax expense			
	Current tax expense	-	-	-
	Deferred tax expense/(credit)	521.69	524.37	1,447.06
<b>10</b>	<b>Net Profit / (loss) for the period (8-9)</b>	<b>(1,794.38)</b>	<b>(884.95)</b>	<b>(1,404.47)</b>
11	Other Comprehensive Income/ (loss) (net of tax)	0.37	(12.98)	(10.24)
<b>12</b>	<b>Net Profit / (loss) for the period (10+11)</b>	<b>(1,794.01)</b>	<b>(897.93)</b>	<b>(1,414.71)</b>
13	Paid-up equity share capital (face value of Rs.10 per share)	11.90	0.93	11.90
14	Paid-up preference share capital (face value of Rs.10 per share)	-	300.00	-
15	Paid-up debt capital / outstanding debt (refer note 5)	4,600.00	4,600.00	4,600.00
16	Net worth (refer note 12)	25,327.34	27,638.15	27,213.33
17	Debture redemption reserve (refer note 15)	18.86	18.86	18.86
18	Capital redemption reserve	321.70	321.70	321.70
19	Earning Per Share (EPS)*			
	Basic (in Rs.)	(1,507.71)	(9,560.65)	(3,684.43)
	Diluted (in Rs.)	(1,507.71)	(9,560.65)	(3,684.43)
20	Debt Service Coverage Ratio (refer note 12)	1.15	0.99	1.12
21	Debt Equity Coverage Ratio (refer note 12)	0.35	0.58	0.56
22	Interest Service Coverage Ratio (refer note 12)	0.55	0.87	0.84

\* Not audited, except year-end and Basic and Diluted EPS  
Notes: (1) The above financial results for the half year ended September 30, 2019 have been reviewed and approved by the Audit Committee and approved by Board of Directors of the Company at their meeting held on 05.12.2019. The statutory auditors of the Company have issued a limited review of the financial results for the half year ended September 30, 2019. The Company's debtors are listed and therefore, Regulation 52 of SEBI (Listing Obligations and Disclosures Requirements) 2015 is applicable to the Company. (2) The financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards ("Ind AS") as prescribed under section 133 of the Companies Act, 2013 (read with relevant rules there under). (3) In line with the provisions of Ind AS 109 "Operating Segments" and the basis of the operations being undertaken by the senior management, the operations of the Company primarily fall under real estate business, which is considered by the management to be the only reportable operating segment. (4) CRISIL, vide letter dated June 03, 2019 has downgraded rating of Company's redeemable non-convertible debentures to CRISIL 2019-2020 from CRISIL BBB- Negative. The Company had obtained rating for proposed NCD issue of size of Rs.30,000 lakhs from CARE, who vide their letter dated April 25, 2019 has assigned rating of CARE BBB- Stable. Subsequently, CARE at Company's request that they do not plan to go ahead with the new NCD issue in near future has withdrawn the rating assigned to the such proposed NCD issue vide their letter dated November 6, 2019. (5) Paid up Debt Capital: Rs. 4,600 Series A Fully Paid, Rated, Listed, Secured, Redeemable, Non-Convertible Debentures of Rs. 100,000 each amounting to Rs. 4,600 lakhs. The proceeds have been utilized for the purpose as mentioned in the offer documents and there is no material deviation in the utilization of the proceeds. "excludes Series B-2000 debentures of Rs. 100,000 each amounting to Rs. 2,900 lakhs issued by the Company and pertaining to the Mall underwritten that have been transferred to Euthoria Developers Private Limited (the Resulting Company), pursuant to Composite scheme of arrangement as approved by the Honourable High Court of Punjab and Haryana vide order dated March 31, 2017, and accordingly, the same has not been included in Paid up Debt Capital under Note 5. The Company's management and the Resulting Company's management are currently in the process of completing procedural formalities with the Debenture Trustee and the Stock Exchange for affording the transfer of such debentures to the Resulting Company and likewise, no further adjustments are required in this regard in these financial results. (6) As per the relevant terms and conditions of Information Memorandum (IM), the Company's erstwhile wholly owned subsidiary company - Ruchi Mills Private Limited has obtained FSI approval ("Fullest") from Ahmednagar Municipal Corporation on January 31, 2019 and consequently, the annual interest payable to the Series A NCD holders has been reduced to 0.001% (Minimum), in accordance with the terms agreed by the Company with Series A NCD holders, consequent to achievement of the prescribed milestones prior to March 31, 2019. The Company is in active discussions with Series A NCD holders for modification of terms of Series A NCD. The said Series A NCD of Rs. 4,600 lakhs continue to be classified as "Non-Current borrowings" in the Statement of Assets and Liabilities as at September 30, 2019 in accordance with the tenure of such NCD as per the IM. (7) The Company's debtors are listed and therefore, Regulation 52 of SEBI (Listing Obligations and Disclosures Requirements) 2015 is applicable to the Company. (8) The Company's debtors are listed and therefore, Regulation 52 of SEBI (Listing Obligations and Disclosures Requirements) 2015 is applicable to the Company. (9) The Company's debtors are listed and therefore, Regulation 52 of SEBI (Listing Obligations and Disclosures Requirements) 2015 is applicable to the Company. (10) The Company's debtors are listed and therefore, Regulation 52 of SEBI (Listing Obligations and Disclosures Requirements) 2015 is applicable to the Company. (11) The Company's debtors are listed and therefore, Regulation 52 of SEBI (Listing Obligations and Disclosures Requirements) 2015 is applicable to the Company. (12) The Company's debtors are listed and therefore, Regulation 52 of SEBI (Listing Obligations and Disclosures Requirements) 2015 is applicable to the Company. (13) The Company's debtors are listed and therefore, Regulation 52 of SEBI (Listing Obligations and Disclosures Requirements) 2015 is applicable to the Company. (14) The Company's debtors are listed and therefore, Regulation 52 of SEBI (Listing Obligations and Disclosures Requirements) 2015 is applicable to the Company. (15) The Company's debtors are listed and therefore, Regulation 52 of SEBI (Listing Obligations and Disclosures Requirements)

