

October 8 , 2021

The Secretary
BSE Limited
Corporate Relationship Department, 1st floor
New Trading Ring, Rotunda Building,
P.J. Tower, Dalal Street, Fort
Mumbai-400001
BSE Scrip Code: 502420

The Manager
Listing Department
National Stock Exchange of India Ltd
Exchange Plaza, C-1, Block G, 5th Floor
Bandra-Kurla Complex
Bandra (E) Mumbai-400051
NSE Symbol: ORIENTPPR

Dear Sir,


Sub: Newspaper clipping - Postal Ballot Notice.

Please find enclosed herewith copies of the newspapers namely Business Standard (English Daily) and Pratidin (Oriya Daily) pertaining to publication of necessary information relating to Postal Ballot Notice, in compliance with the provisions of the Companies Act, 2013 and rules made thereunder, published on 8th October, 2021.

You are requested to take the enclosed documents on your record.

Thanking you,

Yours faithfully,
For **ORIENT PAPER & INDUSTRIES LIMITED**


(R.P. Dutta)
Company Secretary

Encl: as above

Titan's rally to sustain on multiple triggers

Strong Q2 show, lower gold prices, and expansion to aid revenue growth, market share

RAM PRASAD SAHU
Mumbai, 7 October

The Titan Company's (Titan) outperformance since the beginning of August is expected to continue after it indicated in its September quarter update on Wednesday a strong recovery in demand.

Sales across segments have either surpassed or are close to the pre-pandemic level. As a result, most brokerages have upgraded their earnings estimates for financial year 2022-23 (FY23) and FY24 and increased the stock's target price.

The stock rose 10.7 per cent on Thursday, adding to the 25 per cent increase it has seen since the beginning of August, which is double the rise of the Sensex.

Pent-up demand and deferred purchases across weddings, gifts, investments and occasions led to a 78 per cent year-on-year (YoY) jump in the core jewellery segment. Growth in watches/wearables and eye-wear were above 73 per cent each over the year-ago period.

Within its core jewellery segment, both the plain and studded portfolios grew in double digits. However, higher sales of the former meant that the proportion of studded jewellery was lower than what it was before the pandemic. This could impact margins

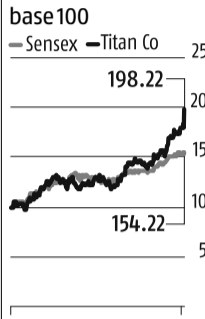


STRONG GROWTH, STORE ADDITIONS

Q2FY22 figures	YoY growth (%)	New store additions	Total stores
Jewellery	78	13	414
Watches & Wearables	73	8	789
Eye Wear	74	24	629
Other businesses	121	0	14
Standalone	78	45	1,846
TEAL	-43	-	-
CaratLane	95	2	123

YoY growth is for revenues, TEAL: Titan Engineering and Automation
Source: Company

OUTPERFORMER



in the quarter.

The other positives are lower gold prices, higher festive and wedding season sales, and market share gains.

Says Shirish Pardeshi of Centrum Research: "We expect stable gold prices, pent-up demand driven by wedding deferrals, and improving share of studded jewellery to drive up both revenue and margins. With improved execution and enhanced visibility on revenue

and earnings growth, we expect Titan to outperform peers."

Gold prices, which recently hit a six-month low, could have a significant bearing on demand and are expected to be a key trigger for the largest organised jewellery player in the country.

Moreover, the lower prices come just ahead of the festive season and amidst an improvement in discretionary spends across sectors. Lower prices could also spur investment demand. Titan

recently launched digital gold products as an investment vehicle targeted at the youth. Further a higher share of studded jewellery will add to revenues and margins.

Regulatory changes like hallmarking requirements could help firms like Titan. Vishal Gutka and Binay Shukla of PhillipCapital India believe hall-marking could drive market share gains from the unorganised sector, which has prospered through practices such as under-caratage and keeping making charges low. These practices are about to end from FY23 once hallmarking norms are implemented.

What should also help is its accelerated store additions over the last few years, with Tanishq stores doubling over the last seven years, and especially since FY18. The current count is 414 stores.

"With most regional jewellers facing liquidity issues and cutting down expansion, Titan is in a sweet spot to expand its presence and continue to grow faster," according to Antique Stock Broking.

The stock has rallied 90 per cent over the last year and is trading at 75 times its FY23 earnings estimates. Despite this, brokerages believe there could be more upside. Prabhudas Lilladher expects net profit to grow 45 per cent over FY21-24 and has a target price of ₹2,555. Investors can look at the stock on dips.

Avoid outpatient covers with meagre sub-limits

Buy adequate sum insured since diagnostic tests can lead to high bills

SANJAY KUMAR SINGH

Since the onset of the pandemic, demand is up - not just for comprehensive health insurance covers but also for outpatient department (OPD) covers.

Reliance General Insurance has recently launched Reliance-Digital Care Management, a policy that covers OPD expenses with sum insurance ranging between ₹1,000 and ₹5,000.

OPD policies are available in three formats.

"It sometimes comes as a built-in benefit within a comprehensive health policy. It is also available as a rider," says Indraneel Chatterjee, co-founder, RenewBuy. Standalone policies with sum insured up to ₹1 lakh are also available.

Tackle recurring expenses

The majority of health insurance plans do not offer OPD benefits.

"The bulk of out-of-pocket expenses on health care, however, arise due to OPD expenses," says S Prakash, managing director, Star Health and Allied Insurance.

Adds Amit Chhabra, head-health insurance, PolicyBazaar: "Almost everyone, irrespective of age, incurs OPD expenses." These plans usually cover costs like doctor's consultation fee, annual health check-up, pharmacy bills, diagnostic tests, and dental and ophthalmic treatment. Some also cover costs incurred on physiotherapy, vaccination, AYUSH treatment, etc.

A standalone OPD cover will have its own sum insured. If OPD coverage is built into a policy, or is offered as a rider, the limit will be specified.

Watch out for limits

Check whether the sum insured for OPD coverage is adequate.

"Estimate your household's

CHECK IF OPD COVERAGE LIMIT IS ADEQUATE

Insurer	Plan	OPD coverage limit (₹)	Premium (₹) 30-year-old	Premium (₹) 35-year-old
Star Health	Star Comprehensive	2,100	11,476	11,476
Manipal Cigna	Prohealth - plus	2,000	10,625	11,942
Universal Sampo	Activ Health Platinum Enhanced (Diabetes)	7,500 after 3 years coverage	12,241	12,241
MaxBUPA	GoActive	1,500	11,747	12,721
Aditya Birla Health	Activ Health Platinum Enhanced (Diabetes)	2,250 for diabetes	17,912	18,279

These policies offer OPD as in-built feature. Premiums are for ₹10 lakh sum insured, for healthy individual
Source: Policybazaar.com

annual OPD expenditure and then decide on the sum insured you should buy," says Nayan Goswami, head-general insurance, Sana Insurance Brokers.

Prakash says that in this age of investigative medicine, when costs incurred on diagnostic tests can be high, one should have OPD coverage of ₹50,000-1 lakh for the family.

Next, check the sub-limits.

"If the total OPD coverage is for, say, ₹10,000 in a year, there could be sub-limits for consultancy, diagnostics, and medicines. Make

sure these are adequate," says Jitendra Singh, vice-president, Swastika Insurance Broking. Sometimes there is a sub-limit on each consultation. "If your plan pays only ₹350 or ₹500 for each consultation, that may suffice in a small town, but not in a metro," says Goswami.

Some plans impose restrictions on consultations with specialists, like two in a year. "Such low limits could be inadequate for families that have children and senior citizens," says Goswami.

If you have a pre-existing disease, you are likely to face a waiting period. Go with a plan where it is low. Check whether the OPD facility is available within a closed or open network of hospitals and doctors. Both

options have their pros and cons. "When an insurer offers this facility only at network hospitals, it is able to maintain tighter control over costs and is able to offer more attractive pricing," says Chhabra. However, this can at times be inconvenient.

"It means your options will get restricted to the insurer's panel of doctors," says Singh. The cashless facility is usually available only at network hospitals. Some insurers even impose co-payment if you consult outside the network.

What you should do

Purchase a comprehensive health insurance plan first. Remember that although hospitalisation is rare, the cost incurred on each incident is high.

"Buy a high-quality base policy that offers good OPD coverage as a built-in feature. Several recently launched plans offer this," says Chhabra.

If your base cover does not offer OPD as a built-in feature, but the company offers a good rider, go for it. If not (or if you want a large sum insured), buy a standalone cover.

Prakash suggests going with an insurer with a reputation for offering quality service, including easy cashless claims, on OPD expenses. These policies are usually issued on the basis of self-declaration, so be truthful. Finally, you can avail of Section 80D deduction on a standalone cover too.



Unilever Indonesia's de-rating highlights risks to Indian peers

SAMIE MODAK
Mumbai, 7 October

Fast-moving consumer goods (FMCG) stocks in Indonesia have seen a sharp de-rating in the past five years amid sluggish growth. Unilever

Indonesia, the biggest consumer staples firm there, currently trades at 20 times (x) its one-year forward price-to-earnings (P/E), compared with the 10-year average of 40x.

While domestic FMCG companies don't face

similar challenges, the sharp de-rating underscores the risk FMCG stocks face if growth expectations are not met.

"Indonesian staples stocks, which in the past have traded at similar valuations as Indian sta-

ples, are now trading at a large discount. Unilever Indonesia traded at a 25 per cent premium to Hindustan Unilever over 2011-16, which has now moved to a 66 per cent discount. This has raised investor concerns over risks

to the rich valuations for Indian staples," Credit Suisse has said in a note.

"The de-rating of Indonesia staples shows the importance of a threshold revenue growth of double digits to sustain rich valuations," it added.

बैंक ऑफ इंडिया
Bank of India BOI

Head Office, Information Technology Department, C-4, G BLOCK, Star House-2, 8th floor, Bandra-Kurla Complex, Bandra (E), Mumbai-400 051. E-mail: headoffice.it@bankofindia.co.in

Request for Proposal for Supply, Installation, Commissioning, Maintenance and Management of the Video Conferencing System along with Rate Contract and Facility Management Services (FMS) for period of 5 years.

The captioned RFP is available on Bank's Corporate Website www.bankofindia.co.in under "Tender" section. Subsequent changes if any, will henceforth be uploaded only on the website.

The last date of submission: 02-11-2021

भारतीय कंटेनर निगम लिमिटेड
CONTAINER CORPORATION OF INDIA LTD.
एक नवरात्र कंपनी (भारत सरकार का उपक्रम)
A Navratna Company (A Govt. of India Undertaking)
41, Shakespear Sarani, Ducker House, 5th Floor, Kolkata - 700017. Email: cor@concorindia.com

E-Tender Notice

CON/KOL/ER/SHM-HANDLING/2021

ONLINE OPEN E-TENDER CUM REVERSE AUCTION IN TWO BID SYSTEM FOR HIRING OF REACH STACKERS AND FORKLIFT FOR HANDLING OF CONTAINERS FOR SHALIMAR TERMINAL WEST BENGAL THROUGH GEM. (GOVERNMENT E-MARKET PLACE)

Estimated Cost: Rs. 4.28 Crores per annum - approx (With GST)
Period of Contract: 4+1 years
Bid end date/time: 27.10.2021 at 1800 hours
Earnest Money Deposit: Nil. The bidders have to submit 'Bid Security Declaration'.
Remarks: Corrigendum/Addendum/Amendment/clarification etc., if any, shall be hosted on website/GeM only. Bidders are requested to visit website regularly. Contact office of CONCOR, KOLKATA Cluster office for any doubt/clarifications.
For eligibility criteria and other details, please log on to GeM. CONCOR has the right to reject any or all the tenders without assigning any reasons thereof. Sd/- Area Head/Area IV

GOVERNMENT OF TAMIL NADU
FINANCE DEPARTMENT,
CHENNAI-9

Dated: October 08, 2021

PRESS COMMUNIQUE

1. It is notified for general information that the outstanding balance of **9.19% Tamil Nadu Government Stock, 2021** issued in terms of the Government of Tamil Nadu, Finance Department, Notification No.222(L)/W&M-II/2011, dated November 03, 2011 will be repaid at par on **November 09, 2021** with interest due up to and including November 08, 2021. In the event of a holiday being declared on the aforesaid date by any State Government under the Negotiable Instruments Act, 1881, the loan will be repaid by the paying offices in that State on the previous working day. **No interest will accrue on the loan from and after November 09, 2021.**

2. As per sub-regulation 24(2) and 24(3) of Government Securities Regulations, 2007 payment of maturity proceeds to the registered holder of Government Security held in the form of Subsidiary General Ledger or Constituent Subsidiary General Ledger account or Stock Certificate shall be made by a pay order incorporating the relevant particulars of his bank account or by credit to the account of the holder in any bank having facility of receipt of funds through electronic means. For the purpose of making payment in respect of the securities, the original subscriber or the subsequent holders of such a Government Securities, as the case may be, shall submit to the Bank or Treasury and Sub-Treasury or branch of State Bank of India, where they are encased / registered for payment of interest, as the case may be, the relevant particulars of their bank account.

3. However, in the absence of relevant particulars of bank account/mandate for receipt of funds through electronic means, to facilitate repayment on the due date, holders of **9.19% Tamil Nadu Government Stock 2021**, should tender their securities at the Public Debt Office, 20 days in advance. The securities should be tendered for repayment, duly discharged on the reverse thereof as under:-
"Received the Principal due on the Certificate".

4. It should be particularly noted that at places where the treasury work is done by a branch of the State Bank of India, the securities, if they are in the form of Stock Certificates, should be tendered at the branch of the bank concerned and not at the Treasury or Sub-Treasury.

5. Holders who wish to receive payment at places other than those where the securities have been encased for payment should send them duly discharged to the Public Debt Office concerned by Registered and Insured Post. The Public Debt Office will make payment by issuing a draft payable at any Treasury/Sub-Treasury or branch of State Bank of India conducting Government Treasury work in the State of **Tamil Nadu.**

S. KRISHNAN
Additional Chief Secretary to Government,
Finance Department, Chennai-9.

DIPR/891/DISPLAY/2021
"சென்னை வட்டத்து கட்டுப்பாட்டுத் திணை, அரசுசேவை புதிற்று சரித்திரம் படைப்பகம்."

ORIENT PAPER & INDUSTRIES LIMITED
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Ph: (0674) 2396930/2392947, Fax: (0674) 2396364
E-mail: cosec@orientpaperindia.com, Website: www.orientpaperindia.com

NOTICE OF POSTAL BALLOT

Members are hereby informed that pursuant to Section 108 and Section 110 of the Companies Act, 2013 (the 'Act') read with Rule 20 and Rule 22 of Companies (Management and Administration) Rules, 2014, as amended, Orient Paper & Industries Limited (the 'Company') is seeking approval from its Members for passing of Resolutions as set out in the Postal Ballot Notice dated 6th October, 2021 by way of electronic voting.

In terms of the Companies Act, 2013 read with Rules made thereunder and in accordance with the guidelines prescribed by the Ministry of Corporate Affairs for holding general meetings/conducting postal ballot process through e-voting wide general circulars issued in this connection, the Postal ballot notice along with the instructions regarding e-voting has been sent only by email on 7th October, 2021 to all the shareholders of the Company whose names appear on the Register of Members/List of Beneficial Owners as on Friday, 1st October, 2021 ('Cut-Off Date') received from the Depositories and whose e-mail address is registered with the Company's Depository Participant(s). Members are required to communicate their assent or dissent through remote e-voting system only.

The Postal Ballot Notice is also available on the website of the Company at www.orientpaperindia.com, on the website of Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively and on the website of KFin Technologies Private Limited ('KFinTech') at <https://evoting.kfintech.com>. Members whose e-mail addresses are not registered can register the same in the following manner:

(i) Members holding share(s) in physical mode can register their e-mail address and mobile no. on the Kfintech weblink at <https://ris.kfintech.com/client/services/mobileuser/mobilemailreg.aspx> by providing the requisite details. In case of any query, shareholder may write to enward.ris@kfintech.com or contact Mr. S V Raju, Deputy General Manager of KFin Technologies Private Limited at 1800 3094001 (Toll Free). (ii) Members holding share(s) in electronic mode are requested to register/update their e-mail address with their respective Depository Participants ("DPs") for receiving all communications from the Company electronically.

The Company has engaged the services of KFinTech as the agency to provide e-voting facility. The instructions for e-voting are provided as part of this Postal Ballot Notice which the members are requested to read carefully before casting their vote. Mr. Atul Kumar Labh, Practising Company Secretary (Membership No. FCS 4848), of M/s. A.K. Labh & Co., Company Secretaries, Kolkata, has been appointed as the Scrutinizer to scrutinize the Postal Ballot process, in a fair and transparent manner.

The e-voting period commences at 9:00 AM (IST) on Monday, 11th October, 2021 and ends at 5:00 PM (IST) on Tuesday, 9th November, 2021. The e-voting module shall be disabled by the Kfintech for voting thereafter. During this period, shareholders of the Company, holding shares, either in physical form or in dematerialized form, as on the cut-off date of Friday, 1st October, 2021, may cast their vote electronically. Once the vote on a resolution is cast, the shareholder shall not be allowed to change it subsequently. The Scrutinizer will submit his report, after completion of scrutiny, to the Chairman or any person authorised by him, on or before Thursday, 11th November, 2021. The declared results along with the report of the scrutinizer shall be forwarded to the BSE and NSE and shall be uploaded on the website of the Company www.orientpaperindia.com and on the website of Kfintech at <https://evoting.kfintech.com> and will be displayed at its Registered Office immediately after the declaration of the result.

In case of any queries, please visit 'Help' and 'Frequently Asked Questions' (FAQs) section / E-voting user manual available through a dropdown menu in the 'Downloads' section available at RTA's website <https://evoting.kfintech.com> or call at toll free no. 18003094001. Any grievance relating to e-voting may be addressed to Mr. S V Raju, Deputy General Manager, at e-mail id: emeetings@kfintech.com.

Place: Kolkata
Date: 7th October, 2021

For ORIENT PAPER & INDUSTRIES LIMITED
(P.K. SONTHALIA)
President (Finance) & CFO

TENDER CARE

BANK OF INDIA CONDUCTS "CUSTOMER OUTREACH PROGRAMME" AT SRINAGAR

Bank of India, one of the premier nationalised banks in India undertook an important initiative to extensively take main stream banking to the people of Kashmir valley by organising a "Customer Outreach Programme" at Srinagar on 6th October 2021. This outreach programme marked the beginning of a series of similar programmes planned Pan India, during this festive season by Bank of India, predominantly with a view to take banking to the doorsteps and for the bank to be an active partner in the ongoing economic revival process. MD & CEO Shri A. K. Das, on this occasion, interacted with several existing and potential customers. Field General Manager Shri A. K. Jain, General Manager (HR) Shri Ashok Pathak, Zonal Manager Shri Vasudev and Branch Manager Shri Zahid Mansoor were also present in the outreach programme.

Speaking on the occasion, Shri Das said that valley has vast untapped potential for banking business growth, which needs to be tapped immediately to pass on the benefits of the various banking products viz. housing, vehicle, education, agriculture etc. and other Banking schemes like PM Svanidhi, MSME Mudra Loan and social security schemes to the common man. He emphasized that it will not only boost and accelerate the socio-economic growth of the region but will contribute to uplift the livelihood of the people at large.

INAUGURATION OF REVAMPED COKE OVEN BATTERY #3 ON 02.10.2021

Durgapur Steel Plant has a well developed Coke Oven & Coal Chemicals plant for converting coking coal to coke for use in the Blast Furnace along with producing several other revenue earner by-products. We know that Coke Oven Battery (COB) #3 of the Coke Oven & Coal Chemicals plant after its re-building was re-commissioned in 1996, but the condition of the ovens had deteriorated over time and required essential repair and maintenance. To enhance its life & obtain steady coke production, the battery was taken up for cold repair. Subsequently COB#3, a top-charged battery consisting of 78 Ovens of 4.45m height in two blocks was revamped by DSP and inaugurated on 06.10.2021 by Shri AV Kamalakar, CEO ISP with addl. charge of CEO (DSP & ASP) in presence of other senior officials & cross-section of employees. The revamped battery will not only help in enhancing the production capacity of DSP but also contribute to emission control.

14TH ANNUAL GENERAL MEETING OF CRWC

Central Railside Warehouse Company Ltd. in its 14th AGM chaired by Sh. Arun Kumar Shrivastava, Managing Director/CRWC held on 29th September 2021, declared highest ever dividend of Rs. 7.50 Cr @ 18.49%. The company has registered overall growth with turnover of Rs.98.12 Cr and profit of Rs.25.91 Cr during FY 2020-21.

FIFTH ANNUAL WORLD FINANCIAL PLANNING DAY

Financial Planning Standards Board Ltd. (FPSB) and its global network of organizations unite on Wednesday, 6 October for the fifth annual World Financial Planning Day (WFPD) to raise awareness of the value of financial planning, of having a financial plan and of working with a financial planner that has committed to standards of competency and ethics. Representing more than 2,200 CERTIFIED FINANCIAL PLANNER professionals in India, and nearly 200,000 worldwide, FPSB hosted a series of programs and events in India on World Financial Planning Day as part of the International Organization of Securities Commissions (IOSCO) World Investor Week. On World Financial Planning Day in India, the bell ringing ceremony at The Stock Exchange, Mumbai (BSE) took place at 11.30 a.m. with Shri. Ashish Chauhan, MD & CEO, BSE; Shri Rajesh Krishnamoorthy, Country Head, FPSB India Liaison Office; Shri Arun Thakur, CFP, chairperson of FPSB's CFP Professional Advisory Council; Shri Vishal Dhawan, CFP; and others.

WESTERN RAILWAY WINS FIRST PRIZE AT 29TH AASHIRWAD AWARDS CEREMONY FOR EXEMPLARY WORK IN RAJBHASHA

Hon'ble Governor of Maharashtra, Shri Bhagat Singh Koshiyari presented the award to 'Rail Darpan' for best inhouse magazine & for exemplary work in Rajbhasha to Shri Alok Kansal - General Manager of Western Railway, Shri Sumit Thakur - Chief Public Relations Officer of Western Railway & Editor-in-Chief of Rail Darpan and Shri Gajanan Mahatpurkar - Sr. Executive Editor alongwith and Dr. Sushil Kumar Sharma - Deputy General Manager (Rajbhasha), Western Railway are also seen at the ceremony.

Country's premier literary, cultural and social organisation 'Aashirwad' held its 29th Annual Rajbhasha Awards Festival on 29th September, 2021, at Raj Bhavan of Maharashtra at Mumbai under which the 18th Best Inhouse Magazine Awards ceremony was held. Western Railway's inhouse popular magazine 'Rail Darpan' won the best inhouse magazine award for its creative excellence. Western Railway has once again proved its creative superiority by winning this award. In this ceremony, Western Railway was also awarded the first prize for outstanding work in the field of propagation of Rajbhasha. Both prestigious awards of Western Railway were received by Shri Alok Kansal - General Manager of Western Railway with respective teams from Hon'ble Governor of Maharashtra Shri Bhagat Singh Koshiyari who attended the ceremony as the Chief Guest. According to a press release issued by Shri Sumit Thakur - Chief Public Relations Officer of Western Railway, Shri Alok Kansal - General Manager of Western Railway has congratulated Shri Sumit Thakur - Editor-in-Chief of 'Rail Darpan' and his team and Dr. Sushil Kumar Sharma - Deputy General Manager (Rajbhasha) & his team for their outstanding work in the field of Rajbhasha. This prestigious award was received by GM Shri Kansal by Hon'ble Governor Shri Bhagat Singh Koshiyari along with Shri Sumit Thakur - Editor-in-Chief of Rail Darpan and Shri Gajanan Mahatpurkar - Sr. Executive Editor.

