



COMMITTED TO THE EARTH

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**RPL/CS/BSE/NSE/2024-25/**

**28<sup>th</sup> May 2024**

**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 Audited Financial Results for the Quarter and Year ended 31<sup>st</sup> March 2024.**

Please find enclosed herewith copies of the public advertisement released in 'Financial Express' (all editions) and in 'Jansatta' (vernacular) on 28<sup>th</sup> May 2024, in respect of Audited Financial Results for the Quarter and Year ended 31<sup>st</sup> March 2024.

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**

RUCHIRA PAPERS LIMITED

CIN-L21012HP1980PLC004336

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**जनता सहकारी बँक लि., पुणे**  
(मल्टीस्टेट शेड्युल्ड बँक.)  
मुख्य कार्यालय: १४४४, शुक्रवार पेठ, थोरेले बाजीराव मार्ग, पुणे ४११००२.  
फोन: ०२०-२४४३२२८ / ५९, फॅक्स: ०२०-२४४१४३३०  
३१ मार्च २०२४ अखेरेचा ताळेबंद



**JANATA SAHAKARI BANK LTD., PUNE**  
(Multistate Scheduled Bank)  
Head Office: 1444, Shukrawar Path, Thorale Bajirao Road, Pune 411002.  
Ph: 020-24453258 / 59, Fax: 020-24453430  
Balance sheet as on 31st March 2024

**e) Provisions and Contingencies** (Amount in ₹ Crore)

Sr. No.	Provision Debited to Profit and Loss Account	31.03.2024	31.03.2023
i)	Provisions for NPI	0.00	0.00
ii)	Provision Towards NPA	(30.00)	15.00
iii)	Provision Made Towards Income Tax	13.04	0.00
iv)	Provision Made Towards Special Reserve Income Tax Act	0.00	0.00
v)	Other Provisions and Contingencies (With Details)		
a)	Contingent Prov for Std Assets	1.95	(0.55)
b)	For Restructural Loan	(1.29)	1.08
c)	Covid 19 Impact	0.00	0.00
d)	Prov for FITL	0.00	0.00
e)	For Restructural Loan under Covid 1	(0.74)	(1.36)
f)	For Restructural Loan under Covid 2	(3.10)	(3.30)
g)	For Other Receivable	0.00	(0.06)
h)	BDDR for ARC	0.00	0.00
i)	Provisions for Depreciation on Investment	71.22	89.71
j)	Provision for Non Banking Asset	0.00	41.29
k)	Reversal of provision for non banking assets	37.51	0.00

**f) Payment of DICGC Insurance Premium** (Amount in ₹ Crore)

Sr. No.	Particulars	31.03.2024	31.03.2023
i)	Payment of DICGC Insurance Premium	11.01	10.85
ii)	Arrears in payment of DICGC premium	0.00	0.00

**g) Disclosure of Facilities Granted to Directors and Their Relatives** (Amount in ₹ Crore)

Sr. No.	Particulars	31.03.2024	31.03.2023
i)	To Relatives of Directors (Against FDR)	0.00	0.00
ii)	To Relatives of Directors (Other)	0.00	0.25

**h) MSME**  
The information in respect of their registration under Micro, Small, Medium Enterprises Development, Act 2006 is not received from suppliers / service providers by the Bank. Hence, information relating to the cases of delays if any, in payments to such enterprises or of interest payments due to such delays could not be given.

**i) Market Risk in Trading Book as on 31.03.2024:**  
Investment portfolio of the bank is subject to market risk as the value of investments may witness volatility over the period of time due to various factors such as global and domestic changes, economic and political issues etc. Market risk is associated with valuation of individual securities considering its other risks such as credit risks and also with entire portfolio considering the interest rate risk. The Bank manages the market risk in trading book on continuous basis and risk calculation is done on monthly basis. Market value for the investments is calculated as per the RBI guidelines issued from time to time. The Bank uses various parameters for market risk identification, assessment and mitigation. The parameters such as Modified Duration/Convexity, Net Open Position Limits and Gap Limits are calculated and analysed on monthly basis. The bank also uses Duration Management techniques for overall blending of portfolio according to perceived yield curve movement in the near future.

**16. Additional Provision for Bad and Doubtful Debt Reserve (BDDR)**  
The Bank has made additional provisional Rs. 5.32 Crores for Reserve for Bad and Doubtful Debts over and above statutory requirement as per Master circular of RBI on Income Recognition, Asset Classification, Provisioning and Other Related Matters based on expected delinquency by the management in few borrowal accounts.

**17. Contingent Liability**  
As on 31.03.2024, there is contingent liability of Rs. 659.29 Cr (last year Rs. 506.30 Cr). Contingent liability includes Bank Guarantees issued, Letter of credit (inland & foreign), capital contracts remaining to be executed, amounts transferred under DEAF, contingent liability for legal cases, contested liability for income tax, service, service tax & CST. During current financial year, the Bank has given undertakings to few vendor on account of on going legal cases. Bank has given undertakings/ Deed of indemnity amounting to Rs. 61.07 Cr to the respective parties for clear legal title of property. This includes sale of non banking asset and amounts recovered by ARC trust. Also there increase in the liability on account of demand raised by Income Tax department. Bank is under process to file appeal against the same order with ITAT.

**18. Long Term Subordinated Bond (LTSB)**  
In accordance with RBI circular no. RBI/2023-24/17 DOR.CAP.REC 11/09-18.201/2023-24 dated 20th April 2023 and the approval granted by RBI vide its letter SS290/12.01.027/2023-24 dated 20th February 2024, the Bank has raised Rs. 39.54 Crores by way of Long Term Subordinated Bonds (under Tier II capital) during the year. For the portfolio of LTBSB's raised, Bank has serviced Rs. 0.29 crores towards interest on the same.

**19. Disputed Tax matters:**  
Five Income Tax cases are pending before Assessing officer for rectification, before CIT (Appeals) and before Hon. High Court Tax demanded total amounting to Rs. 3,625.66 Lakh (Previous Year 4 cases involving amount of Rs. 232.30 Lakh). Disputed TDS demands from F.Y. 2007-08 to 2019-20 amounting to Rs. 1.50 Lakh. One Service tax case is pending before adjudicating officer involving amount of Rs. 388.00 Lakh for the period from 2012-13 to 2016-17. One GST case under DRC1 amounting to Rs. 5.30 Lakh for F.Y. 2019-20.

**20. Write off Advances:**  
During the year, the Bank has written off an amount of Rs. 6,781.20 Lakh (Previous year: Rs. Nil) towards bad debts, which is approved by the Board of Director's meeting held on 28th February 2024.

**21. The figures of previous years have been regrouped / rearranged to confirm with the current year's presentation, wherever necessary.**

**Notes to Accounts: As per our report attached**

N. S. Pandit Deputy General Manager Accounts-MIS	C. S. Sathu General Manager	Y. N. Dhawalikar Chief General Manager	A. V. Sohoni Chief General Manager	For HMA & Associates Chartered Accountant FRN No: 100537W (Anand Dip. Joshi) Partner M. No: 113805 Statutory Auditor
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**Place: Pune  
Date: 15<sup>th</sup> April 2023**

**Directors:**

S. D. Paraspatri (Director)	M. M. Abhyankar (Director)	K. V. Gandhi (Director)	A. V. Petkar Vice Chairman	R. B. Hejib Chairman	J. P. Kashyap (Officiating Chief Executive Officer)
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**INDEPENDENT AUDITOR'S REPORT**

To,  
The Members,  
Janata Sahakari Bank Ltd., Pune  
Pune

**REPORT ON FINANCIAL STATEMENTS**

**Opinion**

- We have audited the accompanying financial statements of Janata Sahakari Bank Limited, Pune (the Bank), which comprises the Balance Sheet as at 31st March 2024, Profit and Loss Account and the Cash Flow Statement for the year ended on 31st March 2024, and notes to the financial statements including a summary of significant accounting policies and other explanatory information.
- In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949, the Multi State Cooperative Societies Act, 2002 and the Rules made thereunder, the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Cooperative Societies, in the manner so required and give true and fair view in conformity with accounting principles generally accepted in India of the state of affairs of the Bank as at 31st March 2024, and its profit and its cash flows for the financial year ended on that date.

**Basis for Opinion**

- We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of Banking Regulation Act, 1949 and the rules made thereunder and under the provisions of Multi State Cooperative Societies Act, 2002 and the Rules made thereunder and we have fulfilled all other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial statements.

**Information Other than the Financial Statements and Auditor's Report thereon**

- The Bank's Board of Directors is responsible for the preparation of the other information. The other information comprises the information included in the Report of the Board of Directors including other explanatory information but does not include the financial statements and our auditor's report thereon. The report of the Board of Directors is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained during our audit or otherwise appears to be materially misstated.

When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

**Management's responsibility for the Financial Statements**

The Bank's Board of Directors is responsible for preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of Banking Regulation Act, 1949 and the rules made thereunder, provisions of Multi State Cooperative Societies Act, 2002 and the Rules made thereunder and circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the Bank's Financial Reporting process.

**Auditor's Responsibilities for the audit of the Financial Statements**

- Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these financial statements.
- As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We are also:
  - Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

**For HMA & Associates**  
Chartered Accountants  
FRN: 100537W  
CA Anand D. Joshi  
Partner, Membership No: 113805  
UDIN: 24113805BKBFCT4521

Place: Pune  
Date: 15<sup>th</sup> April 2024



**RUCHIRA PAPERS**

**RUCHIRA PAPERS LIMITED**  
Regd. Office: Tirlokpur Road, Kala Amb, District-Sirmaur-H.P-173030  
Website: [www.ruchirapapers.com](http://www.ruchirapapers.com),  
Email: [cs@ruchirapapers.com](mailto:cs@ruchirapapers.com), [investor@ruchirapapers.com](mailto:investor@ruchirapapers.com)  
CIN: L21012HP1980PLC004336

EXTRACT OF AUDITED FINANCIAL RESULTS FOR QUARTER AND YEAR ENDED 31ST MAR 2024

S.No	Particulars	Quarter Ended			Year Ended	
		31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023
		Audited	Un-Audited	Audited	Audited	Audited
1	Total Income from Operations (net)	16100.33	15959.26	18092.87	66022.44	80445.43
2	Net Profit for the period (before tax and exceptional items)	1302.34	968.64	2524.70	6606.27	9064.59
3	Net Profit for the period (before tax after exceptional items)	1302.34	968.64	2524.70	6606.27	9064.59
4	Net Profit for the period (after tax after exceptional items)	964.35	720.70	1885.95	4919.49	6762.70
5	Total comprehensive income for the period	965.79	748.72	1907.59	4872.46	6734.95
6	Paid up Equity Share Capital	2984.50	2984.50	2984.50	2984.50	2984.50
7	Other Equity (as shown in the Audited Balance Sheet of Previous Year)				38443.36	35063.15
8	Earnings per share (of Rs. 10/- each) Not annualised					
(a)	Basic	3.23	2.41	6.32	16.48	22.66
(b)	Diluted	3.23	2.41	6.32	16.48	22.66

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](http://www.ruchirapapers.com)

For and on behalf of Board of Directors  
Vipin Gupta  
CFO and Executive Director

Place: Kala Amb  
Date: 27.05.2024



**RACL Geartech Limited**  
Regd. Office: 15<sup>th</sup> Floor, Eros Corporate Tower, Nehru Place, New Delhi - 110019 (India)  
Tel No.: 011-66155129, Fax No: 0120-4588513  
Email: [investor@raclegeartech.com](mailto:investor@raclegeartech.com) Website: [www.raclegeartech.com](http://www.raclegeartech.com)  
CIN : L34300DL1983PLC016136



EXTRACT OF THE STANDALONE AND CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED 31st MARCH, 2024 (Rs. in lakh except EPS)

Particulars	CONSOLIDATED				STANDALONE			
	Quarter ended 31.03.2024	Quarter ended 31.03.2023	Year to date 31.03.2024	Previous Year ended 31.03.2023	Quarter ended 31.03.2024	Quarter ended 31.03.2023	Year to date 31.03.2024	Previous Year ended 31.03.2023
	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
Total income from operations	107.24	96.31	415.27	367.34	114.92	96.31	423.04	367.34
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	11.50	13.97	53.44	51.42	11.53	13.87	53.74	51.33
Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	11.50	13.97	53.44	51.42	11.53	13.87	53.74	51.33
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	8.41	9.55	39.40	37.43	8.42	9.54	39.81	37.45
Total Comprehensive Income for the period (Comprising Profit/Loss) for the period (after tax) and Other Comprehensive Income (after tax)	8.09	9.66	38.96	37.15	8.22	9.61	39.40	37.16
Equity Share Capital	10.78	10.78	10.78	10.78	10.78	10.78	10.78	10.78
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year	194.04	156.70	194.04	156.70	194.49	156.70	194.49	156.70
Earnings Per Share (Face value Rs. 10/- each)(For continuing and discontinued operations) Basic and Diluted	7.80	8.86	36.54	34.72	7.81	8.84	36.92	34.74

**NOTES:**

- The above is an extract of the detailed format of audited Standalone and Consolidated financial results for the quarter & year ended 31st March, 2024 filed with the stock exchange i.e. BSE Limited under regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular CIR/CFD/FAC/62/2016 dated July 05, 2016. The full format of the audited Standalone and Consolidated quarterly & yearly financial results are available on Company's Website i.e. [www.raclegeartech.com](http://www.raclegeartech.com) and on the website of the Stock Exchange i.e. [www.bseindia.com](http://www.bseindia.com).
- The detailed audited Standalone and Consolidated financial results for the quarter and year ended 31st March, 2024 and this extract as reviewed and recommended by the Audit Committee, were approved and taken on record by the Board of Directors of the company at its meeting held on 27th May, 2024 and an audit had been carried out by the Statutory Auditors of the company of the said financial results for the quarter & year ended 31st March, 2024.

For and on behalf of Board of Directors  
RACL Geartech Limited  
Gursharan Singh  
Chairman & Managing Director

Place: Noida  
Date: May 27, 2024



**SCHNEIDER ELECTRIC PRESIDENT SYSTEMS LIMITED**  
CIN : L32109KA1984PLC079103

**Registered Office:** 5C/1, KIADB Industrial Area, Attibele, Bengaluru-562 107, Karnataka, India  
**Corporate Office:** BCRT, 6th Floor, Sy. No. 63/3B, Corvigere Village, Bidarahalli Hobli, Bengaluru East Taluk, Whitefield Hoskote Road, Bengaluru- 560115, Karnataka, India; **Phone:** +91 80 67888300; +91 80 4554 0000; **Website:** [www.schneiderelectricpresident.com](http://www.schneiderelectricpresident.com); **E-mail:** [companysecretary@se.com](mailto:companysecretary@se.com)

Statement of Financial Results for the Quarter and year ended 31 March 2024 (Rupees Million (MINR) except earning per share data)

	Quarter ended		Year ended	
	31 March 2024 (Audited)	31 December 2023 (Unaudited)	31 March 2023 (Audited)	31 March 2024 (Audited)
Revenue from operations	974.25	1,012.42	711.88	3,929.72
Profit before tax	129.20	144.74	33.84	405.45
Profit for the period	97.46	106.86	17.97	299.66
Total Comprehensive Income	91.41	106.86	6.72	293.61
Paid-up equity share capital (face value of Rs. 10/- each.)	60.48	60.48	60.48	60.48
Earnings per equity share (EPS) (Refer note 1)				
Basic and Diluted EPS (of Rs. 10/- each.)	16.11	17.67	2.97	49.55

**Notes:**

- The above Financial Results were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 27 May 2024. Basic and Diluted Earnings Per Share is not annualized for the quarters ended 31 March 2024, 31 December 2023 and 31 March 2023.
- These financial results of the Company have been prepared in accordance with the Indian Accounting Standards (IND AS) as notified by Ministry of Corporate Affairs pursuant to Section 133 of the Companies Act 2013 read with rule 3 of the Companies (Indian Accounting Standard) rules, 2015 and relevant amendments made thereunder.
- The Chief Operating Decision Maker "CODM" reviews the operations of the Company as a whole, i.e. single primary business segment viz. product and systems for electricity distribution, hence, there are no reportable segments as per Ind AS 108 "Operating Segments".
- The Company has completed its listing of 6,048,000 equity shares of face value of Rs 10 each on Metropolitan Stock Exchange of India Limited (MSEI). The equity shares of the Company were listed on MSEI on 19 January 2024.
- The figures for the quarter ended 31 March 2024 and 31 March 2023 are the balancing figures between the audited figures in respect of the full financial year and the published unaudited year to date figures upto the third quarter of the relevant financial year.
- Previous period figures have been reclassified/regrouped wherever necessary, to correspond with those of the current period classification.
- The full format of the Audited Financial Results are available on the website of the Stock Exchange (The Metropolitan Stock Exchange of India Limited) at [www.msei.in](http://www.msei.in) and can be accessed on Company's website at [www.schneiderelectricpresident.com](http://www.schneiderelectricpresident.com).

For and on behalf of Board of Directors,  
For **Schneider Electric President Systems Limited**  
Sd/-  
**Anuj Kudesia**  
Managing Director  
DIN: 10629156

Place: Gurugram  
Date: May 27, 2024



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