

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/2019-20/228

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

Date: January 29, 2020

Scrip Code: 539598

Sub: Unaudited Financial Results of the Company for the quarter and nine months ended December 31, 2019.

Dear Sir/ Madam,

Pursuant to the provisions of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the following;

- a) Unaudited Financial Results of the Company for the quarter and nine months ended December 31, 2019;
- b) Limited Review Report by M/s. Jain Arun & Co. Chartered Accountants (Firm Registration No. 011158N), Statutory Auditor of the company for the quarter ended December 31, 2019.

The Financial Results will be published in the newspapers shortly.

You are requested to take the information on record and oblige.

Thanking You,

Yours faithfully,
For **Oracle Credit Limited**



Ashok Kumar Jain
Managing Director

Encl: As Above

ORACLE CREDIT LIMITED

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**STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31.12.2019 (Rs. In lakhs)**

Particulars	Quarter Ended			Nine Months Ended	
	31.12.2019	30.09.2019	31.12.2018	31.12.2019	31.12.2018
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
I. Revenue from operations					
a) Interest Income	6.38	6.61	6.67	19.84	19.99
Total Revenue from operations (I)	6.38	6.61	6.67	19.84	19.99
II. Other income	-	0.10	-	0.10	-
III. Total Income (I + II)	6.38	6.71	6.67	19.94	19.99
IV Expenses:					
a) Finance costs	0.08	-	-	0.08	-
b) Employees benefits expenses	1.92	1.36	0.73	4.65	5.94
c) Depreciation, amortisation and impairment	0.00	0.01	0.01	0.02	0.04
d) Other expenses (to be specified)	1.84	1.55	1.09	4.62	3.52
Total expenses (IV)	3.84	2.92	1.83	9.37	9.50
V Profit/(Loss) before exceptional and tax (III - IV)	2.54	3.79	4.84	10.57	10.49
VI Exceptional items	-	-	-	-	-
VII Profit/(Loss) before tax (V-VI)	2.54	3.79	4.84	10.57	10.49
VIII Tax expense:					
(1) Current tax	0.82	0.74	1.26	2.66	2.73
(2) Deferred tax	0.00	0.00	-	0.00	-
(3) Taxes relating to prior periods	0.04	0.00	-	0.04	-
Total Tax Expense (VIII)	0.86	0.74	1.26	2.70	2.73
IX Profit/(loss) for the period (VII-VIII)	1.68	3.05	3.58	7.87	7.76
X Other Comprehensive Income					
(A) (i) Items that will not be reclassified to profit or loss (specify items and amounts)	-	-	-	-	-
(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-
(B) (i) Items that will be reclassified to profit or loss (specify items and amounts)	-	-	-	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-
Total Other Comprehensive Income (X)	-	-	-	-	-
XI. Total Comprehensive Income for the period (IX+X)(Comprising Profit (Loss) and other comprehensive Income for the period)	1.68	3.05	3.58	7.87	7.76
XII Earnings per equity share (of Rs. 10 each) (not annualised)					
(a) Basic	Rs. 0.030	Rs. 0.055	Rs. 0.065	Rs. 0.142	Rs. 0.140
(b) Diluted	Rs. 0.030	Rs. 0.055	Rs. 0.065	Rs. 0.142	Rs. 0.140

Place: New Delhi

Date 29.01.2020

For Oracle Credit Limited



Ashok Kumar Jain
Managing Director
DIN: 00091646

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**Notes:**

- The company has adopted Indian Accounting Standard ("Ind AS") as notified under Section 133 of the Companies Act, 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015 from April 1, 2019. The above financial results have been prepared in accordance with principles as laid down in Ind AS-34 - Interim Financial Reporting.
There is a possibility that these financial results for current and previous periods may require adjustments, including those arising from new standards, modification to existing standards, guidelines/clarifications/ directions issued by RBI, Ministry of Corporate Affairs or other regulators, or changes in use of one or more optional exemptions from full retrospective application of certain Ind AS permitted under Ind AS 101.
- In compliance with Regulation 33 of the SEBI(Listing Obligations and Disclosure Requirements)Regulations, 2015, a limited review of financial results of the quarter and nine months ended 31st December, 2019 has been carried out by the Statutory Auditors. As permitted under Circular No.CIR/CFD/FAC/62/2016 dated July 5, 2016 issued by SEBI, the company has opted to avail the exemption for submission of Ind AS compliant financial results for the previous year ended March 31, 2019.
- Reconciliation of Net Profit reported under Previous GAAP and Ind AS for the previous quarter and nine months ended December 31, 2018 (as per requirements of Para 32 of Ind AS 101) is as under:

Particulars	Quarter ended December 31, 2018	Nine months ended December 31, 2018
Net profit after tax reported under previous GAAP	3.58	7.76
Adjustments increasing/(decreasing) net profit after tax as reported in the previous GAAP	-	-
Net Profit after tax reported under Ind AS	3.58	7.76
Other Comprehensive Income / Loss (Net of Tax)	-	-
Total Comprehensive Income (after tax) as reported under Ind AS	3.58	7.76

- The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on January 29, 2020
- There are no separate reportable segments as per Ind AS 108 dealing with Operating Segments in respect of the company.
- Figures of previous period have been regrouped/reclassified, wherever necessary, to make them comparable and to conform with current period classification.

Place: New Delhi

Date: 29.01.2020

For Oracle Credit Limited



Ashok Kumar Jain
Managing Director
DIN: 00091646



Jain Arun & Co.

CHARTERED ACCOUNTANTS

R-15, II Floor, Hemraj Complex, Rita Block, Shakarpur, Delhi - 110092
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E-mail : arunjain66@gmail.com, jainarunco@yahoo.co.in

Limited Review Report on Quarterly Financial Results of Oracle Credit Limited pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To
**The Board of Directors
Oracle Credit Limited**

We have reviewed the accompanying statement of Unaudited Financial Results of **Oracle Credit Limited** ("the Company") for the quarter and nine months ended December 31, 2019 ("the Statement") being submitted by the Company pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 modified by circular no. CIR/CFD/FAC/62/2016 dated July 05, 2016 read with SEBI Circular no. CIR/CFD/CMD1/80/2019 dated July 19, 2019 ("the Circulars"). This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial results based on our review.


We conducted our review of the Statement in accordance with the Standard on Review Engagement (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 financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe the accompanying statement of unaudited financial results prepared in accordance with applicable Accounting Standards i.e Ind AS prescribed under Section 133 of the Companies Act 2013 read with relevant rules issued thereunder and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

**Date : 29.01.2020
Place : New Delhi**

**For Jain Arun & Co.
Chartered Accountants
Firm Registration No- 011158N**




**CA Arun Kumar Jain
Partner
M. No. 089862
UDIN: 20089862AAAAAI2418**