



CENTRAL BANK OF INDIA

Central Office: Chandermukhi, Nariman Point, Mumbai - 400 021

Website: www.centralbankofindia.co.in Email: investors@centralbank.co.in Tel No: 022 66387575

June 26, 2025

Dear Shareholder,

Subject: Intimation in respect of deduction of Tax at Source (TDS) on dividend for Financial year 2024-25.

We wish to inform you that the Board of Directors of CENTRAL BANK OF INDIA (the Bank) at its Meeting held on 28th April, 2025 has recommended a final dividend of Rs.0.1875 per Equity Share having Face Value Rs.10/- each for the financial year ended March 31, 2025 subject to shareholder's approval at the ensuing Annual General Meeting. The dividend, as recommended by the Board and if approved at the ensuing Annual General Meeting, will be payable to those shareholders whose name appear in the Register of Members of the Bank or in the records of the Depositories as beneficial owners of the shares as on the record date i.e. Friday, 04th July, 2025.

Pursuant to the SEBI master circular no. SEBI/HO/MIRSD/POD-1/P/CIR/2024/37 dated May 07, 2024, the shareholders holding shares in physical form whose folio(s) do not have Permanent Account Number ("PAN"), Choice of Nomination, Contact Details, Mobile Number, Bank Account Details, Specimen Signature updated, shall be eligible for payment of dividend, in respect of such folio(s), only through electronic mode upon their furnishing all the aforesaid details in entirety to MUFG Intime India Pvt. Ltd., Registrar and Transfer Agent.

Updation of KYC details such as PAN, Postal Address, Email ID, Bank account details, Nomination details: Shareholders of Bank holding shares in **Demat form** are requested to update their KYC details at the earliest through your Depository Participant and Shareholders of Bank holding shares in **physical form** are requested to update their KYC details by sending either physical copy of duly filled-in ISR-1, ISR-2, ISR-3 and SH-13, as applicable along with requisite documents to Bank's RTA i.e. MUFG Intime India Pvt. Ltd., C-101, 247 Park, LBS Marg, Vikhroli (West), Mumbai - 400 083 or soft copy of duly filled-in ISR-1 form along with requisite documents through mail at rnt.helpdesk@in.mpms.mufig.com

All above Forms [ISR-1, ISR-2, ISR-3 and SH-13] are available on our website www.centralbankofindia.co.in under Investor Relations section.

In accordance with the provisions of the Income Tax Act, 1961 (“the Act”), as amended by and read with provisions of the Finance Act, 2020, the dividends declared and paid by a Bank are taxable in the hands of the shareholders. Such final dividends are taxable in the year in which such dividends are declared and so the dividends would be taxable in the financial year 1 April 2025 to 31 March 2026. Therefore, the Bank is required to deduct Tax at Source (TDS) from the dividend paid to shareholders at the applicable rates. Tax will be deducted on the name and PAN of the First holder of shares. The TDS rate may vary depending upon the availability of valid PAN, residential status, category of shareholder, etc. and is subject to provision of requisite documents / declarations received by the Bank. Please note that these details as available on record date in the Register of Members will be relied upon by the Bank, for the purpose of complying with the applicable TDS / withholding tax provisions. The rate of TDS / withholding tax provisions, applicability of exemption (if any) along with documents required for various categories of shareholders are mentioned as below -

A. Resident Shareholders:

Sr. No.	Particulars	Rate	Documents required
1.	Valid PAN registered with RTA / Depository Participant	10%	Shareholders can update valid PAN/ Email ID / Mobile Number with RTA / Depository Participant by submitting duly filled ISR forms along with copy of PAN and other requisite documents / before the record date so that TDS will be deducted at 10% (wherever applicable). <u>Note:</u> a) No deduction of tax would be made if the total dividend income paid to a resident individual member
2.	Without / Invalid PAN with RTA / Depository Participant or Aadhaar and Pan not linked – Inoperative PAN.	20% (As per section 206AA)	

			<p>during F.Y. 2025-26 does not exceed Rs. 10,000/- and the dividend is paid by any mode other than cash</p> <p>b) The resident individuals residing in the states/UT of Assam, Jammu & Kashmir and Meghalaya and individual of the age of the eighty years or more at any time during the previous year; who do not possess the Aadhaar number or the Enrolment ID then such shareholder may furnish a declaration to the said effect so that the TDS may be deducted at normal rates keeping in view the exemption from operation of provisions of section 139AA provided by Central Board of Direct Taxes ("CBDT") vide Notification No. 37/2017 dated 11.05.2017.</p>
3.	Availability of lower/nil tax deduction certificate issued by Income Tax Department u/s 197 of the IT Act	Rate as specified in Lower tax withholding certificate obtained from Income Tax Department within the limit mentioned in the certificate for Central Bank of India.	<ul style="list-style-type: none"> • Self-attested copy of PAN card • Copy of lower /nil withholding tax certificate obtained from Income Tax Department valid for FY 2025-26, covering dividend income from Central Bank of India.

4.	An Individual furnishing Form 15G/ 15H	NIL	<ul style="list-style-type: none"> • Self-attested copy of PAN card • Declaration in Form No. 15G (applicable to an individual who is less than 60 years) / Form No. 15H (applicable to an Individual who is 60 years and above), fulfilling prescribed conditions. • This form can be submitted only in case the shareholder's tax on estimated total income for FY 2025-26 (AY 2026-27) is Nil • Refer Annexure-1 for format of Form No. 15G as enclosed and Annexure-2 for format of Form No. 15H as enclosed
5.	Shareholders to whom section 194 of the IT Act does not apply. (Insurance Companies registered under IRDA)	NIL	<ul style="list-style-type: none"> • Self-attested copy of PAN card • Self-declaration in the format given as Annexure-3 as enclosed along with the registration certificate substantiating non-applicability of section 194 of the IT Act.
6.	Mutual Funds specified u/s 10(23D), corporations established by Central Act and exempt from Income Tax.	NIL	<ul style="list-style-type: none"> • Self-attested copy of PAN card • Self-declaration in the format given as Annexure-3 as enclosed along with the registration certificate substantiating applicability of section 196 of the IT Act.

7.	Corporation established by or under a Central Act /State Act which is, under any law for the time being in force, exempt from Income Tax on its income including entities in which such corporations are beneficial shareholders	NIL	<ul style="list-style-type: none"> Documentary evidence that the person is covered under section 196 of the ACT along with self-declaration given in Annexure -3 as enclosed.
8.	<p>Category I and II Alternative Investment Fund (AIF)</p> <p>Category III AIF</p>	<p>NIL</p> <p>10%</p>	<ul style="list-style-type: none"> Self-attested copy of PAN card Self-declaration in Annexure-3 as enclosed, that the person is covered by Notification No. 51/2015 dated 25th June 2015 and established as Category I or Category II AIF under the SEBI regulations along with registration certificate issued by SEBI. This rate will be applicable for Category III AIF
9.	New Pension System Trust	NIL	<ul style="list-style-type: none"> Self-attested Documentary evidence (eg., relevant copy of registration, notification, order, etc.) that the Trust is established in India and is the beneficial owner of the share/shares held in the Bank and income is exempt under Section 10(44) of the Act and being regulated by the provisions of the Indian Trusts Act, 1882 along with self-attested copy of

			the PAN card and Self-declaration given in Annexure-3 as enclosed.
10.	Entities exempt under Section 10 of the Act	NIL	<ul style="list-style-type: none"> Self-attested copy of PAN card Entities whose income is unconditionally exempt under Section 10 of the Income-tax Act and who are also statutorily not required to file return of income as per Section 139 of the Act, the authorized signatory shall submit the declaration given in Annexure-3 as enclosed duly signed with stamp affixed for the purpose of claiming exemption from TDS (entities as provided in Circular No.18 of 2017) <p>Documentary evidence that the person is covered by Circular No. 18/2017 dated May 29, 2017.</p>
11.	Recognized Provident funds/ Approved Superannuation fund/ Approved Gratuity Fund	NIL	<ul style="list-style-type: none"> Self-attested copy of valid approval granted by the Commissioner needs to be submitted: <ul style="list-style-type: none"> a) under Rule 2 of Part B of Fourth Schedule to the Act (In case of Approved Superannuation Fund) b) under Rule 2 of Part C of Fourth Schedule to the Act (In case of Approved Gratuity Fund) along with

			<p>Self-declaration given in Annexure-3 as enclosed</p> <p>Documentary evidence that the person is covered by Circular No. 18/2017 dated May 29, 2017.</p>
12.	Any other entity exempt from withholding tax under the provisions of section 197A of the IT Act (including those mentioned in Circular No. 18/2017 issued by CBDT)	NIL	<ul style="list-style-type: none"> • Self-attested copy of PAN card • Self-declaration in the format prescribed in Annexure-3 as enclosed, that the person is covered under the provisions of section 197A of the IT Act (except for individual Sikkim's resident) • Submit declaration in Annexure-4 as enclosed in case of individual Sikkim's resident. Adequate documentary evidence, substantiating the type of the entity. • Copy of the lower tax withholding certificate obtained from Income Tax Department (except those covered by Circular 18/2017) • Documentary evidence that the person is covered by Circular No. 18/2017 dated May 29, 2017, if covered by above circular.

B. Non-Resident Shareholders:

Sr. No.	Category	Withholding tax rate	Declaration / documents required
1.	Foreign Institutional Investors (FIIs) / Foreign Portfolio Investors (FPIs)	20% (plus applicable surcharge and cess) or Nil / lower rate of tax as per the applicable tax treaty	<ul style="list-style-type: none"> • Self-attested copy of PAN card (if available). • Self-attested copy of registration with SEBI • Self-declaration as per the format given in Annexure-5 as enclosed. • Copy of Tax Residency certificate (TRC) issued by revenue authority of country of residence of shareholder valid for the financial year 2025-26. Self-attested copy of acknowledgement Form 10F submitted at Income Tax Portal <p>(Note: Application of beneficial Tax Treaty Rate shall depend upon the completeness and satisfactory review by the Bank of the documents submitted by the non-resident shareholders. In case the documents are found to be incomplete, the Bank reserves the right to not consider the tax rate prescribed under the tax treaty).</p>
2.	Alternative Investment Fund - Category III located in International Financial Services Centre	10% (plus applicable surcharge and cess)	<ul style="list-style-type: none"> • Self-attested copy of PAN card (if available) <p>Self-attested copy of registration with SEBI /IFSC</p> <p>Self-declaration as per the format given in Annexure-6 as enclosed along with adequate documentary evidence substantiating the nature of the entity.</p>

3.	Other Non-resident shareholders (except those who are tax residents of Notified Jurisdictional Area)	20% (plus applicable surcharge and cess) or tax treaty rate whichever is beneficial	<p>To avail beneficial rate of tax treaty following tax documents would be required:</p> <ul style="list-style-type: none"> • Self-attested copy of PAN card (if available) • Copy of Tax Residency certificate issued by revenue authority of country of residence of shareholder valid for Financial Year 2025-26. • Self-attested copy of acknowledgement of Form 10F submitted at Income Tax Portal. • Self-declaration for non-existence of permanent establishment / fixed base / business connection in India, place of effective management, significant economic presence, beneficial ownership and eligibility to avail tax treaty benefit [on shareholder's letterhead] as per the format given in Annexure-7 as enclosed. <p>(Note: Application of beneficial Tax Treaty Rate shall depend upon the completeness and satisfactory review by the Bank of the documents submitted by the non-resident shareholders. In case the documents are found to be incomplete, the Bank reserves the right to not consider the tax rate prescribed under the tax treaty).</p>
4.	Non-Resident Shareholders who are tax residents of	30%	NA

	Notified Jurisdictional Area as defined u/s 94A(1) of the Act		
5.	Sovereign Wealth funds and Pension funds	20% (plus applicable surcharge and cess) or Nil / lower tax rate as per the applicable tax treaty	<ul style="list-style-type: none"> For availing tax treaty benefits, the following documents to be obtained: Self-declaration as per the format given in Annexure-5 as enclosed. Copy of Tax Residency certificate issued by revenue authority of country of residence of shareholder valid for Financial Year 2025-26. Self-attested copy of acknowledgement of Form 10F submitted at Income Tax Portal (Note: Application of beneficial Tax Treaty Rate shall depend upon the completeness and satisfactory review by the Bank of the documents submitted by the non-resident shareholders. In case the documents are found to be incomplete, the Bank reserves the right to not consider the tax rate or exemption, prescribed under the tax treaty).
6.	Wholly owned Subsidiary of Abu Dhabi Investment Authority (ADIA)	20% (plus applicable surcharge and cess, or	<p>For availing tax treaty benefits, the following documents to be obtained:</p> <ul style="list-style-type: none"> Copy of Tax Residency certificate issued by revenue authority of country of

		Nil / lower tax rate as per the applicable tax treaty	<p>residence of shareholder valid for Financial Year 2025-26.</p> <ul style="list-style-type: none"> • Self-attested copy of acknowledgement of Form 10F submitted at Income Tax Portal • Self-declaration as per the format given in Annexure-5 as enclosed. <p>(Note: Application of beneficial Tax Treaty Rate shall depend upon the completeness and satisfactory review by the Bank of the documents submitted by the non-resident shareholders. In case the documents are found to be incomplete, the Bank reserves the right to not consider the tax rate or exemption, prescribed under the tax treaty).</p>
7.	Availability of Lower/ NIL tax deduction certificate issued by Income Tax Department u/s 195 or 197 of the IT Act	Rate specified in Lower tax withholding certificate obtained from Income Tax Department within the limit mentioned in the certificate under section 197 for Central Bank of India, or Rate specified in Lower tax withholding certificate under section 195 obtained from Income Tax Department	Copy of the lower/Nil tax withholding certificate obtained from Income Tax Department.

Notes:

- The aforesaid requisite documents as applicable to your case can be uploaded on the RTA Web-Portal link: <https://web.in.mpms.mufg.com/formsreg/submission-of-form-15g-15h.html> on or before Tuesday, 15th July, 2025. Any communication received after the above mentioned cut-off date will not be considered, for deduction of applicable tax. Where copies of the documents are required, such copies should be self-attested by the shareholder or its authorized signatory.

- b. Please note that all forms/ declarations submitted are valid for the Financial Year for which it has been issued. Hence, you are requested to submit appropriate forms for Financial Year 2025-26. The documents furnished by the shareholders (such as Form 15G/15H, TRC, Form 10F, Self-Attested Declaration, etc.) shall be subject to review and examination by the Bank / RTA before granting any beneficial rate or NIL Rate. The Bank reserves the right to reject the documents in case of any discrepancies or the documents are found to be incomplete. In such cases, the Bank reserves the rights to rely on its independent assessment and deduct tax at higher rates as per applicable provisions.
- c. Benefit under Rule 37BA:- In case where shares are held by Clearing Member/ intermediaries/ stock brokers and TDS is to be applied by the Bank in the PAN of the beneficial shareholders, then intermediaries/ stock brokers and beneficial shareholders will have to provide a declaration given in [Annexure-8](#) as enclosed).
- d. In case of tax deducted at a higher rate, the shareholder shall have the option to file return of income and claim appropriate refund from the Income Tax Authority. No claim shall lie against the Bank for the taxes deducted.
- e. In the event of any income tax demand (including interest, penalty, etc.) arising from any misrepresentation, inaccuracy or omission of information provided by the shareholder, the shareholder will be responsible to indemnify the Bank and also, provide the Bank with all information / documents and co-operation in any tax proceedings.
- f. In case dividend income is assessable for the joint shareholder(s) other than the first shareholder, then declaration [Annexure-9](#) as enclosed) needs to be provided by the first and joint shareholders as per Rule 37BA of the Income Tax Rules, 1962.
- g. The Bank will issue soft copy of the TDS certificate to its shareholders through email registered with the Bank / RTA post payment of the dividend. Shareholders will be able to download the tax credit statement from the Income Tax Department's website <https://www.incometax.gov.in> (refer to Form 26AS and Annual Information Statement (AIS)).

This Communication is not exhaustive and does not purport to be a complete analysis or listing of all potential tax consequences in the matter of dividend payment. Shareholders should consult their tax advisors for requisite action to be taken by them.

Thanking you and assuring you of our best services.

Yours faithfully,

For Central Bank of India,

Sd/-

**Chandrakant Bhagwat
Company Secretary**

INCOME-TAX RULES, 1962

¹FORM NO. 15G

[See section 197A(1), 197A(1A) and rule 29C]

Declaration under section 197A(1) and section 197A(1A) to be made by an individual or a person (not being a company or firm) claiming certain incomes without deduction of tax

PART I

1. Name of Assessee (Declarant)		2. PAN of the Assessee ¹	
3. Status ²	4. Previous year(P.Y.) ³ (for which declaration is being made)		5. Residential Status ⁴
6. Flat/Door/Block No.	7. Name of Premises	8. Road/Street/ Lane	9. Area/Locality
10. Town/City/District	11. State	12. PIN	13. Email
14. Telephone No. (with STD Code) and Mobile No.		15 (a) Whether assessed to tax under the Income-tax Act, 1961 ⁵ : <div style="display: inline-block; width: 100px; text-align: center;"> Yes <input type="checkbox"/> </div> <div style="display: inline-block; width: 100px; text-align: center;"> No <input type="checkbox"/> </div>	
		(b) If yes, latest assessment year for which assessed	
16. Estimated income for which this declaration is made		17. Estimated total income of the P.Y. in which income mentioned in column 16 to be included ⁶	
18. Details of Form No. 15G other than this form filed during the previous year, if any ⁷			
Total No. of Form No. 15G filed		Aggregate amount of income for which Form No.15G filed	
19. Details of income for which the declaration is filed			
Sl. No.	Identification number of relevant investment/ account, etc. ⁸	Nature of income	Section under which tax is deductible
			Amount of income

.....
*Signature of the Declarant*⁹

Declaration/Verification¹⁰

*I/We..... do hereby declare that to the best of *my/our knowledge and belief what is stated above is correct, complete and is truly stated. *I/We declare that the incomes referred to in this form are not includible in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961. *I/We further declare that the tax *on my/our estimated total income including *income/incomes referred to in column 16 *and aggregate amount of *income/incomes referred to in column 18 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on relevant to the assessment year will be *nil*. *I/We also declare that *my/our *income/incomes referred to in column 16 *and the aggregate amount of *income/incomes referred to in column 18 for the previous year ending on relevant to the assessment year will not exceed the maximum amount which is not chargeable to income-tax.

Place:

Date:

.....
*Signature of the Declarant*⁹

1. Substituted by IT (Fourteenth Amdt.) Rules 2015, w.e.f. **1-10-2015**. Earlier Form No. 15G was inserted by the IT (Fifth Amdt.) Rules, 1982, w.e.f. 21-6-1982 and later on amended by the IT (Fifth Amdt.) Rules, 1989, w.r.e.f. 1-4-1988, IT (Fourteenth Amdt.) Rules, 1990, w.e.f. 20-11-1990 and IT (Twelfth Amdt.) Rules, 2002, w.e.f. 21-6-2002 and substituted by the IT (Eighth Amdt.) Rules, 2003, w.e.f. 9-6-2003 and IT (Second Amdt.) Rules, 2013, w.e.f. 19-2-2013.

PART II

[To be filled by the person responsible for paying the income referred to in column 16 of Part I]

1. Name of the person responsible for paying		2. Unique Identification No. ¹¹	
3. PAN of the person responsible for paying	4. Complete Address		5. TAN of the person responsible for paying
6. Email	7. Telephone No. (with STD Code) and Mobile No.		8. Amount of income paid ¹²
9. Date on which Declaration is received (DD/MM/YYYY)		10. Date on which the income has been paid/credited (DD/MM/YYYY)	

Place:

Date:

.....

*Signature of the person responsible for paying
the income referred to in column 16 of Part I*

*Delete whichever is not applicable.

¹As per provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN).

²Declaration can be furnished by an individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1A).

³The financial year to which the income pertains.

⁴Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.

⁵Please mention "Yes" if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.

⁶Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.

⁷In case any declaration(s) in Form No. 15G is filed before filing this declaration during the previous year, mention the total number of such Form No. 15G filed along with the aggregate amount of income for which said declaration(s) have been filed.

⁸Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.

⁹Indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc.

¹⁰Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-

- (i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
- (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

¹¹The person responsible for paying the income referred to in column 16 of Part I shall allot a unique identification number to all the Form No. 15G received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in

rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15H during the same quarter, please allot separate series of serial number for Form No.15G and Form No.15H.

¹²The person responsible for paying the income referred to in column 16 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 16 and 18.

¹FORM NO. 15H

[See section 197A(1C) and rule 29C]

Declaration under section 197A(1C) to be made by an individual who is of the age of sixty years or more claiming certain incomes without deduction of tax.**PART I**

1. Name of Assessee (Declarant)		2. Permanent Account Number or Aadhaar Number of the Assessee ¹		3. Date of Birth ² (DD/MM/YYYY)	
4. Previous year(P.Y.) ³ (for which declaration is being made)		5. Flat/Door/Block No.		6. Name of Premises	
7. Road/Street/Lane		8. Area/Locality	9. Town/City/District		10. State
11. PIN	12. Email		13. Telephone No. (with STD Code) and Mobile No.		
14 (a) Whether assessed to tax ⁴ :				Yes	No
(b) If yes, latest assessment year for which assessed					
15. Estimated income for which this declaration is made					
16. Estimated total income of the P.Y. in which income mentioned in column 15 to be included ⁵					
17. Details of Form No.15H other than this form filed for the previous year, if any ⁶					
Total No. of Form No.15H filed		Aggregate amount of income for which Form No.15H filed			
18. Details of income for which the declaration is filed					
Sl. No.	Identification number of relevant investment/account, etc. ⁷	Nature of income	Section under which tax is deductible	Amount of income	

.....
Signature of the Declarant

1. Substituted by the IT (Fourteenth Amdt.) Rules, 2015, w.e.f. **1-10-2015**. Earlier Form No. 15H was amended by the IT (Fifth Amdt.) Rules, 1982, w.e.f. 21-6-1982, IT (Fifth Amdt.) Rules, 1989, w.r.e.f. 1-4-1988, IT (Fourteenth Amdt.) Rules, 1990, w.e.f. 20-11-1990, IT (Twelfth Amdt.) Rules, 1992, w.e.f. 1-6-1992, IT (Seventh Amdt.) Rules, 1995, w.e.f. 1-7-1995, IT (Thirty-second Amdt.) Rules, 1999, w.e.f. 19-11-1999, IT (Twelfth Amdt.) Rules, 2002, w.e.f. 21-6-2002, IT (Eighth Amdt.) Rules, 2003, w.e.f. 9-6-2003, IT (Fourteenth Amdt.) Rules, 2003, w.e.f. 1-8-2003 and IT (Second Amdt.) Rules, 2013, w.e.f. 19-2-2013.

Declaration/Verification⁸

I do hereby declare that I am resident in India within the meaning of section 6 of the Income-tax Act, 1961. I also hereby declare that to the best of my knowledge and belief what is stated above is correct, complete and is truly stated and that the incomes referred to in this form are not includible in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961. I further declare that the tax on my estimated total income including *income/incomes referred to in column 15 *and aggregate amount of *income/incomes referred to in column 17 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on relevant to the assessment year will be *nil*.

Place:

.....

Date:

Signature of the Declarant

PART II

[To be filled by the person responsible for paying the income referred to in column 15 of Part I]

1. Name of the person responsible for paying		2. Unique Identification No. ⁹	
3. Permanent Account Number or Aadhaar Number of the person responsible for paying	4. Complete Address		5. TAN of the person responsible for paying
6. Email	7. Telephone No. (with STD Code) and Mobile No.		8. Amount of income paid ¹⁰
9. Date on which Declaration is received (DD/MM/YYYY)		10. Date on which the income has been paid/credited (DD/MM/YYYY)	

Place:

.....

Date:

Signature of the person responsible for paying the income referred to in column 15 of Part I

*Delete whichever is not applicable.

1. As per provisions of section 206AA(2), the declaration under section 197A(1C) shall be invalid if the declarant fails to furnish his valid Permanent Account Number or Aadhaar Number.
2. Declaration can be furnished by a resident individual who is of the age of 60 years or more at any time during the previous year.
3. The financial year to which the income pertains.
4. Please mention “Yes” if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.
5. Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.
6. In case any declaration(s) in Form No. 15H is filed before filing this declaration during the previous year, mention the total number of such Form No. 15H filed along with the aggregate amount of income for which said declaration(s) have been filed.
7. Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.
8. Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable—

- (i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
- (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

9. The person responsible for paying the income referred to in column 15 of Part I shall allot a unique identification number to all the Form No. 15H received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15G during the same quarter, please allot separate series of serial number for Form No.15H and Form No.15G.

10. The person responsible for paying the income referred to in column 15 of Part I shall not accept the declaration where the amount of income of the nature referred to in section 197A(1C) or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax after allowing for deduction(s) under Chapter VI-A, if any, or set off of loss, if any, under the head “income from house property” for which the declarant is eligible. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 15 and 17.

¹*[Provided that such person shall accept the declaration in a case where income of the assessee, who is eligible for rebate of income-tax under section 87A, is higher than the income for which declaration can be accepted as per this note, but his tax liability shall be nil after taking into account the rebate available to him under the said section 87A.]*

1. Inserted by Income-tax (4th Amendment) Rules, 2019, w.e.f. **22-5-2019**.

Annexure 3

DECLARATION FOR RESIDENT SHAREHOLDER

(To be declared by resident shareholder for availing the NIL tax rate deduction on dividend payment under the Income Tax Act, 1961)

Date: _____

To
IDBI Bank Limited,

Subject: Declaration regarding Category and beneficial ownership of shares

Ref: PAN _____

Folio Number / DP ID/ Client ID – _____

With reference to the captioned subject, and in relation to the appropriate withholding of taxes on the Dividend payable to me / us by IDBI Bank Limited ('the Company'), I / We hereby declare as under:

1. I / We, _____, holding _____ shares of the Company as on the record date, hereby declare that I am / we are tax resident of India for the period April 2025 - March 2026 (Indian Fiscal Year).
2. I / We hereby declare that (Strike out whatever is not applicable)

☐ We are **Insurance Company** covered u/s 194 of the Income Tax Act and are the beneficial owner of the share/shares held in IDBI Bank Limited ('the Company'); and we are submitting a self-attested copy of PAN Card and our IRDA registration No. is _____ copy of which is attached/ updated in the demat account.

OR

☐ We are an entity covered u/s 196 of the Income Tax Act (the Government / RBI / a corporation established by or under a Central Act which is, under any law for the time being in force, exempt from income-tax on its income / Mutual Fund specified in Section 10(23D) of the Income Tax Act, 1961) and are the beneficial owner of the share/shares held in IDBI Bank Limited ('the Company'); and we are submitting self-attested copy of the PAN Card and registration certificate. Our SEBI registration number is _____ and copy of which is attached / updated in the demat account.

OR

☐ We are **Alternative Investment Fund (AIF)** established in India and are the beneficial owner of the share/shares held in IDBI Bank Limited ('the Company'); and our income is exempt under Section 10(23FBA) of the Act. We are governed by SEBI regulations as Category I or Category II AIF; and we are submitting a self-attested copy of the PAN card and registration certificate. We also affirm that income from such shares is not categorized as Income under the 'Profits and gains from business or profession'.

OR

[To be provided on Shareholder's Letter head]

☐ We are _____ *[Nature of the entity]* and are the beneficial owner of the share/shares held in IDBI Bank Limited ('the Company'); and are exempt from withholding tax as per section 194/ 196/ 197A of the Income Tax Act, 1961; and we are submitting a self-attested copy of the documentary evidence supporting the exemption status (e.g. relevant copy of relevant rule, registration, notification, order, etc.) along with a self-attested copy of the PAN card.

OR

☐ We qualify as NPS trust and our income is eligible for exemption under section 10(44) of the Act and being regulated by the provisions of the Indian Trusts Act, 1882 and are the beneficial owner of the share/shares held in the Company.

3. I / We will indemnify and hold harmless the Company for any tax, interest, penalty or related cost that the Company may incur due to non-withholding or withholding of tax at lower rate arising out of any acts of commission or omission initiated by the Company by relying on my/ our above averment.
4. I / We hereby confirm that the above declaration should be considered to be applicable for all the shares held in the Company under PAN / accounts declared in the form.

Thanking you.

Yours faithfully,

For (_____)

Signature -

Authorized Signatory -

Annexure 4

(To be declared by individual Sikkimese resident shareholder covered under section 10(26AAA) of the Income Tax Act, 1961 for availing the NIL tax rate deduction on dividend payment)

Date: _____

To
IDBI Bank Limited,

Subject: Declaration regarding NIL Rate of Dividend

Ref: PAN _____

Folio Number / DP ID/ Client ID – (Please specify all the account details)

With reference to the captioned subject, and in relation to the appropriate withholding of taxes on the Dividend payable to me / us by IDBI Bank Limited ('the Company') for financial year 2025-26, I hereby declare as under:

1. ☐ My name is recorded in the register maintained under the Sikkim Subjects Regulation, 1961 read with the Sikkim Subject Rules, 1961 (hereinafter referred to as the "Register of Sikkim Subjects"), immediately before the 26th day of April, 1975;

OR

☐ My name is included in the Register of Sikkim Subjects by virtue of the Government of India Order No. 26030/36/90-I.C.I., dated the 7th August, 1990 and Order of even number dated the 8th April, 1991; or

OR

☐ My name does not appear in the Register of Sikkim Subjects, but it is established beyond doubt that the name of my father or husband or paternal grand-father or brother from the same father has been recorded in that register;

OR

My name does not appear in the Register of Sikkim Subjects, but it is established that I was domiciled in Sikkim on or before the 26th day of April 1975

OR

My name was not domiciled in Sikkim on or before the 26th day of April 1975 but established beyond doubt that my father's or husband or paternal grand father or brother from the same father was domiciled in Sikkim on or before the 26th Day of April 1975

2. I am also enclosing a copy of lower withholding tax certificate obtained from Income-tax Department under section 197 of the Act. *(mandatorily required to be furnished)*
3. I will indemnify and hold harmless the Company for any tax, interest, penalty or related cost that the Company may incur due to non-withholding or withholding of tax at lower rate arising out of any acts of commission or omission initiated by the Company by relying on my above averment.

Verification

I _____ do hereby declare that to the best of my knowledge and belief what is stated above is correct, complete and is truly stated.

Verified today the _____ day of _____

(Signature of the person providing the information)

Place: _____

Annexure 5

DECLARATION FOR FOREIGN INSTITUTIONAL INVESTORS / FOREIGN PORTFOLIO INVESTORS

Date: _____

To
IDBI Bank Limited,

Subject: Declaration regarding registration number and nature

I / We, _____ do hereby solemnly declare as follows:

- a. I / We, am / are registered as a Foreign Institutional Investor/ Foreign Portfolio Investor with Securities Exchange Board of India ('SEBI') holding the registration number _____ and complying with all regulations as prescribed by SEBI during the year 2025-26.
- b. I am / We are registered with SEBI under the status as Individual / Corporate / Trust (Strike out whichever is not applicable) and have obtained the necessary certificates as prescribed.
- c. I / We, am / are a resident of _____ [*name of country of which shareholder is tax resident*] during the year 2025-26. I / We am / are eligible to be governed by the provisions of the *Agreement between the Government of the Republic of India and the Government of for the Avoidance of Double Taxation and the Prevention of Fiscal Evasion with respect to Taxes on Income*, as amended by any Amending Protocol, as modified by the *Multilateral Convention to Implement Tax Treaty Related Measures to Prevent Base Erosion and Profit Shifting* (the "MLI") [*'the tax treaty'*] and meet all the necessary conditions to avail the benefits under the said tax treaty. The claim of benefits by me / us under the said tax treaty is not impaired in any way;
- d. I / We, will continue to maintain the 'tax resident' status in accordance with the provisions of Article 4 of the tax treaty in his/her/its respective Country of residence during the financial year. The tax Residency Certificate issued by _____ alongwith Form 10F is attached herewith, for the application of the provisions of the India-.....[COUNTRY OF RESIDENCE] DTAA, during the financial year _____;
- e. I / We do not have a Permanent Establishment (PE) / Fixed base / Place of Effective Management in India; or dividend income receivable by me / us from investment in the shares of IDBI Bank Limited is not attributable / effectively connected to any PE / fixed base or Place of Effective Management in India.
- f. Further, I/We do not have a Business Connection in India according to the provision of section 9(1)(i) or Significant economic presence as Explanation 2A to section 9(1)(i) of the Act and the amounts paid/payable to us, in any case, are not attributable to business operations, if any, carried out in India.
- g. That the investments made by me / us in the shares of IDBI Bank Limited are not arranged in a manner which results in obtaining a tax benefit, whether directly or indirectly, as one of its principal purposes including as per ARTICLE 7 OF THE MLI - PREVENTION OF TREATY ABUSE (*Principal purposes test provision*). The tax benefit, if any, derived from such investments would be in accordance with the object and purpose of the relevant provisions of the tax treaty between India and _____ [*name of country of which the shareholder is tax resident*]
- h. ☐ I am / We are the beneficial owner of the investments made by me/us in the shares of IDBI Bank Limited and also any income receivable from such investments, for a period of less than 365 days.

OR

☐ I am / We are the beneficial owner of the investments made by me/us in the shares of IDBI Bank Limited and also any income receivable from such investments, for an uninterrupted period of 365 days or more including the date of payment of the dividends.

OR

☐ I am / We are the beneficial owner of the investments made by me/us in the shares of IDBI Bank Limited and also any income receivable from such investments, for a period of more than ____ days *[required period of days under the relevant Double Taxation Avoidance Agreement]*.

- i. I / We further declare that I / we have the right to use and enjoy the dividend received / receivable from the above shares and such right is not constrained by any contractual and / or legal obligation to pass on such dividend to another person.
- j. I / We further declare that I / We are eligible to claim benefit of the tax treaty between India and _____ *[Name of the Country of residence of shareholder]* including satisfaction of the Limitation of Benefits clause (wherever applicable).
- k. The rate of tax applicable on dividend income is as per Article of the tax treaty,
- l. I / We undertake to intimate IDBI Bank Limited immediately in case of any alteration in the aforesaid declaration.
- m. I, _____, hereby declare that the contents above are correct, complete and truly stated.
- n. I / We will indemnify and hold harmless the Company for any tax, interest, penalty or related cost that the Company may incur due to non-withholding or withholding of tax at lower rate arising out of any acts of commission or omission initiated by the Company by relying on my/ our above averment.

(Name, designation & signature of the Shareholder)

Company/Trust Seal (if applicable)

Date: _____

Place: _____

Address: _____

Email and Telephone: _____

PAN/Tax identification number (country of residence): _____

Annexure 6

**DECLARATION FOR ALTERNATIVE INVESTMENT FUND - CATEGORY III LOCATED IN
INTERNATIONAL FINANCIAL SERVICES CENTRE**

Date: _____

To
IDBI Bank Limited,

Subject: Declaration regarding registration number and nature

I / We, _____ do hereby solemnly declare as follows:

- a. I / We, am / are registered with Securities Exchange Board of India ('SEBI') as a Category III Alternative Investment Fund, holding the registration number _____ and complying with all regulations as prescribed by SEBI or regulated under International Financial Services Centre Authority Act 2019 during the year 2025-26.
- b. I/We, am /are granted a certificate on a retail scheme or on Exchange Traded Fund and is / are regulated under the *International Financial Services Centres Authority (Fund Management) Regulations, 2022, made under the International Financial Services Centres Authority Act, 2019 (50 of 2019) and satisfy / satisfies the conditions prescribed therein;*
- c. I am / We are registered with SEBI under the status as Limited Liability Partnership/ Body Corporate or Company / Trust and have obtained the necessary certificates as prescribed.
(strike out whichever is not applicable)
- d. I / We are located in any International Financial Services Centre.
- e. I/ We further declare that all the units of the Alternative Investment Fund are held by non-residents other than unit held by a sponsor or manager.

(Name, designation & signature of the Shareholder)

Trust/ Company/ Limited Liability Partnership Seal (if applicable)

Date: _____

Place: _____

Address: _____

Email and Telephone: _____

PAN/Tax identification number (country of residence): _____

[To be provided on Shareholder's Letter Head]

Annexure 7

DECLARATION FOR NON-RESIDENT SHAREHOLDERS

(To be declared by non-resident shareholder for availing the benefits of lower tax deduction under Section 90 of the Indian Income Tax Act, 1961 ('Act') read with the provisions of the Tax Treaty with India and the Multilateral Instrument)

Date: _____

To
IDBI Bank Limited,

Subject: Declaration regarding applicability of tax treaty and beneficial ownership

I / We, _____ do hereby solemnly declare as follows:

- i. I / We, am / are a resident of _____ [name of country of which shareholder is tax resident] during the year 2025-26. I / We am / are eligible to be governed by the provisions of the Agreement between the Government of the Republic of India and the Government of for the Avoidance of Double Taxation and the Prevention of Fiscal Evasion with respect to Taxes on Income, as amended by any Amending Protocol, as modified by the Multilateral Convention to Implement Tax Treaty Related Measures to Prevent Base Erosion and Profit Shifting (the "MLI") [the tax treaty] and meet all the necessary conditions to avail the benefits under the said tax treaty. The claim of benefits by me / us under the said tax treaty is not impaired in any way;
- ii. I / We, will continue to maintain the 'tax resident' status in accordance with the provisions of Article 4 of the tax treaty in his/her/its respective [Country of residence] during the financial year. The tax Residency Certificate issued by _____ alongwith the Form 10F is attached herewith for the application of the provisions of the India-_____ [COUNTRY OF RESIDENCE] DTAA, during the financial year _____;
- iii. I / We do not have a Permanent Establishment (PE) / Fixed base / Place of Effective Management in India; or dividend income receivable by me / us from investment in the shares of IDBI Bank Limited is not attributable / effectively connected to any PE / fixed base / Place of effective management in India.
- iv. Further, I/We do not have a Business Connection in India according to the provision of section 9(1)(i) or Significant economic presence as Explanation 2A to section 9(1)(i) of the Act and the amounts paid/payable to us, in any case, are not attributable to business operations, if any, carried out in India.
- v. That the investments made by me / us in the shares of IDBI Bank Limited are not arranged in a manner which results in obtaining a tax benefit, whether directly or indirectly, as one of its principal purposes including as per ARTICLE 7 OF THE MLI - PREVENTION OF TREATY ABUSE (*Principal purposes test provision*). The tax benefit, if any, derived from such investments would be in accordance

with the object and purpose of the relevant provisions of the tax treaty between India and [name of country of which the shareholder is tax resident]

- vi. ☐ I am / We are the beneficial owner of the investments made by me/us in the shares of IDBI Bank Limited and also any income receivable from such investments, for a period of less than 365 days.

OR

☐ I am / We are the beneficial owner of the investments made by me/us in the shares of IDBI Bank Limited and also any income receivable from such investments, for an uninterrupted period of 365 days or more including the date of payment of the dividends.

OR

☐ I am / We are the beneficial owner of the investments made by me/us in the shares of IDBI Bank Limited and also any income receivable from such investments, for a period of more than '_____', days [required period of days under the relevant Double Taxation Avoidance Agreement].

- vii. I / We further declare that I / we have the right to use and enjoy the dividend received / receivable from the above shares and such right is not constrained by any contractual and / or legal obligation to pass on such dividend to another person.
- viii. I / We further declare that I / We are eligible to claim benefit of the tax treaty between India and _____ [Name of the Country of residence of shareholder] including satisfaction of the Limitation of Benefits clause (wherever applicable).
- ix. The rate of tax applicable on dividend income is as per Article of the tax treaty,
- x. I / We undertake to intimate IDBI Bank Limited immediately in case of any alteration in the aforesaid declaration.
- xi. I / We, _____, hereby declare that the contents above are correct, complete and truly stated.
- xii. I / We will indemnify and hold harmless the Company for any tax, interest, penalty or related cost that the Company may incur due to non-withholding or withholding of tax at lower rate arising out of any acts of commission or omission initiated by the Company by relying on my/ our above averment.

(Name, designation & signature of Non-resident Shareholder)

Company Seal (if applicable)

Date: _____

Place: _____

Address: _____

Email and Telephone: _____

PAN/Tax identification number (country of residence): _____

Annexure 8

[On letterhead of shareholder]

Date:

To

Sub: Declaration under section 199 of Income Tax Act read with Rule 37BA of the Income Tax Rules 1962

Ref: PAN – Mention PAN of Shareholder

Folio Number / DP ID/ Client ID – Mention all the account details

1. This is in reference to captioned shares of your company, which were held by _____ **[Insert Name]** on the record date on behalf of beneficial owners of such shares on account of following reason **(Mention reasons, such as joint ownership or Clearing Members, etc.)**
2. Section 199 of the Income Tax Act, 1961 ('the Act') read with Rule 37BA of the Income Tax Rules, 1962 ('the Rules') inter alia states that if the income on which the tax has been deducted at source is assessable in the hands of a person other than deductee, credit of tax deducted at source shall be given to the other person and not to the deductee.
3. For the aforesaid reasons, I/We _____ **[Insert name]** do hereby declare that the dividend on such captioned shares is includible and taxable in the hands of the beneficial owner as stated below:

Sr No.	Name	Address	PAN	Contact Number	Email id

4. We therefore request you that TDS deducted under section 194 of the Act may please be deducted in the name and PAN of the person named in above table and the certification for deduction of tax at source shall be issued in the name and PAN of the person as shown in the above table under Rule 37BA of the Rules r.w. section 199 of the Act.
5. I/ We further indemnify the Company for any consequences arising out of any acts of commission or omission initiated by the Company by relying on my/ our above averment.

Authorised Signatory

(Company seal should be affixed)

Annexure – 9

Declaration by joint shareholders under Rule 37BA (2) of the Income tax Rules, 1962

I the primary and first shareholder (Joint Shareholder 1) of shares of IDBI Bank Limited as on _____ (the record date for final dividend payout for FY 2024-25) against _____ (DP ID-Client ID/ Folio no.) do hereby request the company to provide the credit of tax deducted at source on the dividend payouts by the Company, separately to the joint shareholders (beneficiary shareholder) of the said shares as per the following information given in this regard.

The reason for such request is that the beneficial ownership of shares that are held by below mentioned joint shareholders (total number of shares). The details are provided as under:

No.	Particulars	Joint Shareholder – 1	Joint Shareholder – 2
1	Name of the joint shareholder (beneficiary shareholder):		
2	PAN of joint shareholder		
3	Percentage of shares held by the joint shareholder (beneficiary shareholder)		
4	Residential status of joint shareholder in India for the FY		
5	Country of tax residence of joint shareholder for the FY in case residential status as mentioned in (4) above is other than India		
6	Address of the joint shareholder		
7	E-mail id of joint shareholder		
8	Telephone number of joint shareholders		

We hereby validate the above mentioned information and we do hereby declare that to the best of my knowledge and belief what is stated above is correct complete and is truly stated. We undertake to indemnify for any tax liability (including but not limited to interest and penalty) that may arise on you in future on account of non-deduction of tax at source on the basis of the above declaration furnished by us.

Notes:

- In case of additional Joint shareholder, necessary columns can be added and signed.
- For the purpose of credit for tax deducted at source on dividends paid by IDBI Bank Limited to its joint shareholders, a declaration duly signed by all of them, stating the below facts needs to be obtained by the Company for every dividend payout as per Income Tax Rules, 1962.

Particular	Joint Shareholder – 1	Joint Shareholder – 2
Signature		
Name in Full		
Place		
Date		