

**Date: 11.10.2025**

**To**  
**Bombay Stock Exchange Limited**  
**25th Floor, PJ Towers**  
**Dalal Street,**  
**Mumbai-400001**  
**Scrip Code: 524654**

**To**  
**National Stock Exchange of India Limited**  
**Exchange Plaza, C-1, Block G**  
**Bandra Kurla Complex, Bandra (E)**  
**Mumbai – 400 051**  
**Symbol: NATCAPSUQ**

**Subject: Newspaper publication in connection with the Investor Education and Protection Fund (“IEPF”) Authority’s 100 days campaign titled “Saksham Niveshak”**

Pursuant to circular dated July 16, 2025, of IEPF Authority and Ministry of Corporate Affairs, Natural Capsules Limited (the “Company”) has launched a 100-day special outreach initiative titled “Saksham Niveshak”, from July 28, 2025 to November 06, 2025. This campaign aims to help shareholders in updating KYC details including Bank account mandates, Nominee Registration and Contact information (email, mobile number, address) and to claim their unpaid/ unclaimed shares / dividends to prevent transfer of dividends and shares to IEPF.

In this regard please find enclosed herewith copies of the newspapers namely, Business Daily (English) and Sanjevani Daily (Kannada) published on 11<sup>th</sup> October 2025.

We request you to kindly take the above information on your record

**Yours Faithfully,**

**For Natural Capsules Limited**

**Pranjal Deshmukh**  
**Company Secretary & Compliance officer**



QUICKLY.

**Sona Comstar inks pact with NEURA Robotics**



**Mumbai:** Auto parts maker Sona Comstar on Friday announced signing an initial pact with German-based NEURA Robotics GmbH to jointly develop advanced technologies, and industrialise robots and humanoids in India and overseas. NEURA Robotics seeks to address key innovation gaps and to establish the era of cognitive robotics. **PH**

**Truhome Finance secures ₹417 cr capital infusion**

**New Delhi:** Truhome Finance on Friday said it has received a fresh capital infusion of ₹417 crore from its majority shareholder, US-based private equity firm Warburg Pincus. As the company crossed the ₹20,000 crore in AUM milestone in September 2025, this investment strengthens the company's balance sheet, Truhome Finance said in a regulatory filing. **PH**

# India to reopen Kabul embassy, resume development projects with Afghanistan

**LINK-UP.** New Delhi will expand avenues for Afghan students to pursue studies at Indian varsities, says Jaishankar

**Amiti Sen**  
New Delhi

In a significant upgrade of diplomatic and economic ties with the Taliban regime in Afghanistan, India has announced reopening of its embassy in Kabul and reaffirmed its development partnership through resumption of old projects and discussions on new ones.

“India is fully committed to the sovereignty, territorial integrity and independence of Afghanistan. Closer co-operation between us contributes to your national development, as well as regional stability and resilience. To enhance that, I am pleased to announce today the upgrading of India’s Technical Mission in Kabul to the status of Embassy of India,” External Affairs Minister S Jaishankar said in his talks with Afghan Taliban Foreign Minister Amir Khan Muttaqi on Friday.

Muttaqi arrived in Delhi on Thursday from Russia



**BOLSTERING TIES.** External Affairs Minister S Jaishankar hands over five ambulances to his Afghani counterpart Amir Khan Muttaqi, in New Delhi **PH**

after getting a temporary exemption from UN sanctions allowing him to travel.

It is for the first time that a foreign minister from the Taliban is visiting India after it recaptured Kabul in August 2021, overthrowing the Islamic Republic. In fact, till now Russia is the only coun-

try that has formally recognised the Taliban government in Afghanistan.

“Today, I reaffirm that our long-standing partnership, which has supported numerous Indian projects in Afghanistan, continues to stand strong,” Jaishankar said.

The Minister pointed out

that India and Afghanistan had a shared interest in boosting trade and commerce and appreciated the commencement of additional flights between Kabul and New Delhi. He announced that India will expand avenues for Afghan students to pursue studies at

Indian universities as well as support Afghan cricket.

“I reaffirm that our long-standing partnership, that has seen so many Indian projects in Afghanistan, stands renewed. We can discuss the maintenance and repairs of finished projects as well as steps to complete others to which we have already committed. Beyond that, other development priorities of Afghanistan can be discussed by our teams,” he said.

**HEALTH SECURITY**

The Minister stressed that India had long extended support for the health security of Afghanistan, including during the Covid pandemic. “We are now ready to commit to six new projects, whose details can be announced after the conclusion of our talks,” he said.

India will also gift 20 ambulances to the country as a gesture of goodwill of which five would be handed over personally by him to the Afghan Minister as a symbolic step, Jaishankar said.

## New business premium of life insurers up 14.81%

**Our Bureau**  
Hyderabad

The new business premiums (NBPs) underwritten by life insurers grew by 14.81 per cent in September 2025 as against 7.64 per cent in the same month last year.

Per data of the Life Insurance Council, new business premiums expanded from ₹35,020 crore in September 2024 to ₹40,206 crore in September 2025, with year-to-date (YTD) collections growing even more from ₹1,89,214 crore to ₹2,03,668 crore this month.

**SINGLE PREMIUMS**

The individual single premiums closed at ₹4515.78 crore on a year-on-year basis for September 2025 while YTD growth stood at 4.99 per cent.

Individual non-single premiums came in at

₹10,837 crore and YTD collections settled at 2.16 per cent. In the group policy segment, single premiums grew by 32.39 per cent with monthly collections coming in at ₹22,574 crore and the group policy category witnessed a 35.23 per cent growth in premiums collected in September 2025.

**SIGNIFICANT STRIDES**

The life insurance industry in India has been making significant strides forward by expanding access to insurance and making an effort to reach out to areas and segments of the country’s population that were previously underserved when it comes to their insurance needs.

Towards this end, life insurers added more than 5,39,804 individual life insurance agents, with an overall 3.71 per cent growth in cumulative agent count.

## Lending may pick up in FY26 as microfinance stress eases: Sa-Dhan

**Our Bureau**  
Mumbai

The stress pattern in the microfinance sector has started showing a decline, indicating the worst is over, and loans could pick up, provided adequate funding support is received by microfinance lending institutions (MLIs), according to Sa-Dhan.

The Self-Regulatory Organisation (SRO) for Microfinance Institutions, in its “Bharat Microfinance Report – 2025”, noted that there could be a reversal in the decline of the loan outstanding witnessed in the previous FY25.

Credit Information Company data on the microfinance industry as of March-end 2025 show that there was a 13 per cent year-on-year (y-o-y) decline in the number of loan accounts to 13.99 crore.



Further, there was a 14 per cent y-o-y fall in the loan outstanding to ₹3,81,225 crore.

The loan amount disbursed dipped 26 per cent y-o-y at ₹2,84,130 crore in FY25.

**LIQUIDITY CRUNCH**

This overall decrease in loan disbursement volume was primarily driven by liquidity crunch, deteriorating asset quality, tightening regulatory measures and a cautious

lending approach emphasising risk management after a phase of rapid expansion and rising defaults, per the Sa-Dhan report.

**THE GUARDRAILS**

Jiji Mammen, Executive Director & CEO, Sa-Dhan, said, “The most widely discussed issue contributing to the sector-wide stress is the overleveraging of credit, driven by increased borrower exposure and a higher number of lenders. Sensing this, the industry leaders and Self-Regulatory Organisations had come up with additional guardrails. The first set was issued in July 2024, and the next set is scheduled for April 2025.”

“These restrictions have brought controls in lending; these guardrails, along with the restrictions on lending put by lenders to MFIs, were also the reasons for the neg-

ative growth in the sector,” he added. However, due to the overall situation experienced in the last one to one and a half years, the lenders have limited their exposure to MFIs.

“This has further brought a challenge in the form of liquidity stress. It is hoped that the lenders will come back with more funding to the MLIs, which will see a reversal of the situation soon. The situation is expected to improve in the current financial year considering that 91 per cent loans are being utilised for income generation purposes,” Mammen said.

While the microfinance industry faces headwinds in the near term, particularly concerning asset quality and operational efficiency, the long-term outlook remains positive with a gradual recovery anticipated in FY 2025-26, per the report.

## IRDAI directs insurers to adopt anti-fraud policy

**Our Bureau**  
Hyderabad



The Insurance Regulatory and Development Authority of India (IRDAI) has asked insurers to put in place a board-approved anti-fraud policy.

In the Insurance Fraud Monitoring Framework Guidelines 2025 issued on Friday, the regulator directed all insurers to adopt a zero-tolerance approach to fraud and implement a robust fraud risk management framework tailored to their specific business profile, enabling them to effectively deter, prevent, detect, report and address insurance fraud.

The anti-fraud policy should be relevant to the entire operations of the insurer’s business and activities. The insurer should review such policy regularly, at least annually, and red flag indicators as applicable, suggest adequate procedures to deter, prevent, detect, report and remedy fraud in each category of fraud across various activities, among others.

Insurers are required to establish and implement robust cybersecurity framework to protect against

evolving cyber frauds or threats and continuously monitor and strengthen systems and processes for fraud risk management, such as incident databases, customer verification, and access control.

**NEED TO FORM RMC**

The insurers are now required to form the Risk Management Committee (RMC) which will be responsible for effective implementation and oversight of the fraud risk management framework.

“The fraud risk management framework should be specific to the insurer’s business considering the nature of business, size, risk profile, overall business strategy, products, distributions channels, technology infrastructure, and any other applicable parameter including various activities carried out by the insurer,” IRDAI said.

## Nirmal Bang to aid advisors to become MF distributors

**Our Bureau**  
Mumbai

The widening gap between financial awareness and adoption of mutual fund investment will be the key growth opportunity for MF distributors and financial service providers.

Over the next 5–10 years, India will add nearly 100 million new middle-class and rich households.

Early signs of this are visible in monthly mutual fund collection and AUM crossing ₹75 lakh crore. Investments through monthly SIP inflows has touched over ₹29,000 crore while UPI transactions have crossed 20 billion per month. Nirmal Bang plans to handhold new financial advisors to become MFs by training and helping them to build a meaningful career in wealth creation.

Rakesh Bhandari, MD, Nirmal Bang Securities, said

while 63 per cent of households are aware of at least one financial product, the actual mutual fund penetration is only 7 per cent.

**REASONS FOR THE GAP**

The widening gap is due to the need of guidance and trust. This is where wealth managers, mutual fund distributors and financial advisors will play a defining role, he added. AMFI data shows that advised SIPs last longer and perform better than do it yourself or direct plans, because of the behavioural support an advisor provides, said Bhandari.

**Ground Handling Facilities & Services**  
GMR Visakhapatnam International Airport (GVA) invites applications from entities with relevant experience to participate in the competitive bidding for grant of concession to design, build, finance, develop, operate, manage, maintain and transfer the Ground Handling facilities & services for Greenfield International Airport at Bhogapuram (near Visakhapatnam), Andhra Pradesh.  
For more information, please visit our website [gmrvsakhapatnamairport.com/tender.aspx](http://gmrvsakhapatnamairport.com/tender.aspx)

## War for talent has now become a war for hot skills, says StanChart strategy officer

bl.interview

**Sindhu Hariharan**  
Chennai

Gone are the days when job descriptions guided the hiring process. As businesses get disrupted, skills are now becoming the “currency of work,” says Tanuj Kapilashrami, Chief Strategy & Talent Officer, Standard Chartered.

The global bank has a “Talent Marketplace,” its version of a gig economy, piloted in its India offices, where employees take on projects that suit their skills, and thus speed up deployments. 60 per cent of the global headcount is on this platform, and it has unlocked \$8.5-10 million in productivity, says the executive.

Kapilashrami was in Chennai to launch her company’s largest global office.

*Edited excerpts*

**What place does India hold in Standard Chartered’s global strategy?**  
Standard Chartered has a very long and illustrious history in India, of over 170 years. Our first branch was opened in India in Kolkata. If you look at our India operations, it’s split into two — we’ve the bank in India, which is our third most profitable market globally, and also our largest shared services destination.

The teams here are supporting the delivery of our

We are hiring, but we are balancing it with a sharp focus on internal reskilling and redeployment

**TANUJ KAPILASHRAMI,**  
Chief Strategy & Talent Officer, Standard Chartered

strategic aspirations globally. We employ around 28,000 people in India and out of this 22,000 are in the Global Business Services (GBS). 13,000 out of this 22,000 are in Chennai alone. We are a cross-border and affluent bank underpinned by our focus on sustainability, and the India story on these fronts is massive today.

**How do you view the GCC boom today?**

25 years ago, the visionary management team of the bank came up with the idea of setting up what was called at that time SCOPE International. And today, we talk about the number of GCCs opening in India every week, but Standard Chartered did so in 2001.

What started off as back office operations is now evolving into a real capability centre. There has been a real up-tiering in terms of the quality of work being performed in our GCCs. Chennai, today, supports all of our retail products, investment banking, digital assets, finance operations, balance sheet optimisation, M&A work and more.



**So after decades you have now consolidated your presence in Chennai with a new office. Why the move?**

We wanted to create a working environment, which is more representative of the experience our workforce wants such as more collaboration spaces, breakout rooms, and other such. We loved our old premise. It’s got very emotional significance for all of us who’ve been in the bank for a while, but it did not give our colleagues the experience and the space to collaborate.

There is also a huge focus on well-being in this building with spaces dedicated to recreation and socialising. And, Chennai is special for us because we came here before many others.

**What has the GCC boom done to the talent war?**

The war for talent has now become a war for hot skills. We’ve got a very strong employer brand in India overall; we have also made a significant investment on our employment proposition. We

took a very progressive stand on flexible working, while some of our competitor banks took a much more rigid view. In terms of skilling, almost 45 per cent of our operations and technology teams have been upskilled in Generative AI.

**How has this ‘skills’ approach changed compensation and the performance management?**

Performance management done once or twice a year does not work. We are pivoting much more to what we’re calling continuous performance assessment, that’s given at the end of a project, at the end of a meeting. Judging potential should be on your ability to acquire skills rapidly and the motivation that you have.

It’s not just past performance. As for compensation, ultimately the compensation levels get adjusted to what is the demand for a particular skill. GenAI, deep data specialists, cyber risk management, and others, are some premium skills today.

**As you deploy automation tools internally, are you hiring at the same pace?**

Our business is growing, so yes we are hiring, but we are balancing it with a sharp focus on internal reskilling and redeployment. One of the numbers we regularly disclose in our annual reports is what percentage of our open jobs are being filled by internal talent and that’s at 55-60 per cent in certain areas.

**Gujarat Informatics Limited**  
Block No. : 2, 2nd Floor, Karmayogi Bhavan, Sector 10, Gandhinagar-382010 (Gujarat).  
**NOTICE INVITING BIDS**  
GIL invites bid through GeM Portal for Selection of System Integrator for Forest environment and wildlife conservation center for Forest Department, Government of Gujarat (GEM/2025/B/66431.14). Interested parties may visit <http://www.gil.gujarat.gov.in> or <https://www.gem.gov.in> for eligibility criteria & more details about the bids.  
- Managing Director

**COCHIN INTERNATIONAL AIRPORT LIMITED**  
CIAL/ELE/393/ET13 **TENDER NOTICE** 11/10/2025  
Item rate E-tenders are invited for the below-mentioned works from reputed contractors in connection with the construction of Hospitality and sporting facilities at CIAL Golf Club.  

| Name of work | Estimated Amount (Rs.) | EMD (Rs.) | Tender ID          |
|--------------|------------------------|-----------|--------------------|
| HVAC works   | 143.9 Lakhs            | 3.5 Lakhs | 2025_CIAL_807427_1 |

For further details visit the website <https://www.cial.aero/tenders>. Interested agencies may register themselves on the online E-Tendering portal <https://etenders.kerala.gov.in> and can download the tender documents. **Sd/-**  
Managing Director

**SHEVGAON MUNICIPAL COUNCIL SHEVGAON DIST. AHILYANAGAR**  
**Notice for Tender**  
Shevgaon Municipal Council Shevgaon, Dist. Ahilyanagar Government of Maharashtra, invites proposals from reputed and experienced companies to participate in the competitive bidding process for separate civil work under 1.Dalitettar Vasti Sudhar Yojana compound wall at solid waste plant 2. Vaishishtyapurn scheme 1 To 9 Works 3. Vaishishtyapurn scheme development of Jogging track at gat no 690/12,2,690/2,3, 4, Maharashtra Savarn Jayanti Mahaabhiyan (Jilhastar) Scheme concrete road.  
For the respective detailed Tender Document, Interested bidders should visit <http://maharashtra.gov.in/tenders>. Tender Submission would be online and the deadline to submit the proposals is 13/10/2025 To 20/10/2025 (Time 16:00)  
**Sd/-**  
(Mrs. Vijaya Ghadge)  
Chief Officer (Group-A)  
Shevgaon Municipal Council

**TATA POWER**  
(Corporate Contracts Department)  
Sahar Receiving Station, Near Hotel Leela, Andheri (E), Mumbai 400 059, Maharashtra, India (Board Line: 022-67173188) CIN: L28920MH1919PLC000567  
**NOTICE INVITING EXPRESSION OF INTEREST**  
The Tata Power Company Limited hereby invites Expression of Interest for:  
**Title:** Upgradation of 220kV Substation Automation System at Trombay Station B.  
For details of requirement, please visit Tender section of our website (**URL:** <https://www.tatapower.com/tender>). Eligible vendors willing to participate may submit their expression of interest latest by **18<sup>th</sup> Oct 2025**.

**CLEAN KERALA COMPANY LTD**  
Regd. Office: TC-29/1732, 11nd Floor, State Municipal House, Vazhupacud, Trivandrum-695 010, Kerala  
Email: [cleankeralacompany@gmail.com](mailto:cleankeralacompany@gmail.com)  
CIN: U90000KL2013SGC035624  
[Notification No. P/CKCL/3833/2025 Dt: 25.08.2025]  
**RE TENDER NOTIFICATION**  
Clean Kerala Company Ltd invites Re-Tenders from experienced entities for implementing the Total Sanitary Waste management project in different clusters on a PPP Basis (DBOT Model) in Kerala. (TenderID:2025\_CKCL-791139-2, 2025\_CKCL-791826-2, 2025\_CKCL-791840-2, 2025\_CKCL-791849-2). RFP can be downloaded free of cost on the website: <http://etenders.kerala.gov.in/>. Last date and time of submission of proposal will be 18.10.2025, 6 PM. For more details, please visit: [www.cleankeralacompany.com](http://www.cleankeralacompany.com)  
Ph: 0471-2724600 **Sd/-** Managing Director

**TATA POWER**  
(Corporate Contracts Department)  
Sahar Receiving Station, Near Hotel Leela, Andheri (E), Mumbai 400 059, Maharashtra, India (Board Line: 022-67173188) CIN: L28920MH1919PLC000567  
**NOTICE INVITING EXPRESSION OF INTEREST**  
The Tata Power Company Limited hereby invites Expression of Interest from eligible parties for "Outline Agreement for 3 years for Maintenance Painting Works at Trombay Power Plant and Housing Colony at Trombay, Chembur, Mumbai, Maharashtra (Tender Ref. No.: CC26PMR029)"  
For details of pre-qualification requirements, purchasing of tender document, bid security, etc., please visit Tender section of our website (**URL:** <https://www.tatapower.com/tender/tenders-listing>). Eligible parties willing to participate may submit their expression of interest along with the tender fee on or before **23<sup>rd</sup> October 2025**.

**Natural Capsules Limited**  
CIN: L85110KA1993PLC014742  
Trident Towers, 4th Floor (Level 3), No. 23, 100 Feet Road, Jaynagar II Block, Bangalore, Karnataka- 560011  
**Notice to Shareholders**  
**Sub: '100 Days' Campaign- "Saksham Niveshak" for updating KYC and other details**  
Investor Education and Protection Fund Authority (IEPFA) in line with the objectives of the Niveshak Shivir, and its broader drive for investor education and facilitation, has launched a 100 days campaign – "Saksham Niveshak" from July 28, 2025 to November 06, 2025, targeting shareholders whose dividends have remained unpaid/unclaimed. As per directive of IEPFA, Natural Capsules Limited ("Company") has initiated 100 days "Campaign", "Saksham Niveshak" for the shareholders, whose dividend are unpaid/unclaimed and this notice is being issued by the Company as part of the aforesaid campaign. During this Campaign all the shareholders who have unpaid/unclaimed Dividend or have not updated their KYC and nomination details or have any issues/queries related to unpaid/unclaimed dividends and shares, may write to the Companies Registrar and Transfer Agent (RTA) i.e. Cameo Corporate Services Limited, "Subramanian Building", No.1, Club House Road, Chennai-600 002 Phone: (D) 04440020710 / 044-2846 0390 Email ID: [investor@comesindia.com](mailto:investor@comesindia.com), else you can also write your concern to the Company at email: [company.sec@naturalcapsules.com](mailto:company.sec@naturalcapsules.com).  
The shareholders may further note that this campaign has been started specifically to help/enable the shareholders to claim their Dividend before they get transferred to the Investor Education and Protection fund (IEPF) and to update their KYC details, Contact Details, Bank Account Details, choice of nomination and Specimen Signature.  
This notice is also available on the Company's website at [www.naturalcapsules.com](http://www.naturalcapsules.com) and the websites of Stock Exchanges where the Equity shares of the are listed i.e. BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com).  
Place: Bangalore  
Date: 10/10/2025  
**For Natural Capsules Limited**  
**Sd/-**  
Pranjal Deshmukh  
Company Secretary & Compliance Officer

