

June 23, 2026

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 544044	To, National Stock Exchange of India Limited, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051 NSE Symbol: INDIASHLTR
ISIN: INE922K01024 INE922K07104 INE922K07112	ISIN: INE922K01024

Sub: Communication to Shareholders - Intimation of Tax Deduction at Source (TDS) /withholding tax on Dividend

Dear Sir/Madam,

This is in furtherance to our intimation dated May 02, 2026, wherein the Board of Directors of the company had, inter alia, recommended a final dividend of Rs. 10/- per equity share for the Financial Year 2025-26, subject to the approval of the shareholders at the ensuing Annual General Meeting (“AGM”) scheduled to be held on **Thursday, July 16, 2026**.

We further wish to inform that the company has fixed **Friday, June 19, 2026**, as the record date for determining the entitlement of the eligible equity shareholders for the said dividend.

Eligible shareholders who wish to avail applicable tax deduction benefits are requested to submit the requisite documents on or before **Monday, June 29, 2026**, to the Company/Registrar and Transfer Agent (“RTA”).

In this regard the company has sent a communication to all the shareholders whose email-IDs are registered with the Company/Depositories as on **Friday, June 19, 2026**, detailing the process and formalities to be complied with for ensuring appropriate tax deduction on dividend. A copy of the said communication is enclosed herewith as “**Annexure I.**”

This is for information purposes for all the shareholders.

Kindly take the above information on records.

Thanking you.

Yours faithfully,

For India Shelter Finance Corporation Limited

Mukti Chaplot

Company Secretary and Compliance Officer

Mem. No. 38326

India Shelter Finance Corporation Limited

Registered office – 6th Floor, Plot No 15, Institutional Area, Sector 44, Gurgaon, Haryana-122002

CIN: L65922HR1998PLC042782, Phone No +91-124-4131800

E-mail: customer.care@indiashelter.in, Website: www.indiashelter.in



INDIA SHELTER FINANCE CORPORATION LIMITED

CIN: L65922HR1998PLC042782

Registered office - 6th Floor, Plot No 15, Institutional Area, Sector 44, Gurgaon,
Haryana-122002

Phone: +91-124-4131800;

Website: www.indiashelter.in, E-mail: secretarial@indiashelter.in

Date:

Ref: Folio / DP ID & Client ID:

Name of the Shareholder:

Sub: India Shelter Finance Corporation Limited - General Communication on Tax Deduction at Source on Dividend.

Ref: Declaration of Equity Dividend for the Financial Year 2025-26.

Dear Shareholder(s),

We are pleased to inform you that the Board of Directors of the company at its meeting held on Saturday, May 02, 2026, has recommended a final dividend of Rs. 10/- per equity share having face value of ₹ 5 each for FY 2025-26, subject to the approval of shareholders at the ensuing AGM of the company, which is payable based on your shareholding in the company as on the record date i.e. **Friday, June 19, 2026**, fixed for this purpose.

The dividend would be paid to the eligible members within a period of Thirty (30) days from the date of declaration of dividend, i.e., on or before **August 15, 2026**, through various online modes or any other permissible modes of payment to those members who have updated their bank account details with their Depository Participants ("DPs").

Shareholders are requested to note that as per the provisions of the Income Tax Act, 2025 ("the Act"), dividend paid or distributed by a company are taxable in the hands of the shareholders. The Company shall therefore be required to deduct tax at source at the applicable rates ("TDS") at the time of making the payment of dividend as and when declared by the Company. The Company shall consider the requests received by it from its shareholders as on the Record Date fixed by the Company in relation to its proposed dividend(s). However, no withholding of tax is applicable if the dividend payable to resident individual shareholders having valid Permanent Account Number ("PAN") in

aggregate during F.Y. 2026-27 is less than ₹ 10,000 per annum. Tax at source will not be deducted in cases where a shareholder provides Form 121 (applicable to individual), provided that the eligibility conditions are being met. Blank Form 121 can be downloaded from the link given at the end of this communication or from the website of KFin Technologies Limited, (Registrar and Transfer Agents/RTA) viz. <https://ris.kfintech.com/form15>. Please note that all fields are mandatory, and Company may at its sole discretion reject form if it does not fulfil the requirement of law. Fresh forms will be required to be submitted and forms submitted earlier will not be considered.

Needless to mention, the ("PAN") will be mandatorily required. If your PAN details are available in your demat account for shares held in demat form or with RTA for shares held in physical form, then there is no need to send PAN details again to the Company.

Recording of the PAN for the registered Folio/DP ID-Client ID is mandatory. In the absence of a valid PAN, tax will be deducted at a higher rate of 20%, as per Section 397 of the Act.

The Government has made it mandatory for the individual taxpayers to link PAN with their respective Aadhaar. In case PAN of the individual shareholder is not linked with Aadhaar, such PAN is treated as inoperative and shareholder will be considered as not having PAN and higher TDS rate will be applied accordingly. For this purpose, the Company will be relying on the information verified from the utility provided and available on the Income Tax website.

Update the PAN if not already done with depositories (in case of shares held in Demat mode) and with the Company's Registrar and Transfer Agent - KFin Technologies Limited (in case of shares held in physical mode).

As per Section 262 of the Income Tax Act 2025, every person eligible to obtain an Aadhaar and has PAN must link their Aadhaar with their PAN. TDS will be deducted at 20% if PAN is not linked to Aadhaar.

The TDS would vary depending on the residential status of the shareholder. The information given in the table below provides a brief of the applicable TDS provisions under the Act for Resident and Non-Resident shareholder(s) categories along with the required documents. You are requested to update your records such as tax residential status, permanent account number (PAN) and register your email address, mobile numbers, and other details with your relevant depositories through your depository participants in case you are holding shares in dematerialized form and if you are holding shares in physical mode, you are requested to furnish details to the Company's Registrar and share transfer agent i.e., KFin Technologies Limited.

This communication summarizes the applicable TDS provisions, as per the Income Tax Act, 2025, for Resident and Non-Resident shareholder categories.

For Resident Shareholders:

Sr. No.	Particulars	Rate of Deduction of Tax at Source	Documents Required (if any)
1	With Valid PAN (not falling in specific categories mentioned below)	10%	No document required (if no exemption is sought). Update the PAN, if not already done, with the depositories (in case of shares held in Demat mode) and with the Company's Registrar and Transfer Agents - KFin Technologies Limited at einward.ris@kfintech.com (in case of shares held in physical mode).
2	No PAN/Valid PAN not updated in the Company's Register of Members/Shareholder is specified person in terms of Section 397/PAN not linked with Aadhaar/Inoperative PAN	20%	The Government has made it mandatory for individual taxpayers to link PAN with their respective Aadhaar. In case PAN of the individual shareholder is not linked with Aadhaar, such PAN is treated as inoperative and shareholder will be considered as not having PAN and higher TDS rate will be applied accordingly. For this purpose, the Company will be relying on the information verified from the utility provided and available on the Income Tax website.
3	Availability of lower / nil tax deduction certificate issued by Income Tax Department u/s 395 of the Act.	Rate specified in Lower tax withholding certificate obtained from Income	Lower/NIL withholding tax certificate issued by Income Tax authorities. Tax will be deducted at the rate specified in the said certificate, subject to furnishing a self-attested copy of the same. The certificate should be valid

		Tax Department.	for FY 2026-27 and should cover the dividend income.
4	Submission of form 121.	Nil	Duly verified Form 121, as applicable, is to be furnished along with self-attested copy of PAN card. (This form can be submitted only in case the shareholder's tax on estimated total income for FY 2026-27 is Rs Nil). Please refer Annexure-1 for 121.
5	Securitisation Trust.	Nil	Copy of registration/ document evidencing the shareholder being a securitisation trust (as defined in clause (d) of sub section(6) of section 221 of the Act) and self- attested copy of PAN card.
6	An Insurance Company as specified under Sec 393 of the Act	Nil	Self-attested copy of PAN card and copy of registration certification issued by the IRDAI.
7	Mutual Fund specified under Schedule VII (Table: Sl. No. 20 or 21) of the Act	Nil	Self-declaration that they are specified at Schedule VII (Table: Sl. No. 20 or 21) of the Act along with self-attested copy of PAN card and registration certificate issued by the relevant authority. Please refer Annexure-3 for the declaration format.
8	Alternative Investment Fund (AIF) established in India	Nil	Self-declaration that their income is exempt under section 11 [schedule V (1)] of the Act, and they are established as Category - I or Category - II AIF under the SEBI regulations along with self-attested copy of relevant registration documents and PAN.

			Please refer Annexure-3 for the declaration format.
9	Other Resident Non-Individual Shareholders	Nil	Shareholders who are exempted from the provisions of TDS as per Section 393 of the Act or covered by CBDT Circular No. 18/ 2017 dated May 29, 2017, provided they submit an attested copy of the valid PAN along with the documentary evidence in relation to the same.
10	New Pension System (NPS) Trust referred to in Schedule VII(41) of the Act.	Nil	Self-declaration that it qualifies as NPS trust and income is eligible for exemption under Schedule VII Table Sl. No. 41 of the Act and being regulated by the provisions of the Indian Trusts Act, 1882 along with self-attested copy of the PAN card. Please refer Annexure-3 for the declaration format.
11	Corporation established by or under a Central Act	Nil	Self-declaration that it is a corporation established by or under a Central Act whereby income tax is exempt on the income and accordingly, covered under Section 393 of the Act along with self-attested copy of PAN card, registration certificate and relevant extract of the Section whereby the income is exempt from tax
11	Shareholder exempted from TDS provisions in terms of any other (except the mentioned above) CBDT Circular or notification.	Nil	Shareholders who are exempted from the provisions of TDS as per Section 393 of the Act or covered by CBDT Circular No. 18/ 2017 dated May 29, 2017, provided they submit an attested copy of the valid PAN along with the documentary evidence in relation to the same

Note 1: In case your income is subject to lower rate of TDS, or is exempt under the Income Tax Act, 2025, you are requested to submit requisite documents duly signed by the authorized signatory **on or before 5:00 PM (IST) of Friday, June 29, 2026** by visiting <https://ris.kfintech.com/form15/>.

Note 2: Notwithstanding the provisions of the above table, tax would not be deducted on payment of dividend to resident individual shareholder(s), if the total dividend to be paid in financial year 2026-27 does not exceed INR 10,000.

For Non-Resident Shareholders:

Sr. No	Particulars	Rate of Deduction of Tax at Source	Documents Required (if any)
1	Non-resident shareholders (including Foreign Institutional Investors (FII) and Foreign Portfolio Investors (FPI)): Tax is required to be withheld in accordance with the provisions of Section 393 of the Act at applicable rates in force.	20% (plus applicable surcharge and cess) Lower rate if prescribed in relevant tax treaty would be applied subject to shareholder furnishing requisite documents	<p>In order to apply the lower Tax Treaty rate, ALL the following documents would be required:</p> <ol style="list-style-type: none"> 1. Self-Attested copy of Indian Tax Identification number (PAN). 2. Self-Attested copy of the Tax Residency Certificate (TRC) applicable for the period April 2026 to March 2027 obtained from the tax authorities of the country of which the shareholder is a resident. Where only TRC for calendar year 2026 is available, provide declaration that the shareholder is and will continue to remain a tax resident of the country of its residence during the FY 2026-27. Further, TRC for calendar year 2025 will not be considered a valid document for providing treaty benefit. 3. Self-declaration in Form 41 generated from income tax e-filing portal. (https://www.incometax.gov.in/iec/foportal) 4. Self-declaration from Non-resident, primarily covering the following:

			<ul style="list-style-type: none"> • Non-resident is eligible to claim the benefit of respective tax treaty; • Non-resident receiving the dividend income is the beneficial owner of such income; • Non-Resident does not have a PE or fixed Base in India or business connection in India or the dividend income is not attributable/effectively connected to any Permanent Establishment (PE) or Fixed Base in India or business connection in India; • Non-resident complies with any other conditions prescribed in the relevant Tax Treaty and provisions under the Multilateral Instrument ('MLI'); and • Non-resident does not have a place of effective management in India. <p>Application of the beneficial rate of tax treaty for TDS is at the discretion of the Company and shall depend upon completeness of the documentation and review of the same by the Company.</p> <p>Please refer Annexure-2 for Form 41 and Annexure-4 for the declaration format.</p>
2	Tax resident of any notified jurisdictional area	30%	Where any shareholder is a tax resident of any Country or territory notified as a notified jurisdictional area under Section 176(1) of the Act, tax will be deducted at source at the rate of 30% or at the rate specified in the relevant provision of the Act or at the rates in force, whichever is higher, from the dividend payable to such shareholder in accordance with Section 176(5) of the Act.
3	Availability of Lower / NIL tax deduction	Rate specified in the	Lower/NIL withholding tax certificate obtained from tax authority. Tax will be deducted at the rate specified in the said certificate, subject to furnishing a self-attested copy of the same. The certificate

	certificate issued by Income Tax Department u/s 395 of the Act	Certificate / Order	should be valid for the FY 2026-27 and should cover the dividend income.
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Note 1: *The Company is not obligated to apply the beneficial DTAA rate(s) at the time of tax deduction/withholding on dividend amounts. Application of beneficial DTAA rate(s) shall depend upon the completeness of the documents submitted by the Non-Resident shareholder and review to the satisfaction of the Company.*

Note 2: *Tax Identification Number of the shareholder in the country or specified territory of his residence and in case no such number is available, then a unique number on the basis of which the shareholder is identified by the Government of that country or the specified territory of which he claims to be a resident.*

Note 3: *Government vide Notification No. 03/2022 have mandated non-resident to issue Form 41 in electronic format duly verified in manner as prescribed in Notification. This requirement is applicable if prescribed information is not contained in Tax Residence Certificate. Accordingly, furnishing of Form 41 in any other format will not be considered valid.*

General

Instructions:

Shareholders who are exempted from TDS provisions through any circular or notification may provide documentary evidence in relation to the same, to enable the Company in applying the appropriate TDS on Dividend payment to such shareholder.

If the tax on said Dividend is deducted at a higher rate in absence of receipt of satisfactory completeness of the aforementioned details/documents by the Company, the shareholder may claim an appropriate refund in the return of income filed with their respective Tax authorities. No claim shall lie against the Company for such taxes deducted.

SUBMISSION OF TAX-RELATED DOCUMENTS: The aforesaid documents such as Form 41, documents under section 393, etc. can be uploaded from the link <https://ris.kfintech.com/form15> and should be submitted **within 5:00 P.M. (IST) on June 29, 2026 ('Cut-off date/Record Date')**, to enable the Company to determine the appropriate TDS / withholding tax rate applicable. **Any communication on the tax determination/deduction received post 5:00 P.M. (IST) of June 29, 2026 shall not be considered.**

Shareholders will also be able to see the credit of TDS in Form 168, which can be downloaded from their e-filing account at <https://www.incometax.gov.in/iec/foportal>.

Shareholders may note that, if the tax is deducted at a higher rate in absence of receipt of or satisfactory completeness of the aforementioned details/ documents by Company before Dividend Processing Period, the shareholder(s) may claim an appropriate refund in the return of income filed with their respective Tax authorities. No claim shall lie against the Company for such taxes deducted.

In the event of any income tax demand (including interest, penalty, etc. arising from any misrepresentation, inaccuracy or omission of information provided / to be provided by the Shareholder(s), such Shareholder(s) will be responsible to indemnify the Company and also, provide the Company with all information/ documents and co-operation in any appellate proceedings.

Shareholders holding shares under multiple accounts under different status / category and single PAN, may note that, higher of the tax as applicable to the status in which shares held under a PAN will be considered on their entire holding in different accounts.

In case of joint shareholders, the shareholder named first in the Register of Members is required to furnish the requisite documents for claiming any applicable beneficial tax rate as per

In case, the dividend income is assessable to tax in the hands of a person other than the registered Shareholder as on the Record Date, the registered shareholder is required to furnish a declaration containing the name, address, PAN of the person to whom TDS credit is to be given and reasons for giving credit to such person. Company will not be obligated to amend TDS return or any other form after due date of filing of TDS return for said quarter expires.

Further, shareholders who have not registered their email address are requested to register the same with our Registrar and Transfer Agent in case of physical shareholding and with Depository Participant ('DP') in case of demat holding:

In case shares are held in physical mode please provide Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) by email to "RTA" einward.ris@kfintech.com; and

In case shares are held in demat mode, please provide DPID-CLID (16-digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self-attested scanned copy of PAN card), AADHAR (self-attested

scanned copy of Aadhar Card) to your DP or follow the procedure as advised by respective DP.

Thanking you,

**Yours faithfully,
For India Shelter Finance Corporation Limited**

**Sd/-
Mukti Chaplot
Company Secretary and Compliance Officer**