

GANESH HOUSING LIMITED
(Formerly known as Ganesh Housing Corporation Limited)
[Corporate Identification Number: L45200GJ1991PLC015817]

Registered Office: Ganesh Corporate House, 100 Feet Hebatpur-Thaltej Road,
Near Sola Bridge, Off S. G. Highway, Ahmedabad 380 054
P: +91 79 61608888; W: www.ganeshhousing.com; E: secretarial@ganeshhousing.com



Dear Shareholder,

Sub: Deduction of Tax at source on Dividend

1. Declaration of Dividend

1.1 We are pleased to inform you that the Board of Directors ("Board") of Ganesh Housing Corporation Limited ("the Company") at its meeting held on May 14, 2025 has recommended a final dividend @ Rs. 5/- per equity share of the face value of Rs.10/- each, for the financial year ended March 31, 2025.

1.2 The Final Dividend will be declared at the ensuing Annual General Meeting ("AGM") scheduled to be held on **Monday, September 08, 2025 and will be paid on or before October 07, 2025**. The Record Date for dividend is fixed as **Friday, 29 August, 2025**.

2. Taxability of Dividend Income

A. For Resident Shareholders:

- 2.1 TDS is applicable u/s 194 of the Act if aggregate of total dividend paid to a resident shareholder during the financial year exceeds Rs 10,000/-, barring certain exception (outlined in point 2.5)
- 2.2 TDS will be withheld @ 10%, in case a valid PAN has been furnished by the concerned resident shareholders to their respective Depository Participants (in case shares are held in dematerialised form) or to the RTA of the Company (in case shares are held in physical form). In the absence of a valid PAN, the applicable rate of TDS will be 20%.
- 2.3 As per Section 139AA of the Act, every person who has been allotted a PAN and who is eligible to obtain Aadhaar, is required to link the PAN with Aadhaar. In case of failure to comply with this requirement, tax shall be deducted at a higher rate of 20% as provided in section 206AA of the Act.
- 2.4 If the income of the shareholder is below the taxable limit and the shareholder wishes to avail exemption from TDS on dividend payable, then the shareholder is requested to submit a declaration in Form 15G (for individuals up to age of 60 years) or in Form 15H (for individuals above the age of 60 years) along with self-attested copy of PAN card.
- 2.5 To briefly state, dividend will be paid to a resident shareholder after deducting the tax at source as under:

GANESH HOUSING LIMITED

(Formerly known as Ganesh Housing Corporation Limited)

[Corporate Identification Number: L45200GJ1991PLC015817]

Registered Office: Ganesh Corporate House, 100 Feet Hebatpur-Thaltej Road,
Near Sola Bridge, Off S. G. Highway, Ahmedabad 380 054

P: +91 79 61608888; W: www.ganeshhousing.com; E: secretarial@ganeshhousing.com



Particulars	Applicable Rate	Documents/Action required from shareholder (if any)
1. Individuals/HUF/Indian Company/AOP/BOI/Trust		
With PAN	10%	-
Without PAN/ Invalid PAN/ Inoperative PAN/	20%	-
Resident individual up to the age of 60 years or above the age of 60 years claiming exemption	NIL	Declaration in Form No. 15G (applicable to any person other than a company or a firm) / Form 15H (applicable to an individual who is 60 years and older), fulfilling certain conditions. Please download Form 15G / 15H from the Income Tax website www.incometaxindia.gov.in
2. Others		
An Insurance Company as specified under Section 194 of the Act	NIL	Self-attested copies of: 1. PAN Card 2. Registration certificate issued by IRDAI 3. Declaration that the insurance company is the beneficial owner of shares
Mutual Fund specified under clause (23D) of Section 10 of the Act	NIL	Self-attested copies of: 1. Declaration that the Mutual Fund is governed by provision of Section 10 (23D) of the Act 2. PAN card 3. Registration certificate issued by SEBI
Alternative Investment Fund (AIF) established in India under clause (23FBA) of section 10 of the Act	NIL	Self-attested copies of: 1. Declaration that the AIF's income is exempt u/s 10 (23FBA) of the Act and that it is established as Category I or II AIF under the SEBI regulations 2. PAN card 3. Registration certificate issued by SEBI.

GANESH HOUSING LIMITED

(Formerly known as Ganesh Housing Corporation Limited)

[Corporate Identification Number: L45200GJ1991PLC015817]

Registered Office: Ganesh Corporate House, 100 Feet Hebatpur-Thaltej Road,
Near Sola Bridge, Off S. G. Highway, Ahmedabad 380 054

P: +91 79 61608888; W: www.ganeshhousing.com; E: secretarial@ganeshhousing.com



New Pension System Trust governed by Section 10(44) of the Act [subsection 1E to section 197A]	NIL	Self-attested copies of: <ol style="list-style-type: none">1. Self-declaration that the NPS is governed by the provisions of section 10(44) [subsection 1E to section 197A] of the Act2. PAN card3. Registration certificate issued by IRDAI.
Corporation established by or under a Central Act governed by section 196 of the Act	NIL	Appropriate documentary evidence including but not limited to certificate of Registration that the corporation is covered u/s 196 of the Act.

B. For Non-Resident shareholders-

Particulars	Applicable Rate	Documents/Action required from shareholder (if any)
Foreign Institutional Investors (FIIs) / Foreign Portfolio Investors (FPIs)	20% (plus applicable surcharge and cess)	Self-attested copies of: <ol style="list-style-type: none">1. Declaration whether the investment in shares has been made under the general FDI route or under the FPI route.2. Self -attested copy of SEBI Registration certificate.
Other Non-resident shareholders	20% (plus applicable surcharge and cess)	-
Lower rate prescribed under the tax treaty which applies to the non-resident shareholder/FPI/FII	Tax Treaty Rate (DTAA)	Self-attested copies of: <ol style="list-style-type: none">1. PAN allotted by the Indian Tax authorities or declaration under Rule 37BC sub rule (2) of Income Tax Rules 1962.2. Tax Residency Certificate valid for the period 1st April 2025 to 31st March 2026 obtained from the tax authorities of the country of which the shareholder is a resident.3. Acknowledgement of Form 10F submitted electronically at Income Tax Portal.4. Self-declaration primarily covering the following:

GANESH HOUSING LIMITED

(Formerly known as Ganesh Housing Corporation Limited)

[Corporate Identification Number: L45200GJ1991PLC015817]

Registered Office: Ganesh Corporate House, 100 Feet Hebatpur-Thaltej Road,
Near Sola Bridge, Off S. G. Highway, Ahmedabad 380 054

P: +91 79 61608888; W: www.ganeshhousing.com; E: secretarial@ganeshhousing.com



		<ul style="list-style-type: none">○ Eligibility to claim tax treaty benefits based on the tax residential status of the shareholder, including having regard to the Principal Purpose Test (if any), introduced in the applicable tax treaty with India.○ Shareholder receiving the dividend income is the beneficial owner of such income.○ Shareholder does not have Permanent Establishment / fixed base in India in accordance with the applicable tax treaty or Dividend income is not attributable/ effectively connected to any Permanent Establishment & fixed base in India.
--	--	---

3. Lower withholding tax certificate.

As per section 197 of the Act, if lower withholding tax certificate is obtained by a shareholder from Indian Income Tax Department, tax will be deducted at the rate specified in the said certificate, subject to furnishing a self-attested copy of the certificate. The certificate should be valid for 1st April 2025 to 31st March 2026 and should cover income from dividend including name of the Company.

4. Shareholders holding shares in multiple accounts under different status / category

For shareholders holding shares in multiple demat accounts under different status / category but a single PAN, higher of the tax as applicable to the status in which shares held under a PAN will be considered on their entire holding across demat accounts.

5. Transferring credit to the beneficial owner

In cases where the shareholder is merely a custodian of the shares and, accordingly, not the beneficial owner of the dividend payable in respect thereof, then, in order to effect TDS to the credit of the beneficial owner of dividend income, the custodian shareholder may provide a declaration prescribed under Rule 37BA of the Income Tax Rules, 1962. The aforesaid declaration shall contain-(i) name, address, PAN and residential status of the person to whom credit is to be given(ii) payment in relation to which credit is to be given; and(iii) the reason for giving credit to such person.

GANESH HOUSING LIMITED

(Formerly known as Ganesh Housing Corporation Limited)

[Corporate Identification Number: L45200GJ1991PLC015817]

Registered Office: Ganesh Corporate House, 100 Feet Hebatpur-Thaltej Road,
Near Sola Bridge, Off S. G. Highway, Ahmedabad 380 054

P: +91 79 61608888; W: www.ganeshhousing.com; E: secretarial@ganeshhousing.com



6. SUBMISSION OF TAX-RELATED DOCUMENTS:

Resident Shareholders

The aforesaid documents such as Form 15G/ 15H, documents under sections 196, 197A, 199, etc. can be emailed to dividend@ganeshhousing.com on or before Friday, August 29, 2025, to enable the Company to determine the appropriate TDS / withholding tax rate applicable. No communication on the tax determination/deduction received after Friday, August 29, 2025, shall be considered for payment of Final Dividend.

If the tax on said Final Dividend is deducted at a higher rate in the absence of receipt of or satisfactory completeness of the afore-mentioned details/documents on or before Friday, August 29, 2025, 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.

Shareholders will be able to see the TDS credit in Form 26AS, which can be downloaded from their e-filing account at <https://www.incometax.gov.in>

UPDATION OF BANK ACCOUNT DETAILS:

Shareholders are requested to complete necessary formalities regarding their bank account attached to their Demat account to enable the Company to make timely credit of dividends in the respective bank account.

We request your cooperation in this regard.

Thanking you,

Yours faithfully,

For Ganesh Housing Corporation Limited

Sd/-

Jasmin Jani

Company Secretary &
Compliance Officer

Note: This is a system generated e-mail. Please do not reply to this e-mail.