



APTUS™

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November 09, 2022

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 543335	To, National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 Scrip Symbol: APTUS
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Dear Sir/Madam,

Sub: Newspaper publication – Unaudited financial results for the 2nd quarter and half year ended September 30, 2022 of Aptus Value Housing Finance India Limited (“Company”)

In accordance with Regulation 47 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the newspaper clippings of the Unaudited Financial Results of the Company for the second quarter and half year ended September 30, 2022, published in the English newspapers – Financial Express, Business Standard and Regional (Tamil) newspaper – Makkal Kural on November 09, 2022.

This information will also be hosted on the Company’s website, at www.aptusindia.com

Please take this information on record.

Thanking you,

For Aptus Value Housing Finance India Limited

Sanin Panicker
Company Secretary & Compliance Officer
Membership No: A32834



Aptus Value Housing Finance India Ltd.

8B, Doshi Towers, 205, Poonamallee High Road, Kilpauk, Chennai-600 010. Tel : 044-4565000, Fax : 044-4555 4170.

CIN : L65922TN2009PLC073881

www.aptusindia.com

QUICK VIEW

Lending startup
ftcash receives
NBFC licence

LENDING STARTUP FTCASH 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 ICRa 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-market gain

REPORT CARD

	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	⤴ 22% Nifty PSU Bank		⤴ 5% Nifty Pvt Bank		⤴ 6% 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 Nirjala 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 Mac-

quire 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 Macquire 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.

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™

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		Year ended
		30.09.2022	30.09.2021	30.09.2022	30.09.2021	
1	Total Income from Operations	26,823.97	19,674.15	50,858.38	37,876.73	81,466.37
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	48,001.59
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	48,001.59
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	37,014.01
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	37,011.20
6	Paid up Equity Share Capital	9,959.86	9,911.61	9,959.86	9,911.61	9,938.36
7	Reserves (excluding Revaluation Reserve)	3,07,521.86	2,60,345.54	3,07,521.86	2,60,345.54	2,81,677.89
8	Securities Premium Account	1,73,581.04	1,71,859.10	1,73,581.04	1,71,859.10	1,72,126.46
9	Net worth	3,17,481.72	2,70,257.15	3,17,481.72	2,70,257.15	2,91,616.25
10	Paid up Debt Capital/ Outstanding Debt	3,74,001.21	2,40,044.15	3,74,001.21	2,40,044.15	2,72,842.83
11	Outstanding Redeemable Preference Shares	-	-	-	-	-
12	Debt Equity Ratio	1.18	0.89	1.18	0.89	0.94
13	Earnings Per Share (of Rs. 2/- each)	-	-	-	-	-
1	Basic (Not annualised for the quarter and half year)	2.48	1.75	4.87	3.28	7.58
2	Diluted (Not annualised for the quarter and half year)	2.47	1.73	4.85	3.25	7.53

Notes:

- 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.
- 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
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	12,927.26
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	3,35,738.78	2,12,647.79	3,35,738.78	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:

- 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 Disclosures 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).
- The financial statements have been prepared in accordance with the Ind AS notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended.
- Amounts for the comparative periods presented have been reclassified / regrouped, wherever necessary.

Place : Chennai
Date : November 08, 2022

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

visit us at www.aptusindia.com

CONCEPT



RUCHIRA PAPERS LIMITED

Regd. Office: Tirlokpur Road, Kala Amb, District-Sirmaur-H.P-173030

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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		Year Ended
		30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022
		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	61429.64
2	Net Profit for the period (before tax and exceptional items)	2663.53	1565.01	882.59	4228.54	1490.08	4453.61
3	Net Profit for the period (before tax after exceptional items)	2663.53	1565.01	882.59	4228.54	1490.08	4453.61
4	Net Profit for the period (after tax after exceptional items)	1989.01	1163.43	660.31	3152.44	1112.10	3309.36
5	Total comprehensive income for the period	1949.34	1160.76	592.44	3110.10	1064.24	3298.75
6	Paid up Equity Share Capital	2713.18	2615.68	2425.18	2713.18	2425.18	2520.43
7	Other Equity (as shown in the Audited Balance Sheet of Previous Year	-	-	-	-	-	28438.61
8	Earnings per share (of Rs. 10/- each) Not annualised						
	(a) Basic	7.33	4.45	2.73	11.62	4.59	13.13
	(b) Diluted	7.33	4.37	2.64	11.62	4.47	12.89

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

Place: Kala Amb

Date: 08.11.2022

For and on behalf of Board of Directors

Umesh Chander Garg

Managing Director

HCP PLASTENE BULKPACK LIMITED

(Formerly Known as Gopala Polyplast Limited)

CIN: L25200GU1984PLC050560

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)

EXTRACT OF STANDALONE 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	1,336.33	1,025.34	1,122.60	2,361.67	2,187.67	4,949.07
Net Profit / (Loss) for the period before Tax, Exceptional and/or Extraordinary items	(305.35)	(191.79)	(271.00)	(497.14)	(513.35)	(488.26)
Net Profit / (Loss) for the period before Tax after Exceptional and/or Extraordinary items	(305.35)	(191.79)	(271.00)	(497.14)	(513.35)	(488.26)
Net Profit / (Loss) for the period after tax after Exceptional and/or Extraordinary items	(232.41)	(142.39)	(249.53)	(374.80)	(437.69)	(367.73)
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	(2.18)	(1.47)	(2.44)	(3.83)	(4.28)	(3.59)
b) Diluted	(2.18)	(1.47)	(2.44)	(3.83)	(4.28)	(3.59)

Notes:

1. The above is an extract of the detailed format of Financial Results for the Quarter ended 30th September 2022 filed with the Stock Exchanges under Regulation 33 of the SEBI (LODR) Reg., 2015. The full format of Quarterly Financial Results are available on the website of BSE Limited at www.bseindia.com and also on the website of Company at www.hcpbl.in

2. The above results were reviewed by the Audit Committee and approved by the Board at their meeting held on 08th November, 2022

For HCP Plastene Bulkpack Limited
(Formerly Known as Gopala Polyplast Limited)

Sd/- Anil Shyamsunder Goyal

Chairman

DIN:03071035

Place : Ahmedabad
Date : 08th November, 2022

MONTE CARLO

It's the way you make me feel

Monte Carlo Fashions Limited

(CIN: L51494PB2008PLC032059)

Registered/Corporate Office: B-XXIX-106, G.T. Road, Sherpur, Ludhiana-141003, Punjab, Tel.: 91-161-5048610-40, Fax: 91-161-5048650, Email: info@montecarlo.in, Website: http://www.montecarlocorporate.com

Revenue Growth for H1 FY23 is 29% against H1 FY22

EBIDTA H1 FY23 is ₹ 62.39 Cr. against ₹ 56.26 Cr. In H1 FY22 Growth of 11%

PAT H1 FY23 is ₹ 26.40 Cr. against ₹ 23.73 Cr. In H1 FY22 Growth of 11%

Statement of unaudited financial results for the quarter and half year ended September 30, 2022

(₹ in lakhs)

Sr. No.	Particulars	Standalone						Consolidated			
		Quarter ended September 30, 2022	Quarter ended June 30, 2022	Quarter ended September 30, 2021	Half year ended September 30, 2022	Half year ended September 30, 2021	Year ended March 31, 2022	Quarter ended September 30, 2022	Quarter ended September 30, 2021	Half year ended September 30, 2022	Year ended March 31, 2022
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Revenue from operations	24,858	11,287	23,829	36,145	27,999	90,432	24,858	23,829	36,145	90,432
2	Profit/(Loss) for the period (before tax)	3,991	(534)	4,487	3,457	3,202	15,258	3,990	4,487	3,456	15,248
3	Profit/(Loss) for the period (after tax)	3,032	(392)	3,391	2,640	2,373	11,404	3,031	3,391	2,639	11,394
4	Total comprehensive income/(loss) for the period	3,027	(370)	3,464	2,657	2,569	11,437	3,026	3,464	2,656	11,427
5	Paid-up equity share capital (face value of ₹ 10 each)	2,073	2,073	2,073	2,073	2,073	2,073	2,073	2,073	2,073	2,073
6	Other equity	-	-	-	-	-	66,663	-	-	-	66,663
7	Earnings/(loss) per share (face value of ₹ 10 each) (not annualised)										
	(a) Basic (in ₹)	14.63	(1.89)	16.36	12.73	11.45	55.00	14.62	16.36	12.73	54.96
	(b) Diluted (in ₹)	14.63	(1.89)	16.36	12.73	11.45	55.00	14.62	16.36	12.73	54.96

Notes:
1. The above consolidated and standalone financial results for the quarter and six months ended 30 September 2022 have been reviewed by the Audit Committee and taken on record by Board of Directors in their respective meeting held on November 08, 2022.
2. The above is an extract of the detailed format of quarterly unaudited financial results filed with the stock exchanges under regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015 for the quarter and six months ended September 30, 2022. The full format of the unaudited quarterly financial results are available on the Stock Exchange websites (www.nseindia.com & www.bseindia.com) and on company's website (www.montecarlocorporate.com).

For and on behalf of Board of Directors
Sd/-
Jawahar Lal Oswal
Chairman and Managing Director
(DIN: 00463866)

Place : Ludhiana
Date : November 08, 2022

ThermalWear

Alpha

MONTE CARLO

TMC

Luxuria

C&D CLOAK & DECKER

atmosphere

RESIDENCES

ATMOSPHERE REALTY PRIVATE LIMITED

CIN NO: U70102MH2007PTC166974

1008, 10th Floor, Krushal Commercial Complex, Above Shoppers Stop, GM Road, Chembur West, Mumbai - 400 089, Tel No. +91 42463999 Email: cs@atmosphere02.in

Extract of the Unaudited financial results for the Quarter ended September 30, 2022

(Rupees in Lakhs)

Sr No	Particulars	Quarter ended September 30, 2022 Unaudited	Quarter ended September 30, 2021 Unaudited	Year ended March 31, 2022 Audited
1.	Total Income from Operations (Net)	8,631.18	6,089.04	34,835.30
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	707.77	(707.81)	1,564.19
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	707.77	(707.81)	1,564.19
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	523.84	(515.43)	1,165.36
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	522.38	(514.01)	1,153.72
6.	Paid up Equity Share Capital (Face Value per shares Rs. 100/- each)	25.00	25.00	25.00
7.	Reserves (excluding Revaluation Reserve)	4,180.31	1,696.26	3,521.77
8.	Net worth	4,205.31	1,721.26	3,546.77
9.	Paid up Debt Capital (Secured Debenture)	21,790.00	21,790.00	21,790.00
10.	Debt Equity Ratio	8.54	17.45	11.12
11.	Basic and diluted earning / (loss) per share (Face value of Rs. 100 /- each) (in Rupee)	2,095.36	(2,081.72)	4,661.44
12.	Debt Redemption Reserve	2,179.00	-	2,179.00
13.	Debt Service Coverage Ratio	0.20	(Refer note no. 5)	0.41
14.	Interest Service Coverage Ratio	1.69	(Refer note no. 5)	1.42

Notes:
1. The above results have been reviewed and approved by the Board of Directors at their Meeting held on November 8, 2022. Financial Results are prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013.
2. The above is an extract of the detailed financial results for the Quarter ended September 30, 2022 as filed with BSE Limited under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the said financial results are available on the websites of BSE Limited at www.bseindia.com and also on the Company's website at www.atmosphere02.co.in.
3. For the items referred in under Regulation 52 (4) of the SEBI (Listing obligation and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to BSE Limited and can be accessed on www.bseindia.com.
4. There are no debentures which are due for redemption in the year ending March 31, 2024 and hence the requirement of investment / deposit in accordance with the Companies (Share Capital and Debentures) Rules, 2014 is not applicable.
5. The ratios are not calculated on account of (i) Negative balance of profit after tax but before interest and depreciation, and (ii) Negative balance of profit from operations before other income and interest.

By order of the Board
For Atmosphere Realty Private Limited
Sd/-
Navin Makhija
Managing Director

Place: Mumbai
Date: November 8, 2022

APTUS™

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				Year ended 31.03.2022
		Quarter ended		Half year ended		
		30.09.2022	30.09.2021	30.09.2022	30.09.2021	
1	Total Income from Operations	26,823.97	19,674.15	50,858.38	37,876.73	81,488.37
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	48,001.59
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	48,001.59
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	37,014.01
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	37,011.20
6	Paid up Equity Share Capital	9,959.86	9,911.61	9,959.86	9,911.61	9,938.36
7	Reserves (excluding Revaluation Reserve)	3,07,521.86	2,60,345.54	3,07,521.86	2,60,345.54	2,81,677.89
8	Securities Premium Account	1,73,581.04	1,71,859.10	1,73,581.04	1,71,859.10	1,72,126.46
9	Net worth	3,17,481.72	2,70,257.16	3,17,481.72	2,70,257.15	2,91,616.25
10	Paid up Debt Capital/ Outstanding Debt	3,74,001.21	2,40,044.15	3,74,001.21	2,40,044.15	2,72,842.83
11	Outstanding Redeemable Preference Shares	-	-	-	-	-
12	Debt Equity Ratio	1.18	0.89	1.18	0.89	0.94
13	Earnings Per Share (of Rs. 2/- each)					
	1. Basic (Not annualised for the quarter and half year)	2.48	1.75	4.87	3.28	7.58
	2. Diluted (Not annualised for the quarter and half year)	2.47	1.73	4.85	3.25	7.53

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				Year ended 31.03.2022
		Quarter ended		Half year ended		
		30.09.2022	30.09.2021	30.09.2022	30.09.2021	
1	Total Income from Operations	22,771.50	16,347.57	42,974.00	31,386.54	67,896.83
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	39,838.44
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	39,838.44
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	30,822.86
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	30,820.05
6	Paid up Equity Share Capital	9,959.86	9,911.61	9,959.86	9,911.61	9,938.36
7	Reserves (excluding Revaluation Reserve)	2,89,151.92	2,48,557.55	2,89,151.92	2,48,557.55	2,66,651.20
8	Securities Premium Account	1,73,581.04	1,71,859.10	1,73,581.04	1,71,859.10	1,72,126.46
9	Net worth	2,89,111.78	2,58,469.16	2,89,111.78	2,58,469.16	2,76,589.58
10	Paid up Debt Capital/ Outstanding Debt	3,35,738.76	2,12,647.79	3,35,738.76	2,12,647.79	2,34,672.12
11	Outstanding Redeemable Preference Shares	-	-	-	-	-
12	Debt Equity Ratio	1.12	0.82	1.12	0.82	0.85
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	6.28
	2. Diluted (Not annualised for the quarter and half year)	2.14	1.40	4.18	2.64	6.25

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

Place : Chennai
Date : November 08, 2022

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

(₹ in lakh)

S. No.	Particulars	Consolidated			
		For the Quarter Ended on 30-09-2022	For the Quarter Ended on 30-09-2021	For the Half Year Ended on 30-09-2022	For the Year Ended on 31-03-2022
		Unaudited	Unaudited	Unaudited	Audited
1	Total income from Operations	17,300	16,769	32,750	65,431
2	Net Profit for the period (before Tax and Exceptional items)	792	1,050	1,724	3,514
3	Net Profit for the period (before Tax after Exceptional items)	792	1,050	1,724	3,514
4	Net Profit for the period (after Tax after Exceptional items)	589	868	1,300	3,219
5	Total Comprehensive Income for the period (Comprising Profit for the Period after Tax and Other Comprehensive Income after Tax)	611	895	1,324	3,267
6	Paid up Equity Share Capital (Face value of ₹10/- each)	1,448	1,441	1,448	1,443
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	28,478
8	Earnings Per Share (of ₹10/- each) (For continuing and discontinued operations) (Not Annualised)				
	a) Basic (amount in ₹)	4.15	6.04	9.00	22.36
	b) Diluted (amount in ₹)	4.07	5.87	8.55	22.04

Notes:
1. Summarised Standalone Un-Audited Financial Performance of the Company is as under:

(₹ in lakh)

S. No.	Particulars	Standalone			
		For the Quarter Ended on 30-09-2022	For the Quarter Ended on 30-09-2021	For the Half Year Ended on 30-09-2022	For the Year Ended on 31-03-2022
		Unaudited	Unaudited	Unaudited	Audited
1	Total income from Operations	17,300	16,769	32,750	65,431
2	Net Profit for the period (before Tax and Exceptional items)	774	1,006	1,682	3,399
3	Net Profit for the period (after Tax after Exceptional items)	582	823	1,258	3,104
4	Total Comprehensive Income for the period (Comprising Profit for the Period after Tax and Other Comprehensive Income after Tax)	594	850	1,282	3,152

2. The above results have been reviewed and recommended by the Audit Committee and thereafter approved by the Board of Directors at their respective meetings held on 8th November, 2022. The financial results for the quarter and half year ended September 30, 2022 have been limited reviewed by the Statutory Auditors of the Company.

3. The above is an extract of the detailed format of quarterly/half yearly/annual financial results filed with the stock exchanges under regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015. The full format of the quarterly financial results is available on the stock exchange websites of BSE (www.bseindia.com) and NSE (www.nseindia.com) and Company's website at https://www.orientbell.com.

4. There is no change(s) in accounting policies which impact on net profit / loss, total comprehensive income or any other relevant financial item(s).

For and on behalf of the Board of Directors of Orient Bell Limited
Madhur Daga
Managing Director

Place : New Delhi
Date : 8th November 2022

Orient Bell Limited

CIN: L14101UP1977PLC021546

Registered Office : 8, Industrial Area, Sikandrabad - 203205, Dist. Bulandshahr, U. P.

Corporate Office : Iris House, 16 Business Center, Nangal Raya, New Delhi-110 046

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