



Dr. Reddy's Laboratories Ltd.

8-2-337, Road No. 3, Banjara Hills
Hyderabad – 500 034, Telangana, India

CIN: L85195TG1984PLC004507

Tel: + 91 40 4900 2900

Fax: + 91 40 4900 2999

Email: mail@drreddys.com

Web: www.drreddys.com

November 18, 2025

National Stock Exchange of India Ltd. (Scrip Code: DRREDDY)
BSE Limited (Scrip Code: 500124)

Dear Sir/Madam,

Scrip Code: BSE: 500124 - NSE : DRREDDY

Sub: Copy of Newspaper Publication- Loss of Share Certificates

We are enclosing herewith the copies of newspaper publication in respect of notice regarding loss of share certificate(s) by the shareholders, published in Business Standard and Nava Telangana on November 18, 2025.

This is for your information and records.

Yours faithfully,

For **Dr. Reddy's Laboratories Limited**

K Randhir Singh

Company Secretary, Compliance Officer & Head-CSR

Dr.Reddy's

Special Window for Re-Judgement of Transfer Requests of Physical Shares of Dr. Reddy's Laboratories Limited

Pursuant to SEBI Circular No. SEBI/HO/MIRSD/MIRSD-POD/IP/CIR/2025/97 dated July-2, 2025, all shareholders are hereby informed that a Special Window is being opened for a period of six months, from July 7, 2025 to January 6, 2026 to facilitate re-judgement of transfer requests of physical shares.

This facility is available for Transfer deeds lodged prior to April 01, 2019 and which were rejected, returned, or not attended due to deficiencies in documents/process/or otherwise. Investors who have missed the earlier deadline of March 31, 2021 are encouraged to take advantage of this opportunity by furnishing the necessary documents to the Company's Registrar and Transfer Agent (RTA), M/s. Bigshare Services Private Limited, 306, Right Wing, 3rd Floor, Amrutha Ville, Opp. Yashoda Hospital, Rajbhavan Road, Hyderabad 500 082, Telangana, India Tel: +91-40-2337 4967, Fax: +91-40-2337 0295, email ID: bsshvd@bigshareonline.com.

For Dr. Reddy's Laboratories Limited
K Randhir Singh
Company Secretary, Compliance Officer and Head - CSR

Place : Hyderabad
Date : 18-11-2025

Dr. REDDY'S LABORATORIES LIMITED
Regd. Office: 8-2-337, Road No.3, Banjara Hills, Hyderabad - 500 034
CIN: L85195TG1984PLC004507, Tel: 91 40 4900 2900; Fax: 91 40 4900 2999
email: shares@drreddys.com; website:www.drreddys.com

IDFC FIRST Bank CIN: L65110TN2014PLC097792
Registered Office: - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai-600031.
Tel: +91 44 4564 4000 | Fax: +91 44 4564 4022 (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)

IDFC FIRST Bank Limited

APPENDIX- IV-A [See proviso to rule 8 (6) & 9 (1)]
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) & 9 (1) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s), Co-Borrower (s) and Guarantor (s) as per column (iii) that the below described immovable properties as per column (iv) mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Formerly known as IDFC Bank Ltd, will be sold on "As is where is", "As is what is", and "Whatever there is" as described hereunder, for the recovery of amount due to IDFC FIRST Bank Limited (Formerly known as IDFC Bank Ltd) from Borrower (s) and Co-Borrower (s) as per column (i). For detailed terms and conditions of the sale, please refer to the link provided on IDFC FIRST Bank website i.e. www.idfcfirstbank.com.

S. No.	(i) Demand Notice Amount	(ii) Agreement ID	(iii) Name of Borrower (s), Co-Borrower (s) and Guarantor (s)	(iv) Mortgaged Property Address	(v) Reserve Price Amount	(vi) EMD Amount	(vii) Date and Time of Auction	(viii) Date and Time EMD of Auction	(ix) Date and Time of Inspection	(x) Authorized Officer Name & Contact Number
1.	INR 1969625.08/- Demand Notice dated: 27-Sep-2024	104430183	Devunuri Sathish, Peddoju Sriatha, Peddoju Sriatha C/O Kasturiba Gandhi Balika Vidyalaya & Devunuri Sathish C/O Sv Super Market	All That Piece And Parcel Of House Plot Bearing No. 40, Admeasuring Land To An Extent Of 200 Sq. Yds. Situated In Survey No.436 Of Mancheril Village, Located At Labour Colony, Within The Limits Of Mancheril Municipality, Mandala: Mancheril, District: Mancheril, Telangana-504208, And Bounded As:- East: 30 Feet Road, West: Plot No.61, North: Plot No.41 & South: Plot No. 39	INR 2880000.00/-	INR 288000.00/-	23-Dec-2025 11.00 AM to 1.00 PM	22-Dec-2025 10.00 AM to 5.00 PM	17-Dec-2025 10:00 AM To 4:00 PM	Name- Bharath Maniyar Contact Number- 9000809997 Name- Jilla Anil Kumar Contact Number- 9492114194

QR Codes of Property Location & Property Images

Disclaimer: Please note that the said notice is issued for sale of immovable property only and IDFC FIRST Bank Limited has no right to sale of the movable assets, if any, present at the immovable property.

Date: 18.11.2025
Place: Telangana

Authorised Officer
IDFC FIRST Bank Limited
(Formerly known as IDFC Bank Ltd)



Care Health Insurance Limited

Unaudited Financial Results For The Period Ended Sep 30th, 2025

IRDAI Registration Number - 148

Date of Registration with IRDAI 26th April, 2012

BEST CLAIM SETTLEMENT COMPANY OF THE YEAR

9th ANNUAL INDIA INSURANCE SUMMIT & AWARDS 2025

MISCELLANEOUS BUSINESS REVENUE ACCOUNT FOR THE PERIOD ENDED 30th SEP, 2025

Particulars	For the Period ended	For the Period ended
	30 th Sep, 2025	30 th Sep, 2024
	(₹ in 'lakhs)	(₹ in 'lakhs)
Premiums earned (Net)	3,37,724	3,13,751
Profit/loss on sale/redemption of investments	863	843
Interest, dividend & rent – gross	22,296	16,152
Others		
(a) Other income	-	-
(b) Contribution from the shareholders' account		
(i) Towards excess expenses of management	-	-
(ii) Towards remuneration of MD/CEO/WTD /other KMPs	300	360
(iii) Others	-	-
Total (A)	3,61,183	3,31,106
Claims incurred (Net)	2,48,016	2,04,303
Commission	62,774	65,814
Operating expenses related to insurance business	57,317	61,347
Premium deficiency	-	-
Total (B)	3,68,107	3,31,464
Operating profit/(loss) C= (A - B)	(6,924)	(358)
APPROPRIATIONS		
Transfer to shareholders' account	(6,924)	(358)
Transfer to catastrophe reserve	-	-
Transfer to other reserves	-	-
Total (C)	(6,924)	(358)

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30th SEP, 2025

Particulars	For the Period ended	For the Period ended
	30 th Sep, 2025	30 th Sep, 2024
	(₹ in 'lakhs)	(₹ in 'lakhs)
OPERATING PROFIT/(LOSS)		
(a) Fire insurance	-	-
(b) Marine insurance	-	-
(c) Miscellaneous insurance	(6,924)	(358)
INCOME FROM INVESTMENTS		
(a) Interest, dividend & rent – gross	8,815	8,032
(b) Profit on sale of investments	866	1,566
(c) Loss on sale/redemption of investments	-	(231)
(d) Amortization of premium/discount on investments	(159)	(218)
OTHER INCOME		
(a) Bad debts recovered	-	196
(b) Liability written back	35	-
Total (A)	2,633	8,987
PROVISIONS (Other than taxation)		
(a) For diminution in the value of investments	-	-
(b) For doubtful debts	-	-
(c) Others	-	-
OTHER EXPENSES		
(a) Expenses other than those related to insurance business	32	29
(b) Bad debts written off (Net of provision)	3	1
(c) Interest on subordinated debt	-	-
(d) Expenses towards CSR activities	315	251
(e) Penalties	1	-
(f) Contribution to policyholders' A/c		
(i) Towards excess expenses of management	-	-
(ii) Towards remuneration of MD/CEO/WTD/other KMPs	300	360
(iii) Others	-	-
(g) Others		
(i) Foreign exchange loss/(gain)	(331)	11
Total (B)	320	652
Profit/(loss) before tax	2,313	8,335
Provision for taxation		
- Current tax	237	2,851
- Deferred tax expense/(income)	324	(686)
Profit/(loss) after tax	1,752	6,170
APPROPRIATIONS		
(a) Interim dividends paid during the year	-	-
(b) Final dividend paid	-	-
(c) Transfer to any reserves or other accounts	-	-
Balance of profit/(loss) brought forward from last year	62,409	46,891
Balance carried forward to reserves and Surplus/Balance sheet	64,161	53,061

BALANCE SHEET AS AT 30th SEP, 2025

Particulars	As at 30 th Sep, 2025	As at 30 th Sep, 2024
	(₹ in 'lakhs)	(₹ in 'lakhs)
SOURCES OF FUNDS		
Share capital	99,583	97,312
Share application money pending allotment	-	-
Reserves and surplus	1,67,553	1,26,196
Fair value change account		
- Shareholders' funds	3,186	4,228
- Policyholders' funds	1,375	935
Borrowings	-	-
Total	2,71,697	2,28,671
APPLICATION OF FUNDS		
Investments - shareholders	2,54,246	2,45,263
Investments - policyholders	6,95,519	4,88,689
Loans	-	-
Fixed assets	2,961	3,434
Deferred tax asset (Net)	4,079	4,809
CURRENT ASSETS		
Cash and bank balances	19,394	7,958
Advances and other assets	41,193	34,056
Sub-total (A)	60,587	42,014
Deferred tax liability (Net)	-	-
Current liabilities	4,13,116	2,24,922
Provisions	3,32,579	3,30,616
Sub-total (B)	7,45,695	5,55,538
Net current assets (C) = (A - B)	(6,85,108)	(5,13,524)
Miscellaneous expenditure	-	-
(To the extent not written off or adjusted)	-	-
Debit balance in profit and loss account	-	-
Total	2,71,697	2,28,671

ANALYTICAL RATIOS PRESCRIBED BY THE IRDAI

Performance Ratios	For the Period ended	For the Period ended
	30 th Sep, 2025	30 th Sep, 2024
	(in times/%)	(in times/%)
Gross direct premium growth rate	4%	31%
Gross direct premium to net worth ratio	1.63	1.87
Growth rate of net worth	20%	17%
Net retention ratio	75%	82%
Net commission ratio	18%	19%
Expense of management to gross direct premium ratio	35%	35%
Expense of management to net written premium ratio	35%	36%
Net incurred claims to net earned premium	73%	65%
Claims paid to claims provisions (see Note 1)	98%	96%
Combined ratio	109%	101%
Investment income ratio	4%	4%
Technical reserves to net premium ratio	1.27	1.16
Underwriting balance ratio	-9%	-6%
Operating profit ratio	-2%	0%
Liquid assets to liabilities ratio	0.20	0.17
Net earning ratio	1%	2%
Return on net worth ratio	1%	3%
Available solvency margin ratio to required solvency margin ratio	1.89	1.59
NPA ratio	NA	NA
Gross NPA ratio	-	-
Net NPA ratio	-	-
Debt equity ratio	-	-
Debt service coverage ratio	-	-
Interest service coverage ratio	-	-
Earnings per share	0.18	0.63
Book value per share	26.83	22.97

Note 1: Claims provision taken for paid claims only.

Note: Due to regulatory changes in accounting for long-term insurance policies, the previous period's figures are not directly comparable to the current period's figures.

*The Company Was Awarded 'Best Claim Settlement Company of the Year' Award At The 9th Annual India Insurance Summit & Awards 2025, in March 2025

The unaudited results for the half year ended on September 30th, 2025 were reviewed by the Audit committee and approved by the Board of Directors at its meeting held on 4th November, 2025, in terms of circular on Public disclosure by Insurers dated September 30th, 2021 issued by Insurance Regulatory and Development Authority of India. Ratios are computed in accordance with referred circular.

Care Health Insurance Limited

Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019
Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana)

Website: www.careinsurance.com

Insurance is a subject matter of solicitation.

CIN:U66000DL2007PLC161503 IRDAI Regd. No.148

For and on behalf of the Board of Directors

Sd/-
Anuj Gulati
MD & CEO - Designate

Place: Gurugram

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