

RIL/SECTL/2025-26/
05/08/2025

The Stock Exchange Mumbai
Corporate Relationship Dept.,
Phirozee Jeejeebhoy Towers,
25th Floor, Dalal Street,
Mumbai – 400 001

National Stock Exchange of India Ltd
Exchange Plaza, C-1,
Block G, Bandra Kurla Complex,
Bandra (E),
Mumbai – 400 051

Scrip Code: 500367

Symbol: RUBFILA

Dear Sir,

Sub:- Submission of Newspaper Publication with respect to Unpaid Dividend of the Company to the Investor Education and Protection Fund – Reg.

Pursuant to Regulation 30 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 please find enclosed herewith a copy of the public notice published by way of advertisement on 02nd August, 2025 in Businessline (all editions) in English and Kerala Kaumudi (Palakkad Edition) in Malayalam, with respect to Transfer of Unpaid Dividend of the Company to the Investor Education and Protection Fund.

Kindly take the documents on record.

Thanking You,

Yours Truly,
For **RUBFILA INTERNATIONAL LTD**

SUDHESH Digitally signed by
SUDHESH MADAYOTH
MADAYOTH Date: 2025.08.05
15:47:02 +05'30'

M SUDHESH
Asst. General Manager (Finance & Legal)

Encl : a/a

QUICKLY.

Deepak Reddy appointed Manappuram Finance CEO



Kochi: Manappuram Finance has announced the appointment of Deepak Reddy as its new Chief Executive Officer. Reddy will be primarily responsible for steering the company and its subsidiaries through the next phase of growth and innovation. **OUR BUREAU**

IDFC First Bank raises ₹4,876 cr by allotting CCPS

New Delhi: Private sector lender IDFC First Bank said it has mobilised ₹4,876 crore by allotting convertible cumulative preference shares (CCPS) to Current Sea Investments BV, an affiliate company of global growth investor Warburg Pincus. The board of directors of the bank has approved the preferential allotment. **PTI**

UPI transaction volumes hit all-time high 19.47 b in July

MANY TAKERS. Small biz owners, last-mile customers reducing dependence on cash

Our Bureau
Mumbai

The transactions volume of Unified Payments Interface (UPI) rose to an all-time high of 19.47 billion in July, up 35 per cent year-on-year (y-o-y), according to National Payments Corporation of India (NPCI) data. Overall UPI transaction value rose 22 per cent y-o-y to ₹25.08 lakh crore in July.

JUNE NUMBERS

On an average, 628 million UPI transactions were conducted daily in July. In June, a total of 18.40 billion transactions amounting to ₹24.04 lakh crore were conducted using UPI.

According to Dilip Modi, Founder & CEO of Spice Money, the surge in UPI transaction volumes indicates that small business owners, local retailers and last-mile customers are adopting digital payments, reducing



POLICY REVAMP. NPCI has introduced certain new guidelines which will change the way people currently use UPI

their dependence on cash. "From nano-entrepreneurs to daily wage earners, more and more individuals are choosing UPI as their primary mode of transaction, replacing the need for cash with speed, safety, and confidence," he said.

"With increasing digital literacy and rising trust in India's digital infrastructure, services like UPI are no longer just enablers; they have become lifelines for small businesses, gig work-

ers and underserved communities across the country."

MASSIVE SURGE

The massive surge in UPI transactions has also caused spikes in banks and payments apps IT system load, mandate failures, and delayed responses, especially during peak hours.

To address these concerns, the NPCI has introduced new guidelines, which will change the way people

use UPI. Effective August 1, the NPCI said UPI users can check their account balance through UPI only 50 times per app per day.

UPI apps will have the capability to limit or stop balance check enquiry requests, if needed, to reduce the load in peak hours. UPI apps will add the feature to show available balance after successful transaction.

Further, the feature that bank and payments apps have displaying all linked bank accounts via the List Account Application Programming Interface is now capped at 25 requests per user, per app, per day, to reduce unnecessary API load on banking infrastructure.

Importantly, recurring payment mandates for loans, mobile or cable recharge, or other purposes, will now execute only during designated non-peak time slots, and each mandate will be limited to a maximum of four total attempts.

5-year plan: Ujjivan Small Finance Bank eyes 3x growth in loans to ₹1 lakh crore

K Ram Kumar
Mumbai



Sanjeev Nautiyal, MD and CEO, Ujjivan Small Finance Bank
BIJUY GHOSH

Ujjivan Small Finance Bank (USFB) has drawn up a three-fold growth plan in its gross loan portfolio to ₹1 lakh crore and almost double its pan-India branch network to over 1,000 in five years.

The Bengaluru-headquartered SFB, which commenced operations in February 2017, is also gradually changing the composition of its loan book in favour of secured loans.

This comes in the backdrop of lenders in the microfinance sector facing increased operational and asset quality challenges due to a combination of borrower-specific stress and external factors.

The aforementioned moves come even as USFB awaits RBI decision on its application, made in February 2025, for a voluntary transition towards becoming a universal bank.

UNSECURED LOANS

Sanjeev Nautiyal, Managing Director & CEO, projected USFB to grow to somewhere around ₹1 lakh crore by 2030, from ₹33,287 crore as of June-end 2025.

"We plan to open 25 branches this year. We have plans to open around 400 branches in the next five years. We are already present in 26 States and Union Territories (UTs). So, network expansion will happen in the existing States and UTs," he said. The bank currently has 752 branches.

The unsecured loan book (microfinance portfolio) accounts for 54 per cent (69 per cent in June 2024 and 73 per cent in June 2023) of the bank's gross loan portfolio. The secured loan book, including affordable housing and micro mortgages, gold loans, loan against property, working capital and supply chain finance, accounts for the balance.

Nautiyal expects the secured loans portfolio to rise

to 65 to 70 per cent of the overall loan book, and the remaining would be unsecured loans by March 2030.

"So, I think, the regulator will always have a comfort if the unsecured portfolio is within manageable limits. Of course, manageable limits can be different at different points in time," he said.

BALANCING ACT

The USFB chief underscored that a high level of unsecured portfolio would attract the eyeballs of the regulator as the balance sheet becomes volatile, susceptible to uncertainties.

"And the kind of constituencies we serve, in times of stress or issues like natural calamities that we have or swings in the economy that happen, they are more vulnerable. At the same time, for a bank, it is understood that they will guard the depositors' trust also," he said.

Therefore, two factors - exposing depositors to extreme risk and managing the volatility in the balance sheet periodically every three years or four years, as seen in the past - are ensuring that USFB has a well-diversified, well-calibrated book and, therefore, its efforts are in the right direction.

Banks deploy ₹1,71,795 cr at 7-day VRRR auction

Our Bureau
Mumbai

The Reserve Bank of India (RBI) on Friday received bids from banks to deploy funds aggregating ₹1,71,795 crore at the 7-day variable rate reverse repo auction (VRRR) against the notified auction amount of ₹2 lakh crore.

The bidding at the auction indicates the amount of surplus liquidity with banks, which at the last count was at ₹2.86 lakh crore as on July 31, 2025.

The accumulation in liquidity comes in the backdrop of deposit growth surpassing credit growth.

The central bank absorbed the entire amount that banks sought to park with it at a weighted average rate of 5.49 per cent. The aim of the VRRR is to not only absorb surplus liquidity from the banking system, but to also steer the overnight call money market rates towards the repo rate of 5.50 per cent.

OPERATING TARGET

The weighted average call rate is the operating target of monetary policy.

After remaining in deficit since mid-December 2024, banking system liquidity conditions transitioned to surplus at the end of March 2025.

In Q1, One MobiKwik loss widens to ₹42 cr, revenue dips 20.7%

Press Trust of India
New Delhi

Fintech firm One MobiKwik Systems has reported its consolidated loss widening to ₹41.9 crore in the June quarter, compared to a loss of ₹6.6 crore in the same period last year. The Gurgaon-headquartered firm's revenue from operations stood at ₹271.3 crore, a 20.7 per cent decline from ₹342.2 crore in Q1 FY25, as per a regulatory filing. Seen sequentially, losses narrowed from ₹56 crore in Q4 FY25, while revenue saw an uptick of 1.3 per cent.

TOTAL EXPENSES

Total expenses were at ₹312.8 crore in the first quarter of FY26, compared to ₹343.6 crore in the same period last year. Payment gateway costs grew to ₹142.8 crore, up from ₹127.6 crore,

while employee benefit expenses stood at ₹41.9 crore, reflecting a modest increase from ₹39.1 crore in the year-ago quarter.

The company, which concluded its IPO in the quarter ended December 31, 2024, stated that it has utilised ₹214 crore of its net IPO funds as of June 30, 2025, out of a total corpus of ₹530.5 crore. The proceeds were used towards funding organic growth in financial services business (₹45.9 crore), funding organic growth in payment services business (₹69.9 crore), data, machine learning, artificial intelligence, product and technology (₹30.8 crore), capital expenditure payment devices business (₹2.4 crore) and general corporate purposes.

MobiKwik said it recorded the highest-ever quarterly payments GMV (Gross Merchandise Value) in Q1 FY26 at ₹38,388.2 crore.

Financial bids for strategic sale of IDBI Bank in Q3: DIPAM Secretary

Shishir Sinha
New Delhi

Financial bids for strategic sale of IDBI Bank are likely to be invited during the third quarter of the current fiscal, Arunish Chawla, Secretary in the Department of Investment and Public Asset Management (DIPAM) said on Friday.

The strategic sale has been pending for the last three years.

"Formal consultations have been completed with qualified interested parties. We hope to invite financial bids in the third quarter of this financial year," Chawla told reporters here.

Successful bidder of the IDBI Bank is likely to be announced by March 2026. In the strategic divestment of IDBI Bank, the preliminary information memorandum (PIM) for inviting an expression of interest (EoI) was published on October 7, 2022.

It was mentioned that the government will sell 30.48 per cent and LIC will divest 30.24 per cent, aggregating to 60.72 per cent, along with

Due diligence process has been completed and data room protocols have been completed for all qualified parties

a transfer of management control to IDBI Bank. Meanwhile, the Secretary said the due diligence process has been completed and data room protocols have been completed for all qualified parties.

FINANCIAL BIDS

"Once the financial bids come in and successful bidder is selected, it will be sent to the RBI for final 'fit and proper' clearance," Chawla said. Pursuant to inviting EoIs in October 2022, the DIPAM, in January 2023, received multiple EoIs for IDBI Bank.

The prospective buyer of IDBI Bank has already been granted security clearance by the Ministry of Home Affairs (MHA) and cleared fit and proper evaluation by the Reserve Bank of India (RBI).

This is the first-of-a-kind strategic divestment of a bank owned by one government-owned entity while the government itself owns a good number of shares (LIC holds 49.24 per cent, the government has 45.48 per cent in IDBI Bank).

On Friday, shares of IDBI Bank closed at ₹90.17 a piece, down 2.68 per cent from the previous close on the BSE. Chawla informed that the government has appointed merchant bankers and legal advisors for minority stake sale in LIC, and other public sector financial institutions. "Individual transactions can happen anytime over the next 3 years," he said.

Chawla also mentioned that the Finance Ministry is doing weekly capital review of all public sector undertakings and is working on strategies which can insulate Indian economy from geopolitical risks.

He said public sector enterprises now account for almost 15 per cent of total market capitalisation and the government is confident they will continue with their capital expenditure.

City Union Bank sees Q1 growth momentum continuing through FY26

Sindhu Hariharan
Chennai



N. Kamakodi, MD & CEO, City Union Bank
BIJUY GHOSH

As private sector lender City Union Bank posted credit growth of 16 per cent in the quarter ended June, MD and CEO N Kamakodi believes the post-Covid challenges are behind the bank, and it is now on a growth path.

"We closed the financial year 2024-25 with 14 per cent and that same momentum is continuing, and we had a credit growth of 16 per cent for the first quarter. This has helped us to have a stable margin, and also there is a growth in the net interest income," said Kamakodi in an interaction with *businessline* on Thursday.

"So, across all parameters, the first quarter had been reasonably good," he added.

Q1 PAT UP

CUB reported a 16 per cent rise in net profit at ₹306 crore for the quarter that ended June 30, 2025 (Q1 FY26). The private sector

bank crossed ₹300 crore mark in quarterly PAT for the first time in its history.

As for his outlook for CUB's growth, the MD and CEO hopes to carry the momentum into the year, despite macroeconomic risks. We are guiding for a total growth of around 2-3 per cent more than the industry growth, as per our expectations, he said.

With over 45 per cent of advances being lent to MSMEs, the bank has its pulse on the sentiment of MSMEs, and Kamakodi says that tariff uncertainty is

likely to impact exporters despite their recent moves to diversify into other nations.

"All exporters, particularly our people in the textile sector, have understood that they cannot focus on a single geography and many of them are having a mix... but yes, there will be definitely some impact on the margin, especially on those who are focusing purely on handful of US customers," he said. However, some amount of rupee depreciation is also helping them, providing a cushion, he added.

As CUB's N Kamakodi completes his 15th year as MD and CEO next year, the maximum permitted by the regulator, the bank is soon set to kick off its succession plans.

"[Succession planning] has to start around October. Board will be conducting a process, and the board has to send a panel of names to the regulator," he said. "We will have more clarity by maybe in another 3-4 months time."

Renault Group completes acquisition of 51% stake in Chennai plant from Nissan

S Ronendra Singh
New Delhi



French car-maker Renault Group on Friday said it has completed the acquisition of 51 per cent stake in the Chennai plant - Renault Nissan Automotive India Private Ltd (RNAIPL) - previously held by Nissan as a step in its international development.

Renault Group now fully owns its Chennai plant, and this strategic move strengthens the Group's ambition to make India a key pillar of its international growth, the company said.

The company also relies on a leading engineering centre based in India, jointly owned with Nissan, which plays an active role in developing and adapting vehicles to meet the needs of both local and international markets, it said.

KEY MARKET

"India is a key market for Renault Group. Over the past 14 years, we have successfully established the Renault brand thanks to our dedicated teams and partners, reaching peak sales of over 1,00,000 vehicles sold per year. India also plays a vital role in our global R&D footprint. With full owner-

ship of our plant in Chennai, we now have all the means to accelerate in India," François Provost, Chief Executive Officer, Renault Group, said.

BROADER MOMENTUM

This move is part of a broader momentum, highlighted by the opening of Renault Group's largest design centre outside France, announced in April, and the launch of the New Renault Triber - the first model in an ambitious product offensive that will include four new vehicles, he said.

The company aims to strengthen its sales in the Indian market and expand its exports from this major industrial hub. To support this transformation, Stéphane Deblaise will take over as CEO of Renault Group in India, effective September 1, 2025.

"Stéphane Deblaise, with

his strong international experience and deep knowledge across our entire value chain, is ideally positioned to design and implement our strategy in the region," Provost added.

In March, both Renault and Nissan announced that they have entered into a share purchase agreement in which Renault Group will own 100 per cent of RNAIPL by acquiring the 51 per cent shareholding held by Nissan. They, however, did not disclose the financial details of the transaction.

All future actions of RNAIPL, including the fate of its employees, will be decided by the new management, they had said. "Today, the transaction of shares in RNAIPL between Nissan and the Renault Group has been completed, and the Renault Group now owns 100 per cent of the shares in RNAIPL. Nissan and the Renault Group will continue their current projects, and RNAIPL will continue to produce Nissan vehicles.

GROWTH HUB

India remains a strategic growth hub for Nissan with new model launches, export potential and a strong engineering presence," a spokesperson at Nissan Motor India, said.

KERALA BOOKS AND PUBLICATIONS SOCIETY
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E-mail : books.kbps@gmail.com

No. P1-3195/13/2025-26/3060
Dated: 25.07.2025

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e-Tenders are invited for the supply of Banyan Yam Waste (Colour) required for our printing unit. For more details visit our website
www.kbps.kerala.gov.in or contact over Phone No. 9995412786.
Sd/- Managing Director

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KAKKANAD P. O.,
KOCHI 682 030, KERALA
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E-mail : books.kbps@gmail.com

No. P1-3195/14/2025-26/3078
Date: 28/07/2025

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e-Tenders are invited for the supply of Packing Strap and BOPP Adhesive Tape required for our printing unit. For more details visit our website
www.kbps.kerala.gov.in or contact over Phone No. 9995412786.
Sd/- Managing Director

TRCMPU Ltd
Ksheera Bhavan, Pattom, Thiruvananthapuram - 695 004. Ph: 0471 - 2447109, Email: trcmpuproj@gmail.com

748/TRU/PC/2025
AUCTION NOTICE
24/07/2025

E auction is scheduled for the following running vehicle on 05/08/2025 11:00 am to 16:30 pm through e auction portal of MSTC Ltd. Visit the General portal (www.mstcecommerce.com) for details.

Lot Details	Auction No
Lot No - 1 Lot Name - FORD FIESTA KL 01 BD 7525 Product Type - Transport Vehicles Category - Car	MSTC/TVC/TRIVANDRUM REGIONAL CO-OPERATIVE MILK PRODUCERS UNION LTD/1/ KSHERA BHAVAN/25-26/23091

Contact: 9061498267
Managing Director

Aeronautical Development Agency
(Ministry of Defence, Govt. of India)
PB No. 1718, Vimanapura Post, Bangalore-560017

CORRIGENDUM-1

Eol for Development of Advanced Medium Combat Aircraft (AMCA)

ADA/AMCA/FSEI/EOI/01-2025		Date: 31 st Jul 2025		
Eol No.	Brief Description	Corrigendum	Existing Due Date and Time	Revised Due Date and Time
ADA/AMCA/FSEI/EOI/01-2025, dated 18 th June 2025	Eol for Development of Advanced Medium Combat Aircraft (AMCA)	Sections 2.1, 2.2, 6 and associated annexures amended	16 th August 2025, 5:00 PM	31 st August 2025, 5:00 PM

Response to be submitted in hardcopy only, either to be deposited in the tender box at ADA or to be sent by Speed Post only to address below. The responses received after the due date & time will be treated as late submission and will not be considered.

Director (Materials Management)
Aeronautical Development Agency,
P.B. No. 1718, Vimanapura Post, Bangalore - 560017.

RUBFILA International Limited
CIN L25199KL1993PLC007018

Regd. Office: New Indl. Dev. Area, Menonpara Road, Kanjikode, PALAKKAD - 678 621, Kerala.
Ph: 0491 2567261 - 64, e-mail: ho@rubfila.co.in

NOTICE

TRANSFER OF UNPAID DIVIDEND OF THE COMPANY TO THE INVESTOR EDUCATION AND PROTECTION FUND

NOTICE is hereby given that in terms of the provisions of Section 124 (6) of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2013 (IEPF Rules) notified by the Ministry of Corporate Affairs the equity shares of the Company in respect of which dividend entitlement has remained unclaimed or unpaid for a consecutive period of 7 (seven) years or more are required to be transferred by the Company to the Investor Education and Protection Fund (IEPF).

As per the records of the Company, unclaimed/unpaid dividends upto the financial year 2017-18 is due to transfer to IEPF. The Company has sent a specific communication to the latest available addresses of the shareholders whose dividends are lying unclaimed for the last 7 (seven) consecutive years or more, inter alia, providing the details of shares being transferred to IEPF.

In accordance with the IEPF Rules, the concerned members are hereby given opportunity to claim such dividends from the financial year 2017-18 onwards. In order to claim the unclaimed dividends lying with the Company, please send us a written application along with a copy of PAN Card and the original un-encashed dividend warrant or duly filled in indemnity bonds to the Company's Registered Office i.e. New Indl. Dev. Area Menonpara Road, Kanjikode, Palakkad-678 621, Kerala. The concerned shareholders are requested to claim the unclaimed dividends at the earliest and make necessary applications/requests with copy of such orders if any, restraining any transfer of such dividend to the Company on or before 17th September, 2025; and, on failure, the Company is under an obligation to transfer unpaid Dividend for 2017-18 to IEPF.

Please note that the unclaimed or unpaid dividend or the shares which already have been transferred by the Company to IEPF including all benefits accruing on such shares if any, can be claimed back by the shareholders from the Investor Education and Protection Fund Authority (IEPFA) by following the procedure given in portal of IEPFA i.e. http://iepf.gov.in/IEPFA/refund.html.

For further information, concerned shareholders may contact the Company at Regd. Office: New Indl. Dev. Area, Menonpara Road, Kanjikode, Palakkad - 678 621, Kerala, Ph: 0491 2567261-64. E-mail: rubfila@gmail.com

For and on behalf of the Board of Directors
RUBFILA INTERNATIONAL LTD
Sd/-
N N PARAMESWARAN
CFO & Company Secretary

Place : Palakkad
Date : 02.08.2025

