



COMMITTED TO THE EARTH

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RPL/CS/BSE/NSE/2022-23/

09.11.2022

To

The General Manager,
Department of Corporate Service,
BSE Limited,
P. J. Tower, Dalal Street, Fort,
Mumbai-400 023
Scrip Code: **532785**

National Stock Exchange of India Limited,
Exchange Plaza, Plot No. C/1
G. Block, Bandra Kurla Complex,
Bandra (E),
Mumbai 400051
Trading Symbol: **RUCHIRA EQ**

Dear Sir/Madam,

SUB: Newspaper Publication of Un-Audited Financial Results for the Quarter and Half Year ended 30th September 2022.

Please find enclosed herewith copies of the public advertisement released in 'Financial Express' (all editions) and in 'Jansatta' (vernacular) on 09.11.2022, in respect of Un-Audited Financial Results for the Quarter and Half Year ended 30th September, 2022.

This is for your information, records and action please.

**Thanking You,
For Ruchira Papers Limited**

**Iqbal Singh
Company Secretary and Compliance Officer
A36847**

Encl: As above

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QUICK VIEW

Lending startup
ftcash receives
NBFC licence

LENDING STARTUP FT CASH on Tuesday said it has received licence from the RBI to set up a non-banking financial company. ftcash aims to disburse loans worth ₹100 crore in the current fiscal.

SBFC Finance
files draft papers
for ₹1,600-cr IPO

SBFC FINANCE, A non-banking financial company, filed preliminary papers with Sebi to raise up to ₹1,600 crore through an IPO.

Keystone Realtors’
₹635-crore IPO to
open on Nov 14

KEYSTONE REALTORS, WHICH sells properties under the ‘Rustomjee’ brand, will hit the capital market on November 14 to raise ₹635 crore via IPO.

Rate hikes may
not hit home loan
repayments: Icra

THE ONGOING RATE hikes are unlikely to hit repayments by home loan borrowers despite a rise in the monthly instalments, a rating agency Icra said.

SBI report: Banks
not pricing their
risks adequately

AMID LIQUID-WOES, decadal high credit growth and deposit growth falling way behind, an SBI report warned that banks are not adequately pricing their risks.

PSBs' operating profits get
fee income boost in Q2FY23

SHASHANK DIDMISHE
Mumbai, November 8

A CLUTCH OF public sector banks (PSBs) saw higher operating profits in the second quarter of the current financial year as the treasury losses were more than offset by fee income. Major PSBs had seen a loss at an operating level in the previous quarter due to loss on investments.

State Bank of India (SBI) reported a 17% jump in pre-provisioning operating profit (PPOP) while Bank of Baroda (BoB) saw a muted 6% rise. Other banks such as Union Bank of India, Punjab National Bank (PNB), Canara Bank and Bank of India saw their operating profits rising in the range of 8-39%. PNB saw the highest rise at 39% in its PPOP.

The increase in SBI's operating profit was led by a 10% y-o-y rise in fee income to ₹5,942 crore and forex income. The lender saw a muted increase in its treasury income at 7% to ₹457 crore in Q2FY23. On a sequential basis, the bank had reported a loss of ₹6,549 crore. SBI's fee-based income rose on higher loan processing charges, cross selling and commissions on government business.

The bank had an opportunity to book mark-to-mark gain

REPORT CARD % y-o-y growth/decline

	SBI	PNB	BoB	UBI	BoI	Canara
Net interest income	13	30	35	22	44	19
Other income	8	-13	-49	-18	-34	13
Pre-provision profit	17	39	6.4	8	26	23
Provisions	-26	51	-41	4	114	3
PAT	74	-63	59	21	-9	89
NIM (in bps)	5	61	48	20	62	11
Gross NPA (in bps)	-138	-315	-280	-419	-349	-205
Net NPA (in bps)	-72	-169	-167	-197	-87	-102

Index/ %, y-o-y growth	Nifty PSU Bank	Nifty Pvt Bank	Nifty Bank
Nov 8, 2021	3,016.45	20,198.90	39,438.25
Nov 7, 2022	3,690.15	21,218.90	41,686.70

Source: BSE filings; NSE

UBI : Union Bank of India

in Q2, SBI chairman Dinesh Khara said in an analyst call, adding that the lender consciously decided not to book it, keeping it as reserve for a rainy day.

However, a treasury loss of ₹435 crore set back BoB's non-interest income despite a 12% y-o-y rise in fee income. Its treasury loss narrowed on a sequential basis from ₹588 crore. A lower recovery from technical write-offs also impacted its non-interest income.

The lenders also saw a significant improvement in their net profits, with SBI posting high-

est-ever quarterly profit of over ₹13,265 crore. BoB, too, saw a smart 59% y-o-y rise in its profit for Q2FY23. Two exceptions to this were Bol and PNB, who saw their provisions increase resulting in a fall in the bottomline by 9% and 63%, respectively. The rise in provisions was due to higher provisions for bad loans.

Union finance minister Nirmala Sitharaman on Monday said that the 12 PSBs reported a 50% jump in combined net profit to ₹25,685 crore in Q2. On Monday, shares of SBI and BoB rallied to their all-time

highs following their results.

Given that almost all PSBs are doing well on every parameter, there are questions on sustainability of this growth. As per the current loan book of SBI, in case there is any slowdown, it will be mainly due to the overall growth momentum slowing down rather than it being a asset quality or credit cost problem, Kotak Institutional Equities said in a report.

On the profitability front, SBI posted a muted 5 basis point expansion in its net interest margin (NIM) compared to its peers. However, the lender's margins are likely to sustain at these levels as repo rate hikes are implemented, brokerage Macquarie Research said in a report. The bank has also guided that full transmission of lending rates will happen in the second half of FY23. There is a high probability that SBI's lower credit costs can offset the pressure that could emerge from NIM compression, slower fee income growth or a marginally higher cost structure, Kotak Institutional Equities said. Same cannot be said in case of BoB, according to Macquarie as NIMs will come down as deposit costs start catching up with a lag. To be fair, the BoB had beat its NIM estimate by 20 bps in Q2FY23.

Employees’
strike may hit
services on
Nov 19: BoB

FE BUREAU
Mumbai, November 8

BANK OF BARODA (BoB) on Tuesday said that the functioning of its branches and offices might get affected due to the proposed employee union strike on November 19. The lender is taking necessary steps for smooth functioning, it said in a regulatory filing.

BoB said that the general secretary of All India Bank Employees' Association (AIBE) has served a notice of strike to Indian Banks' Association.

CH Venkatachalam, general secretary, AIBE, said the call for a strike is over the alleged attacks on unions in different banks and violation of various norms by the lenders. AIBE observed that what is normally an isolated problem, has been repeating in several banks.

“There are no financial demands, but the strike is in protest of rising attacks on the unions,” he said.

While it is a strike called only by AIBE, all other unions are supporting the entity, he added. The banking sector has around nine unions, including AIBE, All India Bank Officers' Association, National Confederation of Bank Employees, among others.

Non-life insurers’
gross direct premium
rises 15.51% in Oct

MITHUN DASGUPTA
Kolkata, November 8

COLLECTIVE GROSS DIRECT premium underwritten for non-life insurance companies grew 15.51% year-on-year to ₹20,423.38 crore in October from ₹17,681.36 crore a year ago, data from the General Insurance Council show.

Notably, the non-life insurance sector witnessed growth of over 15% after two months. Gross direct premium underwritten grew by a marginal 2.66% y-o-y in September and 11.91% in August.

In July, the sector had posted a 16.05% y-o-y growth.

During the first seven months of this fiscal, gross direct premium underwritten for 31 non-life insurers rose 15.34% y-o-y to ₹1.46 trillion against ₹1.26 trillion a year ago. Up to October, premium underwritten for 24 general insurance companies grew 15.39% y-o-y to ₹1.23 trillion, while for five stand-alone private insurers, it increased by 25.78% to ₹13,599.90 crore.

In October, premium underwritten by general insurers wit-

nessed a rise of 17.50% y-o-y to ₹18,391 crore against ₹15,652 crore a year ago. For stand-alone private insurers, it rose 20.33% y-o-y to ₹1,938 crore from ₹1,611 crore in October 2021.

PSU insurer New India Assurance, the market leader in the non-life insurance space, saw a marginal 2.87% y-o-y rise in its premium to ₹2,783.61 crore in October, while for Oriental Insurance Company, it fell 3.23% y-o-y to ₹1,096.46 crore.

Premiums for United India Insurance and National Insurance Company rose 19.67% and 117.12% y-o-y to ₹1,395.69 crore and ₹1,958.22 crore, respectively.

Among major general insurers in the private sector, for ICICI Lombard General Insurance, premium in October grew 22.19% y-o-y to ₹2,047.12 crore, while for HDFC Ergo, it rose 5.02% to ₹1,298.19 crore. Bajaj Allianz General Insurance and Tata AIG General Insurance witnessed 24.54% and 30.62% y-o-y jump in their premiums in October to ₹1,230.01 crore and ₹1,200.34 crore, respectively.



The non-life insurance sector saw growth of over 15% after two months

Rivaara Labs raises its first round of
equity capital from Amicus, Kotak

FE BUREAU
Mumbai, November 8

RIVAARA LABS, A testing services and R&D-focused molecular diagnostics company, raised its first institutional round of equity led by Amicus Capital and Kotak Investment Advisors. Bharat Daftary, who founded the company in 2019, also participated in the round. According to industry sources, the fundraising has been to the tune of ₹50-60 crore.

Rivaara has developed PCR-based test kits, specifically for detecting pathogens prevalent in India, in collaboration with European research labs.

Daftary said, “The vision for Rivaara is to positively impact patient care by addressing gaps in widespread adoption of molecular diagnostics... Amicus and Kotak have an in-depth understanding of the healthcare sector and are aligned with our vision...”

Sunil Theekath Vasudevan,

co-founder and partner, Amicus Capital, said, “We are very excited to partner with Rivaara's journey to bring faster and accurate diagnostics to India.”

Dhiraj Rajendran, ED, Kotak Investment Advisors, said, “Advances in molecular diagnostics over the last few years have opened up possibilities for faster and accurate ways to detect pathogens at an affordable price. Adoption of these advances like RT-PCR tests was seen during the pandemic period.”

Aptus Value Housing Finance India Limited					
(CIN : L65922TN2009PLC073881)					
Registered Office and Corporate Office: 8B, 8th Floor, Doshi Towers, 205, Poonamallee High Road, Kilpauk, Chennai - 600 010. Tel: +91 44 4565 0000					
Statement of Unaudited Consolidated financial results for the quarter and half year ended September 30, 2022					
(INR In lakhs)					
S. No.	Particulars	Consolidated			
		Quarter ended		Half year ended	
		30.09.2022	30.09.2021	30.09.2022	30.09.2021
					31.03.2022
1	Total Income from Operations	26,823.97	19,674.15	50,858.38	37,876.73
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	15,659.16	10,939.01	30,889.51	20,453.54
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	15,659.16	10,939.01	30,889.51	20,453.54
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	12,330.67	8,525.90	24,214.82	15,879.73
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	12,330.55	8,522.32	24,214.00	15,873.34
6	Paid up Equity Share Capital	9,959.86	9,911.61	9,959.86	9,911.61
7	Reserves (excluding Revaluation Reserve)	3,07,521.86	2,60,345.54	3,07,521.86	2,60,345.54
8	Securities Premium Account	1,73,581.04	1,71,859.10	1,73,581.04	1,71,859.10
9	Net worth	3,17,481.72	2,70,257.15	3,17,481.72	2,70,257.15
10	Paid up Debt Capital/ Outstanding Debt	3,74,001.21	2,40,044.15	3,74,001.21	2,40,044.15
11	Outstanding Redeemable Preference Shares	-	-	-	-
12	Debt Equity Ratio	1.18	0.89	1.18	0.89
13	Earnings Per Share (of Rs. 2/- each)				
1	Basic (Not annualised for the quarter and half year)	2.48	1.75	4.87	3.26
2	Diluted (Not annualised for the quarter and half year)	2.47	1.73	4.85	3.25
Notes:					
1. The above statement of unaudited consolidated results has been reviewed by the Audit Committee on November 07, 2022 and approved by the Board of Directors on November 08, 2022 and subjected to limited review by the Statutory auditors for the quarter and half year ended September 30, 2022.					
2. The financial statements have been prepared in accordance with the Ind AS notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended.					

Statement of Unaudited Standalone financial results for the quarter and half year ended September 30, 2022					
(INR In lakhs)					
S. No.	Particulars	Standalone			
		Quarter ended		Half year ended	
		30.09.2022	30.09.2021	30.09.2022	30.09.2021
					31.03.2022
1	Total Income from Operations	22,771.50	16,347.57	42,974.00	31,386.54
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	13,413.11	8,780.97	26,368.11	16,493.80
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	13,413.11	8,780.97	26,368.11	16,493.80
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	10,678.61	6,913.79	20,871.57	12,927.28
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	10,678.49	6,910.21	20,870.75	12,920.89
6	Paid up Equity Share Capital	9,959.86	9,911.61	9,959.86	9,911.61
7	Reserves (excluding Revaluation Reserve)	2,89,151.92	2,48,557.55	2,89,151.92	2,48,557.55
8	Securities Premium Account	1,73,581.04	1,71,859.10	1,73,581.04	1,71,859.10
9	Net worth	2,99,111.78	2,58,469.16	2,99,111.78	2,58,469.16
10	Paid up Debt Capital/ Outstanding Debt	3,35,738.76	2,12,647.79	3,35,738.76	2,12,647.79
11	Outstanding Redeemable Preference Shares	-	-	-	-
12	Debt Equity Ratio	1.12	0.82	1.12	0.82
13	Earnings Per Share (of Rs. 2/- each)				
1	Basic (Not annualised for the quarter and half year)	2.15	1.42	4.20	2.67
2	Diluted (Not annualised for the quarter and half year)	2.14	1.40	4.18	2.64
Notes:					
1. The above is an extract of the detailed format of financial results filed for the quarter and half year ended September 30, 2022 which had been reviewed by the Audit Committee on November 07, 2022 and approved by the Board of Directors on November 08, 2022 and subjected to a limited review by the Statutory auditors for the quarter and half year ended September 30, 2022 and filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The full format of the aforesaid financial results is available on the website of the Company (www.aptusindia.com), BSE limited (www.bseindia.com), and National Stock Exchange of India Limited (www.nseindia.com).					
2. The financial statements have been prepared in accordance with the Ind AS notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended.					
3. Amounts for the comparative periods presented have been reclassified / regrouped, wherever necessary.					

On behalf of the Board of Directors
M Anandan
Chairman & Managing Director

visit us at www.aptusindia.com

Place : Chennai
Date : November 08, 2022.

RUCHIRA PAPERS LIMITED						
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Website: www.ruchirapapers.com ,						
Email: cs@ruchirapapers.com , investor@ruchirapapers.com						
CIN: L21012HP1980PLC004336						
EXTRACT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER 2022						
Rs.(In Lakhs) except Earning per Share						
S.No	Particulars	Quarter Ended			Half Year Ended	
		30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021
		Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited
						Audited
1	Total Income from Operations (net)	22149.21	19916.76	14838.88	42065.97	27428.60
2	Net Profit for the period (before tax and exceptional items)	2663.53	1565.01	882.59	4228.54	1490.08
3	Net Profit for the period (before tax after exceptional items)	2663.53	1565.01	882.59	4228.54	1490.08
4	Net Profit for the period (after tax after exceptional items)	1989.01	1163.43	660.31	3152.44	1112.10
5	Total comprehensive income for the period	1949.34	1160.76	592.44	3110.10	1064.24
6	Paid up Equity Share Capital	2713.18	2615.68	2425.18	2713.18	2425.18
7	Other Equity (as shown in the Audited Balance Sheet of Previous Year)	-	-	-	-	-
8	Earnings per share (of Rs. 10/- each) Not annualised					
(a)	Basic	7.33	4.45	2.73	11.62	4.59
(b)	Diluted	7.33	4.37	2.64	11.62	4.47
The above is an extract of the detailed format of financial results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results are available on the stock exchange websites, at a link (http://www.bseindia.com/#corporates) and (https://www.nseindia.com/corporates) and on the Company's website at www.ruchirapapers.com						
For and on behalf of Board of Directors						
Umesh Chander Garg Managing Director						
Place: Kala Amb Date: 08.11.2022						



HCP PLASTENE BULKPACK LIMITED

(Formerly Known as Gopala Polyplast Limited)

CIN: L25200GJ1984PLC050560

Registered Office: H.B. Jirawala House, Navbharat Soc., Nr. Panchshil Bus Stand, Usmanpura Ahmedabad • Website: www.gopalapolyplast.com

EXTRACT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED AND HALF YEAR ENDED SEPTEMBER 30, 2022

(₹ In Lakhs)

Particulars	For Quarter Ended			Half Year Ended		For the Year Ended
	30-Sep-22	30-Jun-22	30-Sep-21	30-Sep-22	30-Sep-21	31-Mar-22
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Revenue from operations	9,390.13	11,289.74	1,065.07	20,679.87	2,187.67	11,284.37
Net Profit / (Loss) for the period before Tax, Exceptional and/or Extraordinary items	31.32	317.92	(242.36)	349.24	(513.35)	(315.91)
Net Profit / (Loss) for the period before Tax after Exceptional and/or Extraordinary items	31.32	317.92	(242.36)	349.24	(513.35)	(315.91)
Net Profit / (Loss) for the period after tax after Exceptional and/or Extraordinary items	12.86	212.94	(188.17)	225.81	(437.69)	(244.95)
Total Comprehensive Income for the period						
Equity Share Capital (Face Value Rs 10/- each)	1,067.48	1,067.48	1,023.38	1,067.48	1,023.38	1,023.38
Other Equity	NA	NA	NA	NA	NA	NA
Earnings Per Share (after extraordinary items) (Face value of Rs.10/- each) (for continuing and discontinued operations)						
a) Basic	0.12	2.39	(1.84)	2.54	(4.28)	(2.39)
b) Diluted	0.12	2.39	(1.84)	2.54	(4.28)	(2.39)

जलंधर, 8 नवंबर (जनसत्ता)।

श्रीआनंदपुर साहिब, ८ नवंबर (जनसत्ता)।

अंबाला, 8 नवंबर (जनसत्ता)।

ढींडसा भी समर्थन में उतरे

लुधियाना, ८ नवंबर (जनसत्ता) ।

चंडीगढ़, 8 नवंबर (जनसत्ता)।

चंडीगढ़/लुधियाना, 8 नवंबर (जनसत्ता)।



**RUCHIRA
PAPERS**



फॉर्म - जी

अभिरुचि की अभिव्यक्ति हेतु आमंत्रण

ज्वेल गारमेंट्स प्राइवेट लिमिटेड जिला फरीदाबाद, हरियाणा भारत में

कपड़ा उत्पादों के निर्माण में काम कर रहा है

(दिवाला और शोधन अक्षमता (कारपोरेट व्यक्तियों के लिए दिवाला प्रस्ताव प्रक्रिया)

विनियमों, 2016 के विनियम 36ए (1) के अधीन)

ANNEXURE 51
(CHAPTER 5, PARA 5.16.5)
FORMATS C-1 TO C-3
FORMAT C-1
(for candidate to publish in Newspapers, TV)