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



Date: December 9, 2019

Ref. No.: OCL/2019-20/216

To
Listing Operations
BSE Ltd.

Phiroze Jeejeebhoy Towers Dalal Street, Mumbai- 400001

Scrip Code: 539598

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

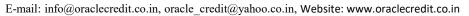
Kalpana (Company Secretary

& Compliance Officer)

Encl: As Above

CIN: L65910DL1991PLC043281

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





STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30.09.2019

(Rs. In lakhs)

Particulars		Quarter Ended			Six Months Ended	
		30.09.2019	30.06.2019	30.09.2018	30.09.2019	30.09.2018
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
I.	Revenue from operations	,	,	,	,	,
a)	Interest Income	6.61	6.85	6.65	13.46	13.32
'	Total Revenue from operations (I)	6.61	6.85	6.65	13.46	13.32
II.	Other income	0.10	-	-	0.10	-
III.	Total Income (I + II)	6.71	6.85	6.65	13.56	13.32
IV	Expenses:					
a)	Employees benefits expenses	1.36	1.37	1.43	2.73	5.22
b)	Depreciation, amortisation and impairment	0.01	0.01	0.01	0.02	0.02
c)	Other expenses (to be specified)	1.55	1.23	1.36	2.78	2.43
	Total expenses (IV)	2.92	2.61	2.80	5.53	7.67
V	Profit/(Loss) before exceptional and tax (III - IV)	3.79	4.24	3.85	8.03	5.65
VI	Exceptional items	-	-	-	-	-
VII	Profit/(Loss) before tax (V-VI)	3.79	4.24	3.85	8.03	5.65
VIII	Tax expense:					
	(1) Current tax	0.74	1.10	1.00	1.84	1.47
	(2) Deferred tax	0.00	0.00	0.00	0.00	0.00
	(3) Taxes relating to prior periods	0.00	-	-	0.00	-
	Total Tax Expense (VIII)	0.74	1.10	1.00	1.84	1.47
IX	Profit/(loss) for the period (VII-VIII)	3.05	3.14	2.85	6.19	4.18
Х	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	3.05	3.14	2.85	6.19	4.18
	(IX+X)(Comprising Profit (Loss) and other					
	comprehensive Income for the period)					
XII	Earnings per equity share (of Rs. 10 each) (not					
	annualised)					
	(a) Basic	Rs. 0.055	1	Rs. 0.051	Rs. 0.112	
	(b) Diluted	Rs. 0.055	Rs. 0.057	Rs. 0.051	Rs. 0.112	Rs. 0.075

Place: New Delhi For Oracle Credit Limited

Date 09.12.2019

GREDITAL LINE

Ashok Kumar Jain Managing Director

DIN: 00091646

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

Una	udited Statement of Assets and Liabilities as at September 30, 2019	
		(Rs. in Lakhs)
	Particulars	As at Half year ended 30.09.2019
		Unaudited
Α	ASSETS	
1	Financial Assets	
(a)	Cash and cash equivalents	2.89
(b)	Loans	355.50
· · /	Investments	6.10
(d)	Other financial assets	148.50
2	Non Financial Assets	
(a)	Inventories	0.45
	Current tax assets (Net)	0.52
	Deferred Tax Assets (Net)	0.03
(d)	Property, Plant and Equipment	0.09
(e)	Other non-financial assets	61.09
	Total Assets	575.17
В	LIABILITIES AND EQUITY	
	LIABILITIES	
1	Financial Liablities	
(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	3.82
	enterprises	
	(II) Other Payables	-
	(i) total outstanding dues of micro enterprises and small enterprises	-
	(ii) total outstanding dues of creditors other than micro enterprises and small	-
	enterprises	
2	Non- Financial Liabilities	
_ (a)	Other non-financial liablities	0.03
()	Total Liabilities	3.85
3	EQUITY	
(a)	Equity share capital	555.00
(b)	Other equity	16.32
	Total Equity	571.32
	Total Liabilities & Equity	575.17

Place: New Delhi For Oracle Credit Limited

Date: 09.12.2019

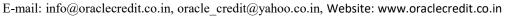
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Ashok Kumar Jain Managing Director

DIN: 00091646

CIN: L65910DL1991PLC043281

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Unaudited Statement of Cash Flow				
		(Rs. in Lakhs)		
РΑ	RTICULARS	For the half year ended		
		September 30, 2019		
1	CASH FLOW FROM OPERATING ACTIVITIES			
	Profit Before Tax	8.03		
	Adjustments for:			
	Depreciation	0.02		
	OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	8.05		
	Adjustment for net (increase)/decrease in operating assets			
	Loans	(6.48)		
	Other non-financial assets	(2.09)		
	Adjustment for net increase/(decrease) in operating liabilities			
	Trade payables	(0.53)		
	Other non-financial liabilities	0.03		
	Net Changes in working capital	(9.07)		
	Cash (used)/generated from operation before tax	(1.02)		
	Income Taxes paid (Net)	(2.17)		
	NET CASH FROM OPERATING ACTIVITIES	(3.19)		
2	CASH FLOW FROM INVESTING ACTIVITIES			
	NET CASH FROM INVESTING ACTIVITIES	-		
3	CASH FLOW FROM FINANCING ACTIVITIES			
	NET CASH FLOW FROM FINANCING ACTIVITIES	-		
	NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (1+2+3)	(3.19)		
	CASH AND CASH EQUIVALENT AS AT THE BEGINNING OF THE YEAR	6.08		
	CASH AND CASH EQUIVALENT AS AT THE END OF THE YEAR	2.89		

Place: New Delhi

Date 09.12.2019

For Oracle Credit Limited

Ashok Kumar Jain Managing Director DIN: 00091646

CIN: L65910DL1991PLC043281

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Notes:

- 1 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.
- 2 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 half year ended 30th September, 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 and Balance Sheet for the previous year ended March 31, 2019. Further, the Ind As compliant financial results for the quarter and half year ended September 30, 2018 have not been subject to Limited Review by the Statutory Auditors. However, the management has exercised necessary due diligence to ensure that such financial results provide a true and fair view of its affairs.

3 Reconciliation of Net Profit reported under Previous GAAP and Ind AS for the previous quarter and half year ended September 30,

2018 (as per requirements of Para 32 of Ind AS 101) is as under:					
Particulars	1 '	Half year ended September 30, 2018			
Net profit after tax reported under previous GAAP	2.85	4.18			
Adjustments increasing/(decreasing) net profit after tax as reported in the previous GAAP	-	-			
Net Profit after tax reported under Ind AS	2.85	4.18			
Other Comprehensive Income / Loss (Net of Tax)	-	-			
Total Comprehensive Income (after tax) as reported under Ind AS	2.85	4.18			

- 4 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 December 09, 2019
- 5 There are no separate reportable segments as per Ind AS 108 dealing with Operating Segments in respect of the company.
- 6 Figures of previous period have been regrouped/reclassified, wherever necessary, to make them comparable and to conform with current period classification.

New Delhi **For Oracle Credit Limited** Place: Date:

09.12.2019

Ashok Kumar Jain **Managing Director** DIN: 00091646



Jain Arun & Co.

CHARTERED ACCOUNTANTS

R-15, Il Floor, Hemraj Complex, Rita Block, Shakarpur, Delhi - 110092 Ph.: 22433079, 42828122 Mob.: 9810132022, Website : jainarunco.com 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 half year ended September 30, 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. Attention is drawn to the fact that the figures for the corresponding quarter and half year ended 30th September, 2018 including reconciliation of profit under Ind AS of the corresponding quarter and half year with profit reported under previous GAAP, as reported in these financial results, have not been subjected to limited review or audit.

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 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: 09.12.2019 Place: New Delhi Chartered Accountants
Firm Registration No- 011158N

A. Arun Kumar Jain Partner

For Jain Arun & Co.

M. No. 089862 19089862AAAAGT1155