

Ref no. OCL/2020-21/268

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

Date: 30-October-20

Scrip Code: 539598

Sub: Outcome of Board Meeting and disclosure under Regulation 33 of SEBI(LODR) Regulations, 2015.

With reference to the above captioned subject and in compliance with Regulation 30 read with Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, this is to inform you that the Board of Directors of the Company at its meeting held on Friday, October 30, 2020 has *inter-alia* approved Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2020.

The Board meeting commenced at 02:30 P.M. and concluded at 03:30 P.M.

Pursuant to the provisions of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2020, together with Limited Review Report thereon. The Financial Results will be published in the newspaper shortly.

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

Thanking You,
Yours faithfully,
For **Oracle Credit Limited**



Vineeta Gautam
Company Secretary &
Compliance officer



Encl.: As Above



Jain Arun & Co.

CHARTERED ACCOUNTANTS

R-15, II Floor, Hemraj Complex, Rita Block, Shakarpur, Delhi - 110092
Ph.: 22433079, 42828122 Mob.: 9810132022, Website : jainarunco.com
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Independent Auditor's Review Report on quarterly and year to date Unaudited 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 half year ended September 30, 2020 ("the Statement") being submitted by the Company pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

This statement which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared 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 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement 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 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 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.

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

Date : 30.10.2020
Place : New Delhi



CA. Arun Kumar Jain
Partner
M. No. 089862
UDIN: 20089862AAAAGL3297

ORACLE CREDIT LIMITED

CIN: L65910DL1991PLC043281

P-7, Green Park Extension, New Delhi- 110016, Phone: 011- 26167775

E-mail: info@oraclecredit.co.in, oracle_credit@yahoo.co.in, Website: www.oraclecredit.co.in

**STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30.09.2020**

(Rs. In lakhs except earning per share)

Particulars	Quarter Ended			Half Year ended		Year Ended
	30-Sep-20	30-Jun-20	30-Sep-19	30-Sep-20	30-Sep-19	31-Mar-20
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I. Revenue from operations						
a) Interest Income	8.87	8.07	6.61	16.94	13.46	29.22
Total Revenue from operations (I)	8.87	8.07	6.61	16.94	13.46	29.22
II. Other income	-	-	0.10	-	0.10	0.10
III. Total Income (I + II)	8.87	8.07	6.71	16.94	13.56	29.32
IV Expenses:						
a) Finance costs	0.08	-	-	0.08	-	0.08
b) Changes in inventories of finished goods, stock in trade & work-in-progress	-	-	-	-	-	0.01
c) Employees benefits expenses	1.52	1.35	1.36	2.87	2.73	6.33
d) Depreciation, amortisation and impairment	0.01	0.00	0.01	0.01	0.02	0.03
e) Other expenses	1.74	1.11	1.55	2.85	2.78	6.10
Total expenses (IV)	3.35	2.46	2.92	5.81	5.53	12.55
V Profit/(Loss) before exceptional and tax (III - IV)	5.52	5.61	3.79	11.13	8.03	16.77
VI Exceptional items	-	-	-	-	-	-
VII Profit/(Loss) before tax (V-VI)	5.52	5.61	3.79	11.13	8.03	16.77
VIII Tax expense:						
(1) Current tax	1.39	1.41	0.74	2.80	1.84	4.22
(2) Deferred tax	0.00	0.00	0.00	0.00	0.00	0.00
(3) Taxes relating to prior periods	-	-	-	-	0.00	0.04
Total Tax Expense (VIII)	1.39	1.41	0.74	2.80	1.84	4.26
IX Profit/(loss) for the period (VII-VIII)	4.13	4.20	3.05	8.33	6.19	12.51
X Other Comprehensive Income						
(A) (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
(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	-	-	-	-	-	-
(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)	4.13	4.20	3.05	8.33	6.19	12.51
XII Earnings per equity share (of Rs. 10 each) (quarterly figures not annualised)						
(a) Basic	Rs. 0.074	Rs. 0.076	Rs. 0.055	Rs. 0.150	Rs. 0.112	Rs. 0.225
(b) Diluted	Rs. 0.074	Rs. 0.076	Rs. 0.055	Rs. 0.150	Rs. 0.112	Rs. 0.225

NOTES:

- 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 October 30, 2020. The Statutory Auditors of the Company have carried out the Review for the Quarter and half year ended September 30, 2020 pursuant to Regulation 33 of SEBI(Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- These financial results have been prepared in accordance with Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 and other accounting principles generally accepted in India and in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The company is engaged primarily in the business of Financial services and accordingly there are no separate reportable operating segments as per Ind AS 108 dealing with Operating Segments.
- 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 30-10-2020

For and on behalf of the Board of Directors of
Oracle Credit Limited
Ashok Kumar Jain
 Managing Director
 DIN: 00091646

ORACLE CREDIT LIMITED

CIN: L65910DL1991PLC043281

P-7, Green Park Extension, New Delhi- 110016, Phone: 011- 26167775

E-mail: info@oraclecredit.co.in, oracle_credit@yahoo.co.in, Website: www.oraclecredit.co.in

**Audited Statement of Assets and Liabilities as at September 30, 2020****(Rs. in Lakhs)**

Particulars		As at 30-Sep-20 (Unaudited)	As at 31-Mar-20 (Audited)
A	ASSETS		
1	Financial Assets		
(a)	Cash and cash equivalents	0.91	4.50
(b)	Loans	419.98	363.88
(c)	Investments	6.10	6.10
(d)	Other financial assets	148.50	148.50
2	Non Financial Assets		
(a)	Inventories	0.43	0.43
(b)	Deferred Tax Assets (Net)	0.03	0.03
(c)	Property, Plant and Equipment	0.07	0.08
(d)	Other non-financial assets	22.09	59.00
	Total Assets	598.11	582.52
B	LIABILITIES AND EQUITY		
	LIABILITIES		
1	Financial Liabilities		
(a)	Payables		
	(I) Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	7.26	4.53
(b)	Borrowings (Other than debt securities)	3.00	-
(c)	Other Financial Liabilities	0.08	-
2	Non- Financial Liabilities		
(a)	Current tax liabilities (Net)	1.80	0.35
	Total Liabilities	12.14	4.88
3	EQUITY		
(a)	Equity share capital	555.00	555.00
(b)	Other equity	30.97	22.64
	Total Equity	585.97	577.64
	Total Liabilities & Equity	598.11	582.52

For and on behalf of the Board of Directors of

Oracle Credit Limited

Place: New Delhi

Date: 30-10-2020



Ashok Kumar Jain
Managing Director
DIN: 00091646

ORACLE CREDIT LIMITED

CIN: L65910DL1991PLC043281

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**Statement of Cash Flow****(Rs. in Lakhs)**

PARTICULARS	Half Year ended		Year ended
	30-Sep-20 (Unaudited)	30-Sep-19 (Unaudited)	31-Mar-20 (Audited)
1 CASH FLOW FROM OPERATING ACTIVITIES			
Profit Before Tax	11.13	8.03	16.77
Adjustments for:			
Depreciation	0.01	0.02	0.03
Interest on Income Tax Refund	-	-	(0.10)
Interest on Income Tax	-	-	0.08
Operating Profit Before Working Capital Changes	11.14	8.05	16.78
Adjustment for net (increase)/decrease in operating assets			
Loans	(56.10)	(6.48)	(14.87)
Inventories	-	-	0.01
Other non-financial assets	36.91	(2.09)	-
Adjustment for net increase/(decrease) in operating liabilities			
Trade payables	2.73	(0.53)	0.19
Other non-financial liabilities	0.08	0.03	-
Net Changes in working capital	(16.38)	(9.07)	(14.67)
Cash (used)/generated from operation before tax	(5.24)	(1.02)	2.11
Less: Income Taxes paid (Net)	1.35	2.17	3.69
Net cash (usedin)/Generated from Operating Activities	(6.59)	(3.19)	(1.58)
2 CASH FLOW FROM INVESTING ACTIVITIES			
Net cash (usedin)/Generated from Investing Activities	-	-	-
3 CASH FLOW FROM FINANCING ACTIVITIES			
Proceeds from Borrowings	3.00	-	-
Net cash (usedin)/Generated from Financing Activities	3.00	-	-
Net increase/(decrease) in Cash & cash Equivalent (1+2+3)	(3.59)	(3.19)	(1.58)
Cash And Cash Equivalent As At the Beginning of the Year	4.50	6.08	6.08
Cash And Cash Equivalent As At The End Of the Year	0.91	2.89	4.50
Components of Cash And Cash Equivalent As At The End Of The Period			
Cash on hand	0.15	0.16	0.24
Balances with Bank - in Current Account	0.76	2.73	4.26
	0.91	2.89	4.50

For and on behalf of the Board of Directors of
Oracle Credit LimitedPlace: New Delhi
Date: 30-10-2020
Ashok Kumar Jain
Managing Director
DIN: 00091646