

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/2021-22/317

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

Date: October 28, 2021

Scrip Code: 539598

Sub: Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2021

Dear Sir/ Madam,

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, 2021 together with the Limited Review Report.

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.: 011-42828122 Mob.: 9810132022, Website : jainarunco.com

E-mail . arunjain66@gmail.com, jainaruncoca@gmail.com

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, 2021 ("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.

**Date : 28.10.2021
Place : New Delhi**

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




**CA. Arun Kumar Jain
Partner
M. No. 089862
UDIN: 21089862AAAAJU2889**

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**STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30.09.2021****(Rs. In lakhs)**

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30-Sep-21	30-Jun-21	30-Sep-20	30-Sep-21	30-Sep-20	31-Mar-21
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I. Revenue from operations						
a) Interest Income	9.53	9.42	8.87	18.95	16.94	34.85
Total Revenue from operations (I)	9.53	9.42	8.87	18.95	16.94	34.85
II. Other income	-	-	-	-	-	-
III. Total Income (I + II)	9.53	9.42	8.87	18.95	16.94	34.85
IV Expenses:						
a) Finance costs	0.15	0.01	0.08	0.16	0.08	0.32
b) Changes in inventories of stock in trade	-	-	-	-	-	(0.01)
c) Employees benefits expenses	2.17	2.10	1.52	4.27	2.87	7.09
d) Depreciation, amortisation and impairment	-	-	0.01	-	0.01	0.01
e) Other expenses	1.57	1.57	1.74	3.14	2.85	6.09
Total expenses (IV)	3.89	3.68	3.35	7.57	5.81	13.50
V Profit/(Loss) before exceptional and tax (III - IV)	5.64	5.74	5.52	11.38	11.13	21.35
VI Exceptional items	-	-	-	-	-	-
VII Profit/(Loss) before tax (V-VI)	5.64	5.74	5.52	11.38	11.13	21.35
VIII Tax expense:						
(1) Current tax	1.42	1.44	1.39	2.86	2.80	5.37
(2) Deferred tax	-	0.00	-	-	-	0.00
(3) Taxes expense for previous years	-	-	-	-	-	-
Total Tax Expense (VIII)	1.42	1.44	1.39	2.86	2.80	5.37
IX Profit/(loss) for the period (VII-VIII)	4.22	4.30	4.13	8.52	8.33	15.98
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)	4.22	4.30	4.13	8.52	8.33	15.98
XII Earnings per equity share (of Rs. 10 each) (quarterly figures not annualised)						
(a) Basic	Rs. 0.076	Rs. 0.077	Rs. 0.074	Rs. 0.153	Rs. 0.150	Rs. 0.288
(b) Diluted	Rs. 0.076	Rs. 0.077	Rs. 0.074	Rs. 0.153	Rs. 0.150	Rs. 0.288

- 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 28, 2021. The Statutory Auditors of the Company have carried out the Review for the Quarter and half year ended September 30, 2021 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: 28-10-2021For and on behalf of the Board of Directors
Oracle Credit Limited

Ashok Jain
Ashok Kumar Jain
Managing Director
DIN: 00091646

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**Unaudited Statement of Assets and Liabilities as at September 30, 2021****(Rs. in Lakhs)**

Particulars		As at 30-Sep-21 (Audited)	As at 31-Mar-21 (Audited)
A	ASSETS		
1	Financial Assets		
(a)	Cash and cash equivalents	0.37	4.42
(b)	Loans	447.70	427.37
(c)	Investments	2.40	2.40
(d)	Other financial assets	148.50	148.50
2	Non Financial Assets		
(a)	Inventories	0.45	0.44
(b)	Current tax assets (Net)	0.00	0.00
(c)	Deferred Tax Assets (Net)	0.02	0.03
(d)	Property, Plant and Equipment	0.06	0.06
(e)	Other non-financial assets	22.18	20.00
	Total Assets	621.68	603.22
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	10.61	8.76
(b)	Borrowings (Other than Debt Securities)	6.40	-
(c)	Other financial liabilities	0.16	-
2	Non- Financial Liabilities		
(a)	Current tax liabilities (Net)	2.37	0.82
(b)	Other non-financial liabilities	-	0.02
	Total Liabilities	19.54	9.60
3	EQUITY		
(a)	Equity share capital	555.00	555.00
(b)	Other equity	47.14	38.62
	Total Equity	602.14	593.62
	Total Liabilities & Equity	621.68	603.22

Place: New Delhi

Date: 28-10-2021

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

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

PARTICULARS		Half Year ended	Half Year ended
		30-Sep-21 (Unaudited)	30-Sep-20 (Unaudited)
1	CASH FLOW FROM OPERATING ACTIVITIES		
	Profit Before Tax	11.38	11.13
	Adjustments for:		
	Depreciation	-	0.01
	Operating Profit Before Working Capital Changes	11.38	11.14
	Adjustment for net (increase)/decrease in operating assets		
	Loans	(20.33)	(56.10)
	Other Non-Financial assets	(2.18)	36.91
	Adjustment for net increase/(decrease) in operating liabilities		
	Trade payables	1.84	2.73
	Other Financial liabilities	0.16	0.08
	Other non-financial liabilities	(0.02)	-
	Net Changes in working capital	(20.53)	(16.38)
	Cash (used)/generated from operation before tax	(9.15)	(5.24)
	Less: Income Taxes paid (Net)	1.30	1.35
	Net cash (usedin)/Generated from Operating Activities	(10.45)	(6.59)
2	CASH FLOW FROM INVESTING ACTIVITIES		
	Net cash (usedin)/Generated from Investing Activities	-	-
3	CASH FLOW FROM FINANCING ACTIVITIES		
	Proceeds of Short-Term Borrowings	6.40	3.00
	Net cash (usedin)/Generated from Financing Activities	6.40	3.00
	Net increase/(decrease) in Cash & cash Equivalent (1+2+3)	(4.05)	(3.59)
	Cash And Cash Equivalent As At the Beginning of the Year	4.42	4.50
	Cash And Cash Equivalent As At The End Of the Year	0.37	0.91
Components of Cash And Cash Equivalent As At The End Of The Period			
	Cash on hand	0.02	0.15
	Balances with Bank - in Current Account	0.35	0.76
		0.37	0.91

Place: New Delhi
Date: 28-10-2021For and on behalf of the Board of Directors of
For Oracle Credit Limited
Ashok Kumar Jain
 Managing Director
 DIN: 00091646