

Date: August 10, 2025

To,
Listing Department
The National Stock Exchange of India Limited,
Exchange Plaza, Bandra Kurla Complex,
Bandra East, Mumbai – 400051

Corporate Relationship Department
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001

NSE Symbol – **HARIOMPIPE**

BSE Scrip Code- **543517**

Dear Sir/Madam,

Sub: Newspaper Advertisement – Disclosure under Regulation 30 and Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

With reference to the captioned subject and pursuant to Regulation 30 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the copies of Newspaper Advertisement published today i.e., August 10, 2025 in the Business Line (English Newspaper) and Surya (Telugu Newspaper), regarding the extract of Unaudited Financial Results (Standalone and Consolidated) for the quarter ended June 30, 2025

A copy of the said release is also being made available on the website of the Company at <https://www.hariompipes.com/press-release.php>.

Please take the above information on record.

Thanking You.

For Hariom Pipe Industries Limited

Rekha Singh
Company Secretary & Compliance Officer
M. No. A33986

Encl: a/a

Sai Prabhakar Yadavalli
bl. research bureau

Competition in the market is a boon for consumers. Health insurance companies vying for market share has allowed a flurry of features and riders to enter the marketplace that cater to most healthcare needs. This can also prove counter productive if the policyholder zeroes in on the wrong customised plan.

The optimal method would be to identify the crucial need as a policyholder and then to filter the available options for the right fit. As otherwise, to scan through the multiple combinations and features within insurance companies would overwhelm policyholders into making a sub-optimal purchase. Here we choose a central need to be served and filter options that provide the most bang for the buck.

MATERNITY COVER
Maternity covers are a work in progress. The options are fewer in number but are better compared to a few years ago. Because of the higher likelihood of occurrence, maternity expenses are generally not covered in health insurance as insurance aims to mitigate unknown risks.

The policies that include them do so at a significant waiting period or as an expensive rider or both. Tata AIG-Medicare Premier includes maternity cover of ₹60,000 in the base policy and with a four-year waiting period. The policy itself costs ₹12,000 for a ₹10 lakh cover for a 25-year-old female.

Niva Bupa Health Premia offers a comprehensive package. The base policy provides a ₹40,000 maternity cover after a 2-year waiting period. Even the newborn is covered for the same amount for 90 days after delivery after which the child will have to be included in the plan at a cost. It costs as much as the Tata AIG plan.

DISEASE-SPECIFIC
For policyholders who have a pre-existing condition such as high BP, heart ailments, cancer or diabetes, the chances of policy issuance are slim. But there are policies that claim a 'high chance of policy issuance' for such customers, with or without medical tests.

While Star Health's Comprehensive plan targets patients with high BP, another such variant targets diabetes. The Care Health insurance plan Care Heart targets policyholders with heart conditions. The policies are priced nominally at ₹10,000 to ₹12,500 for a 40-

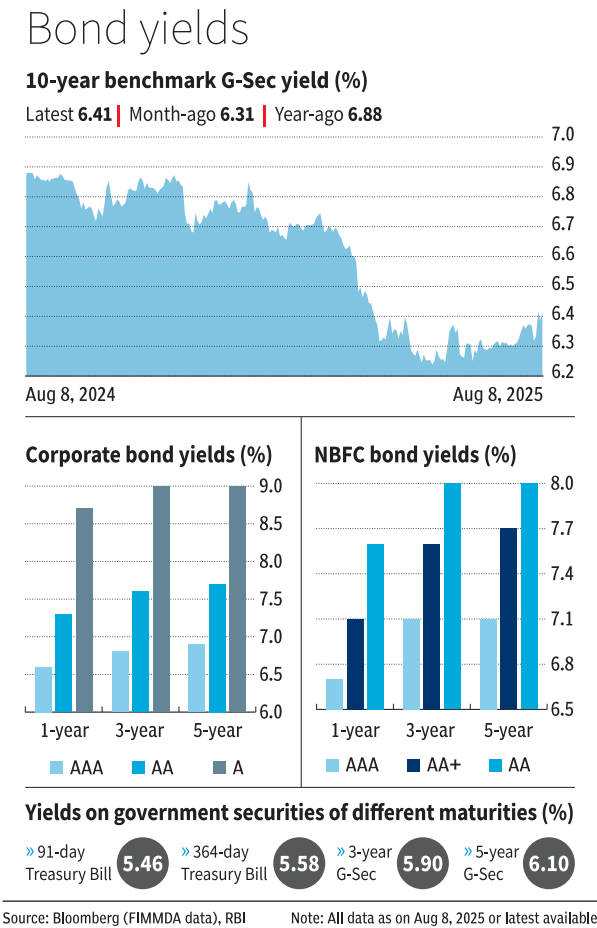
year-old male. Manipal Cigna-Lifetime policy targets cancer care that can be received Worldwide including US and Canada. This comes as a rider that costs ₹9,500 on top of a premium that costs ₹14,253 per year for a cover of ₹50 lakh. The plan has a waiting period of two years.

CONSUMABLES AND OPD
Consumables are used once in the course of medical care and then discarded. These are charged by hospitals but not honoured by insurance companies. These charges can size up to 12 per cent of medical bills especially post-Covid. Out patient consultation charges have similarly ballooned in the recent years but not fully reimbursed by insurers and can impact policyholders.

Both are addressed but as add-on riders in many insurance policies. Aditya Birla's Activ One Max covers consumables in the base policy itself. The rider for consumables costs ₹383 with

Small Savings Schemes - Interest rates				
Small Savings Scheme	Interest rate (%)		Compounding frequency	
	Apr 1 - Jun 30, 2025	July 1 - Sep 30, 2025		
Post Office Savings Deposit		4.0	4.0	Annually
	1 year	6.9	6.9	Quarterly
	2 year	7.0	7.0	Quarterly
	3 year	7.1	7.1	Quarterly
Post Office Time Deposit	5 year	7.5	7.5	Quarterly
		6.7	6.7	Quarterly
Post Office Recurring Deposit (5 year)		8.2	8.2	Quarterly and paid
Senior Citizen Savings Scheme		7.4	7.4	Monthly and paid
National Savings Certificate		7.7	7.7	Annually
Public Provident Fund		7.1	7.1	Annually
Kisan Vikas Patra		7.5 [#]	7.5 [#]	Annually
Sukanya Samridhhi Yojana		8.2	8.2	Annually

Note: Small savings rate as on the latest quarterly reset on June 30, 2025
#Will mature in 115 months Source: Department of Economic Affairs, Ministry of Finance, Gov



POLICY-WISE. How health cover riders and features can expand value to policyholders

QUICK FACTS

- Maternity covers better than a few years ago
- Some policies claim a 'high chance of issuance' for those with pre-existing conditions
- ₹1 crore cover on offer from most insurers

ICICI Pru Health Advantage or ₹774 with Manipal Cigna Lifetime. Considering the small increase in premium, all policyholders should consider the add-on as the costs can be recouped in a single claim paid by the insurer including the consumables.

The cost vs cover for most OPD riders is sub-optimal. By purchasing a rider that costs ₹2,000 on top of the base policy, the OPD covers are a meagre ₹5,000 or so per year. Niva Bupa and Manipal Cigna have a better

proposition in this regard. Niva Bupa's Aspire Gold includes a OPD rider that costs ₹5,730 and covers an overall ₹22,500 OPD cover that is split over the three: consultations, diagnostics and pharmacy. Similarly, Health 360-OPD rider from Manipal Cigna costs ₹1,760 but covers a similar amount across any of the three.

EXPANDED COVERS
Health insurance covers have expanded and have done so without substantially increasing the cost for the policyholders; ₹1 crore covers are on offer from most insurers. Compared to ₹9,000-11,000 per year for a ₹5 lakh cover, the most inexpensive ₹1 crore cover options can start from ₹12,000 for Aditya Birla's Activ One. ICICI Pru's Elevate Combo policy even offers ₹5 crore covers at a cost of ₹15,000 for a 40-year-old male. Another way of increasing cover is by opting for Star Health's Super Star policy (₹8,300 for a ₹5 lakh

cover) that allows to claim an unlimited amount for a single claim in the policy lifetime. This should cover the critical healthcare needs once.

Apart from these, restoration of covers and renewal bonuses allow for the sum insured to increase to seven times over five years (Care Supreme Direct).

Manipal Cigna Lifetime with a cover of ₹50 lakh (₹14,250) allows unlimited restorations and ₹7.5 lakh per year renewal of bonus without prescribing a maximum limit.

The health insurance market place offers many other options to cover healthcare. Prospective policyholders should identify their primary need and filter options.

One can add adjacencies to improve the use-case but without diluting the primary need or being overwhelmed by the available options. For a holistic cover, Tata AIG Medicare or ICICI Pru Elevatae are comprehensive offerings.

INSURANCE QUERY.



TAPAN SINGHEL

I've booked a non-refundable holiday package, but I may have to cancel due to unforeseen circumstances. Does travel insurance cover trip cancellation costs?

Kalyani

Kalyani, thank you for asking this relevant question. It's something many travellers only think of when faced with a sudden change in plans, and by then, it's often too late.

The reality is no matter how meticulously we plan our holidays, life sometimes throws at you the unexpected, be it a medical emergency, a family situation, or disruptions at the travel destination. When that happens, what's at stake isn't just the trip itself but also the hard-earned money spent on bookings that often isn't refundable. This is where travel insurance steps in as a trusted partner.

Now, coming to your query, it is essential to know what travel insurance typically covers. Most standard travel insurance policies do provide coverage for trip cancellation, but with certain conditions.

Typically, these policies reimburse you for prepaid, non-refundable expenses, such as flight tickets, hotel bookings, or tour packages, if the cancellation is due to a covered reason, which we in the industry refer to as "covered perils." These could include personal injury or illness, family bereavement, or natural disasters such as floods or earthquakes.

CFAR OPTION
However, there's something more that you should know. If you're looking for even greater flexibility, consider exploring an add-on called Cancel for Any Reason (CFAR). This is an optional cover available with some travel insurance plans, which lets you cancel your trip for any reason.

Whether it's a change of plan, work responsibilities, an unexpected meeting, shifted school exam dates, or simply a

change of heart, CFAR gives you the freedom to cancel your trip without losing your money. That said, because of its broader coverage, CFAR usually comes at a higher premium compared to standard travel insurance. However, many travellers find that the convenience it offers is worth the additional cost.

CFAR coverage can include not only your travel and accommodation charges but also items such as pre-booked events, international SIM cards, guided tours, and excursions. Some policies even offer the option of voluntary co-payment, whereby the policyholder chooses to pay a portion of their claim, which can also potentially lower the insurance premium. This cover applies to both domestic and international trips if the reason for cancellation is sudden and unforeseen.

One important point to remember: regardless of the coverage, the event that leads to cancellation should not be known at the time of policy purchase.

For instance, if you already knew about a medical condition or a visa issue before buying the insurance, the insurer may not accept your claim. Additionally, in the event of job loss, the reason must not be related to fraud or misconduct. These finer details matter, and it's always best to read your policy document carefully to know your coverage.

At the time of making a claim, ensure you have the necessary paperwork, such as proof of bookings, payment receipts, and documents that explain the reason for cancellation. It helps to provide a smoother and faster settlement process.

Kalyani, I appreciate your awareness, and I recommend that you always have a travel insurance policy before starting your trip.

By understanding the coverage options and considering your unique needs, you can maximise the benefits and avoid financial setbacks due to any unforeseen emergencies that may arise.

It is not only a wise investment but also provides seamless financial protection, giving you the confidence to travel worry-free and letting you focus more on the experience and less on the uncertainty.

The writer is MD & CEO, Bajaj Allianz General Insurance

Safe Investing • bl • 9

Bank FD interest rates (%)

Bank	<1 year	1 to 2 years	2 to 3 years	3 to 5 years	w.e.f
FOREIGN BANKS					
DBS Bank	6	6.55	6.4	6.4	Jul 04
Deutsche Bank	5	7	6.25	6.25	Jul 25
HSBC	4.1	5.5	5.35	5.5	Jul 17
Scotia Bank	3.7	3.9	4	4	Jul 01
Standard Chartered	5.75	6.6	6.5	6.5	Jul 05
INDIAN: PUBLIC SECTOR BANKS					
Bank of Maharashtra	5.25	6.7	6.2	6.1	Jun 27
Bank of Baroda	6	6.6	6.5	6.4	Jun 12
Bank of India	5.5	6.45	6.6	6.25	Aug 04
Canara Bank	5.75	6.5	6.25	6.25	Aug 07
Central Bank of India	5.5	6.7	6.7	6.5	Jul 10
Indian Bank	4.75	6.7	6.4	6.25	Aug 01
Indian Overseas Bank	5.5	6.75	6.6	6.3	Jul 15
Punjab National Bank	6	6.6	6.4	6.5	Aug 01
Punjab & Sind Bank	5	6.9	6.1	6.1	Jul 16
State Bank of India	5.9	6.45	6.45	6.3	Jul 15
UCO Bank	6.85	6.9	6.3	6.2	Jun 23
Union Bank	6.15	6.6	6.6	6.4	Jul 07
INDIAN: PRIVATE SECTOR BANKS					
Axis Bank	5.75	6.6	6.6	6.6	Aug 06
Bandhan Bank	4.25	7.4	7.4	7.25	Jul 02
CSB Bank	6.5	6.8	6.5	5.75	Aug 02
City Union Bank	6.25	6.75	6.65	6.25	Jun 13
DCB Bank	6.5	7.15	7.4	7	Jul 18
Dhanlaxmi Bank	5.25	6.9	6.5	6.6	Jul 01
Federal Bank	6	6.7	6.6	6.5	Jul 17
HDFC Bank	5.75	6.6	6.45	6.4	Jun 25
ICICI Bank	5.5	6.4	6.6	6.6	Aug 08
IDBI Bank	6	6.75	6.55	6.25	Jul 18
IDFC First Bank	5.5	6.5	6.75	6.75	Jul 15
IndusInd Bank	6.5	7	7	6.75	Aug 01
J & K Bank	6.25	6.9	7.3	6.75	Jul 11
Karnataka Bank	5.75	6.65	6.15	6.15	Aug 01
Kotak Bank	6	6.6	6.4	6.4	Jun 18
Karur Vysya Bank	6.75	6.85	6.6	6.6	Jun 10
RBL Bank	6.05	7	7.2	7	Jul 22
South Indian Bank	6	6.6	6.2	5.7	Jul 28
Tamilnad Mercantile Bank	6.35	7.05	6.4	6.25	Jun 17
TNSC Bank	6.6	7.5	6.85	6.6	NA
Yes Bank	6.25	6.9	7	7	Aug 01
SMALL FINANCE BANKS					
AU Small Finance Bank	6.35	6.9	7.1	7	Jul 03
Equitas Small Finance Bank	6.75	7.25	7.6	7	Jul 01
ESAF Small Finance Bank	4.75	7.6	7.25	6	Jun 18
Jana Small Finance Bank	7.25	7.25	7.5	8	Aug 04
Suryoday Small Finance Bank	7.25	7.5	7.75	8.2	01-Aug
Utkarsh Small Finance Bank	6	7.65	7.65	7.5	Jul 25

Data as on respective banks' website on 08 Aug 2025; For each year range, the maximum offered interest rate is considered; Interest rate is for a normal fixed deposit amount below ₹1 crore. Compiled by BankBazaar.com;

ALERTS.

CRED expands motor insurance offerings

CRED has expanded its motor insurance offerings by adding Bajaj Allianz General Insurance, Tata AIG, and United India Insurance as new partners on its CRED Garage platform. The fintech company now offers seven insurance providers to its members, including existing partners ACKO, ICICI Lombard, Zurich Kotak, and Digit. The platform has facilitated insurance coverage for over 10 lakh vehicles without coverage lapses to date.

THE ANDHRA SUGARS LIMITED
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website:www.theandhrasugars.com CIN: L15420AP1947PLC000326

Statement of Standalone/Consolidated Un-audited Financial Results for the Quarter Ended 30.06.2025
(As per Regulation 33 read with Regulation 47(1) of SEBI (LODR) Regulations, 2015)

The Un Audited Standalone & Consolidated Financial Results of the Company for the quarter ended June 30, 2025 have been reviewed and recommended by the Audit Committee and were approved by the Board of Directors of the Company at their meetings held on 9th August, 2025.

The Financial Results along with the Limited Review Reports have been posted on the Company's website at <https://theandhrasugars.com/wp-content/uploads/SACUF30062025.pdf> #toolbar=0%22 and can be accessed by Scanning the QR Code.

For and on behalf of the Board of Directors

P.NARENDRANATH CHOWDARY
Chairman & Managing Director
DIN:00015764

Place : Tanuku
Date : 09-08-2025

HARIOM PIPE INDUSTRIES LIMITED
CIN: L27100TG2007PLC054564

Registered Office: 3-4-174/12/2, SAMARPAN, 1st Floor, Near Pillar No. 125, Hyderabad, Attapur, K.V. Rangareddy, Rajendranagar, Telangana, India, 500048.
Website: www.hariompipes.com; **Email:** cs@hariompipes.com; **Phone:** 040-24016101

EXTRACT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED JUNE 30, 2025.
(Figures in Lakhs, Except EPS)

Sr. No.	Particulars	Standalone				Consolidated			
		Quarter Ended		Year Ended		Quarter Ended		Year Ended	
		(Un Audited)	(Audited)	(Un Audited)	(Audited)	(Un Audited)	(Audited)	(Un Audited)	(Audited)
		30.06.2025	31.03.2025	30.06.2024	31.03.2025	30.06.2025	31.03.2025	30.06.2024	31.03.2025
1	Total Income	46,234.88	40,014.81	34,420.33	1,35,994.35	46,234.88	40,014.81	34,420.33	1,35,994.35
2	EBITDA (Excluding Other Income)	6,758.38	4,885.11	4,454.43	17,542.61	5,757.23	4,885.11	4,454.43	17,542.61
3	Net Profit/ (Loss) before exceptional item and tax	3,221.00	2,345.43	2,270.44	8,310.22	3,219.85	2,345.43	2,270.44	8,310.22
4	Net Profit/ (Loss) after exceptional item and tax	2,361.40	1,724.02	1,750.56	6,172.60	2,360.25	1,724.02	1,750.56	6,172.60
5	Total Comprehensive Income for the period	2,361.16	1,720.03	1,751.58	6,171.66	2,360.01	1,720.03	1,751.58	6,171.66
6	Equity Share Capital	3,096.73	3,096.73	3,095.90	3,096.73	3,096.73	3,096.73	3,095.90	3,096.73
7	Other Equity				54,170.69				54,170.69
8	Earnings per share (face value of Rs10/- each) (for continuing and discontinuing operations)								
	Basic (Rs.)	7.63	5.66	5.74	20.25	7.62	5.66	5.74	20.25
	Diluted (Rs.)	7.63	5.57	5.65	19.93	7.62	5.57	5.65	19.93

Note:

- EPS is not annualized for the quarter ended June 30, 2025, March 31, 2025, March 31, 2024, and June 30, 2024.
- The Unaudited Standalone and Consolidated Financial Results have been prepared in accordance with the recognition and measurement principles prescribed under the applicable Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013. These results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on August 08, 2025. The Statutory Auditors of the Company have carried out a limited review and issued an unmodified conclusion on the above unaudited financial results.
- The above is an extract of the detailed format of financial results filed with Stock Exchanges under Regulations 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full formats of audited financial results are available on the websites of the Stock Exchanges i.e. www.bseindia.com, www.nseindia.com and on the website of the Company www.hariompipes.com.

For and on behalf of Board of Directors
Hariom Pipe Industries Limited
Sd/-
Rupesh Kumar Gupta

Date: August 09, 2025
Place: Hyderabad

