



Ref: SEC/SE/49/2024-25

Date: 3rd September, 2024

The Manager- Listing The National Stock Exchange of India Limited "Exchange Plaza", Bandra – Kurla Complex, Bandra (EAST), Mumbai – 400051 NSE SYMBOL: SENC0	The Manager – Listing BSE Limited Corporate Relationship Department Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400001 BSE SCRIP CODE: 543936
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Dear Sir(s)/ Madam(s),

Sub: Communication to shareholders – Intimation on Tax Deduction on Dividend

Pursuant to the provisions of the Income Tax Act, 1961 and the rules framed thereunder, as amended by the Finance Act, 2020, dividend paid or distributed on or after April 1, 2020 shall be taxable at the hands of the shareholders.

In this regard, please find enclosed the email communication sent by the Company to all the shareholders, whose email IDs are registered with the RTA / Depositories, about the intimation of Income Tax Rules w.r.t. Tax Deduction on Dividend, elaborating the process to be followed along with the necessary annexures.

This communication shall also be made available on the website of the Company at <https://sencogoldanddiamonds.com/investor-relations>

We request you to take the above on record.

Yours sincerely,

For SENC0 GOLD LIMITED

Mukund Chandak

Company Secretary & Compliance Officer
Membership No. A20051

Encl: a/a



Senco Gold Limited

CIN NO. : L36911WB1994PLC064637
Registered & Corporate Office : "Diamond Prestige",
41A, A.J.C. Bose Road, 10th Floor, Kolkata - 700 017
Phone : 033 4021 5000 / 5004, Fax No. : 033-4021 5025
Email : contactus@sencogold.co.in
Website : www.sencogoldanddiamonds.com



India's 2nd Most
Trusted Jewellery
Brand 2024
by TRA report.





SENCO GOLD LIMITED

CIN: L36911WB1994PLC064637

Registered & Corporate Office: “Diamond Prestige”, 41A, A.J.C. Bose Road,
10th Floor, Kolkata-700017

Phone: 033 4021 5000/5004

Email: corporate@sencogold.co.in Website: <https://sencogoldanddiamonds.com>

Date: 3rd September 2024

Dear Shareholder,

Subject: SENCO GOLD LIMITED – COMMUNICATION IN RESPECT OF DEDUCTION OF TAX AT SOURCE ON FINAL DIVIDEND FOR THE YEAR 2023-24

The Board of Directors of the Company in their meeting held on May 23, 2024, has recommended payment of Final Dividend of Re. 1/- (i.e. 10%) per equity share against the face value of Rs. 10 per equity share for the financial year 2023-24 subject to the approval of the shareholders at the 30th Annual General Meeting (AGM) of Senco Gold Limited, scheduled on September 13, 2024 (Friday). Record Date for ascertaining the names of the members who shall be entitled to receive the Final Dividend has been fixed as September 06, 2024 (Friday).

In accordance with the provisions of the Income Tax Act, 1961 as amended by and read with the provisions of the Finance Act, 2020, dividends paid or distributed by a Company after April 1, 2020, shall be taxable in the hands of the shareholders. The Company shall therefore be required to deduct tax at source at the applicable rates at the time of making the payment of the said Final Dividend.

The TDS rate vary depending on the residential status of the shareholder, category of shareholder and the documents submitted by the shareholders and accepted by the Company in accordance with the provisions of the Act. The TDS for various categories of shareholders along with required documents are summarized below:

I. For Resident Shareholders –

Particulars & Category of shareholders	Rate of Tax Deduction	Exemption documents to be given
Individuals		
If total Dividend income in Financial Year 2024-25 < Rs. 5,000	NIL	-
If total Dividend income during Financial Year 2024-25 > Rs. 5,000	10% in case where PAN is provided/ available	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 Agent – Kfin Technologies Limited (in case of shares held in physical mode, if any).

Particulars & Category of shareholders	Rate of Tax Deduction	Exemption documents to be given
	20%, in other cases where PAN is not provided/ not available/ inoperative or in case the shareholder falls in the category of "specified persons"	<p>If shareholder is exempted from TDS provisions through any circular or notification, it should provide an attested copy of the PAN along with the documentary evidence in relation to the same.</p> <p>It may be noted that as per Section 139AA of the Act, every person who has been allotted a PAN and who is eligible to obtain Aadhaar, shall be required to link the PAN with Aadhaar. In case of failure to comply with the same, the PAN allotted shall be deemed to be invalid/ inoperative and he shall be liable to all consequences under the Act and tax shall be deducted at higher rates as prescribed under the Act. The Company shall be relying on the information verified by the utility available on the Income Tax website for such purpose.</p>
Shareholders providing duly signed Form 15G (applicable to only resident individual shareholders below the age of sixty years)/ Form 15H (applicable to only resident individual shareholders aged 60 years or more) provided that all the prescribed eligibility conditions are met.	NIL	<p>Form 15G (Annexure 1)/ 15H (Annexure 2) duly signed, along with self-attested copy of PAN card.</p> <p>Please note that all fields are mandatory to be filled up and Company may at its sole discretion reject the form if it does not fulfil the requirements of law.</p> <p>While filling the form, the shareholder should ensure that the total amount of dividend expected to be received from Senco Gold Limited during the current Financial Year (inclusive of dividend received in previous tranches, if any) has to be mentioned to be considered as exempted from TDS.</p>
Other than Individuals		
Mutual Funds (MF)	NIL	<p>Self-declaration (Annexure 3) that they are specified and covered under section 10(23D) of the Income Tax Act, 1961 along with a self-attested copy of PAN card and registration certificate with SEBI.</p> <p>In case the shares are held in the name of the mutual fund but the beneficial owners are someone else, the same must be informed within the stipulated time with suitable declaration. Further, a list of such beneficial owners as on the record date must also be submitted within the stipulated time.</p>

Particulars & Category of shareholders	Rate of Tax Deduction	Exemption documents to be given
	10%	In case of mutual funds not covered under section 10(23D) of the Income Tax Act, 1961
Alternative Investment Fund (AIF)	NIL 10%	Documentary evidence to prove that the Investment Fund is a fund as defined in clause (a) of the Explanation 1 of Section 115UB of the Act and Self-declaration (Annexure 3) that its income is exempt under Section 10(23FBA) of the Income Tax Act, 1961 and they are governed by SEBI regulations as Category I or Category II AIF, along with a self-attested copy of the PAN card and registration certificate issued by SEBI. In case AIF other than those registered with SEBI as per Section 115UB of the Act.
Indian Commercial Banks/ Indian Financial Institutions/Body Corporate/Firm/Trust/HUF	10%	-
Insurance Companies: LIC & Other Insurance Companies such as GIC/ United India Insurance Co/ Oriental Insurance Co/ New India Assurance Co as provided under Second Proviso to section 194 of the Act	NIL	Self-declaration that it qualifies as 'Insurer' as per section 2(7A) of the Insurance Act, 1938 and has a full beneficial interest with respect to the shares owned by it (Annexure 3), along with a self-attested copy of PAN card and copy of the certificate of registration issued by the IRDAI. In case the shares are held in the name of insurance companies but the beneficial owners are someone else, the same must be informed within the stipulated time with suitable declaration. Further, a list of such beneficial owners as on the record date must also be submitted within the stipulated time.
Govt. of India, 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 (Section 196)	NIL	Self-declaration (Annexure 3) specifying the specific Central Act under which such corporation is established and that their income is exempt under the provisions of Section 196 of the Income Tax Act, 1961 along with a self-attested copy of the PAN card and registration certificate.
New Pension System (NPS) Trust	NIL	Self-declaration (Annexure 3) that it qualifies as NPS trust and income is eligible for exemption 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 registration certificate, if any.
Shareholders providing certificate under section 197 of the Act	Rate provided in the order	Lower/ NIL withholding tax certificate obtained from Income Tax authorities. The certificate should be valid for the financial year 2024-25 and should cover the dividend income.

Particulars & Category of shareholders	Rate of Tax Deduction	Exemption documents to be given
Entities exempt under Section 10 of the Act	NIL	If the income is exempt under section 10 of the Act, the authorized signatory shall submit the declaration duly signed with stamp affixed for the purpose of claiming exemption from TDS (entities as provided in Circular No.18 of 2017 dated 29 May 2017)
Clearing Member (CM) taking benefits under Rule 37BA	Rates based on the status of the beneficial owners	In case where shares are held by Clearing Member/ intermediaries/ stock brokers and TDS is to be applied by the Company in the PAN of the beneficial shareholders, then intermediaries/ stock brokers and beneficial shareholders will have to provide a declaration within the stipulated time. Any declaration submitted after the cut-off date will not be accepted.
Resident shareholder without PAN/ Invalid PAN/ or falling into the category of "specified persons" as per section 206AB of the Act	20%	-

Tax is required to be deducted at source under Section 194 of the Act, at the rate of 10% on the amount of dividend where shareholders have registered their valid Permanent Account Number (PAN). In case shareholders do not have PAN/ have not registered their valid PAN details in their account, TDS at the rate of 20% shall be deducted under Section 206AA of the Act.

Shareholders are requested to update/ verify the PAN, and the residential status as per the Act, if not already done, with the depositories (in case of shares held in demat mode) and with the Company's Registrar and Transfer Agent (in case of shares held in physical mode).

Deduction of tax at a rate lower than statutory rate or no deduction of tax shall depend upon the completeness of the documents and the satisfactory review of the forms, and the documents submitted by the shareholders to the Company.

Accordingly, in order to enable us to determine the appropriate withholding tax rate applicable, **we request you to provide these details and documents as mentioned, above, on or before September 12 2024 (cut off period)**. Any documents submitted after the cut-off period will be accepted only at the sole discretion of the Company.

II. For Non-Resident Shareholders –

Tax is required to be withheld in accordance with the provisions of Section 195 of the Act at applicable rates in force and Section 196D of the Act. As per the said provisions, the tax shall

be withheld @ 20% plus applicable surcharge and cess on the amount of dividend payable. However, as per Section 90 of the Income Tax Act, 1961, a non-resident payee has the option to be governed by the provisions of the Double Tax Avoidance Agreement (DTAA) between India and the country of tax residence of the shareholder if they are more beneficial to the shareholder. For this purpose, the non-resident shareholder will have to provide documents provided in the table:

SI	Particulars	Applicable Rate	Documents required (if any)
(a)	Any non-resident shareholder exempted from tax deduction as per the provisions of the Act or any other law such as The United Nations Privileges and Immunities Act 1947, etc.	NIL	Necessary documentary evidence substantiating exemption from tax deduction
(b)	Non-resident Shareholders (NRI-R, NRI-N) including Foreign Institutional Investors (FIIs) / Foreign Portfolio Investors (FPIs)/ FPC /Qualified Institutional Buyer (QIB)	20% (plus applicable surcharge and cess) OR Tax Treaty Rate (without surcharge and cess) (whichever is less) Non-resident shareholders have the option to be governed by the provisions of the DTAA between India and the country of tax residence of the shareholder, if the DTAA provisions are more beneficial.	Update/ Verify the PAN and the residential status as per Act if not already done, with the 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). Self-attested copy of SEBI Registration Certificate, as applicable. Provide declaration whether the investment in shares has been made under the general FDI route or under the FPI route, as applicable for FIIs/ FPIs. In order to apply the Tax Treaty rate, ALL the following documents would be required: 1) Self-attested copy of Indian Tax Identification number (PAN). In case PAN is not available, the non-resident shareholder shall furnish (a) name, (b) email id, (c) contact number, (d) address in residency country, (e) Tax Residency Certificate and Tax Identification Number of the residency country (Annexure 4). 2) Self-attested Tax Residency Certificate (TRC) valid as on the record date obtained from the tax authorities of the country of which the shareholder is a resident certifying status during

			<p>Financial Year 2024-25 (April 2024 to March 2025).</p> <p>3) E-filed copy of Form 10F duly filed in Income-tax portal along with copy of TRC attached therein (Format enclosed as Annexure 5 for reference).</p> <p>4) Self-declaration from Non-resident, primarily covering the following (Annexure 6):</p> <ul style="list-style-type: none"> • Non-resident is eligible to claim the benefit of respective tax treaty for the purpose of tax withholding on dividend; • Non-resident is and will continue to remain a tax resident of the country of its residence during the Financial Year 2024-25; • Non-resident receiving the dividend income is the beneficial owner of such income and the beneficial owner of the shareholding in the Company; • Dividend income is not attributable/ effectively connected to any Permanent Establishment (PE) or Fixed Base or taxable presence or Business Connection or Place of Effective Management in India; • Non—resident has no reason to believe that its claim for the benefits of the DTAA is impaired in any manner; • Non-resident complies with any other condition prescribed in the relevant Tax Treaty and provisions under the Multilateral Instrument ('MLI'), including Principal Purpose Test, Limitation of Benefits; • In case of shareholder being tax resident of Singapore, please furnish the letter issued by the competent authority or any other evidences demonstrating the non-applicability of Article 24 - Limitation of Relief under India-Singapore DTAA.
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			<p>TDS shall be recovered at 20% (plus applicable surcharge and cess) if any of the above-mentioned documents are not provided.</p> <p>Company will not grant DTAA benefits if e-filed Form 10F along with TRC is not submitted by shareholder. Manual copy of Form 10F submitted earlier will not be accepted. No claims for concessional rate as per the Most Favoured Nation ('MFN') clause shall be claimed and/or allowed.</p> <p>However, the Company in its sole discretion reserves the right to apply the beneficial DTAA rates at the time of tax deduction on dividend amounts and to call for any further information. Application of DTAA rate shall depend upon the completeness of the documents submitted by the non-Resident shareholder and review to the satisfaction of the Company.</p>
(c)	Non-resident shareholders submitting certificate under Section 197 of the Act	Rate provided in the Order	Self-attested copy of Lower/ Nil withholding tax certificate obtained from Income Tax authorities, along with self-attested copy of PAN card.
(d)	Non-Resident Shareholders who are tax residents of Notified Jurisdictional Area as defined under section 94A(1) of the Act	30% (plus applicable surcharge and cess)	
(e)	Sovereign Wealth Fund, Pension Funds, Other bodies notified under section 10(23FE) of the Act	Nil	Self-Declaration substantiating the fulfillment of conditions prescribed under Section 10(23FE) of the Act.
(f)	Shareholders identified as 'specified persons' for the purpose of higher deduction of tax as per 'Compliance Check Facility' made available by the Income-tax department (refer detailed note on Section 206AB below)	Twice the rate specified in the relevant provision of the Act; or Twice the rate or rates in force whichever is higher	Non-resident shareholder may file a declaration confirming that they do not have any fixed place of business in India.

(g)	Declaration regarding opting out of Sec 115BAC		<p>From FY 2023-24, the Company is required to declare in the quarterly TDS Return in Form 27Q whether the shareholder is opting the old regime or new regime prescribed under section 115BAC while filing the return of income. In view of the same, the non-resident shareholders are required to give a declaration mentioning their Name, PAN, status of PAN and whether section 115BAC of the Income Tax Act, 1961 is opted or not. (Annexure 7)</p> <p>Note: Where no declaration is received, it will be assumed that the non – resident shareholder is opting out of section 115BAC.</p>
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It is recommended that shareholders should independently satisfy its eligibility to claim DTAA benefit including meeting of all conditions laid down by DTAA.

Shareholders are requested to update/ verify the PAN, and the residential status as per the Act, if not already done, with the depositories (in case of shares held in demat mode) and with the Company's Registrar and Transfer Agent (in case of shares held in physical mode).

Kindly note that the Company is not obligated to apply beneficial DTAA rates at the time of tax deduction on dividend amounts. Application of beneficial rate as per DTAA for the purpose of withholding taxes shall depend upon completeness and satisfactory review by the Company of the documents submitted by the non-resident shareholder.

Accordingly, in order to enable us to determine the appropriate withholding tax rate applicable, **we request you to provide these details and documents as mentioned, above, on or before September 12, 2024 (cut off period)**. Any documents submitted after the cut-off period will be accepted only at the sole discretion of the Company.

III. TDS to be deducted at higher rate in case of non-filers of Return of Income (applicable for Resident and Non-Resident shareholders)

Rate of TDS is subject to provisions of Section 206AB of the Act which introduced special provisions for TDS in respect of taxpayers who have not filed their income-tax return (referred to as 'specified persons'). The provisions of section 206AB of the Act require the deductor to deduct tax at higher of the following rates from amount paid/ credited to 'specified persons':

- i. At twice the rate specified in the relevant provision of the Act; or
- ii. At twice the rates or rates in force; or
- iii. At the rate of 5%

In cases where Section 206AB is applicable, tax will be deducted at higher of the rates prescribed in the section.

'Specified person' as defined under section 206AB(3) of the Act is a person who has:

- a) not filed return of income for the assessment year immediately prior to the previous year in which tax is required to be deducted, for which the time limit of filing return of income under sub-section (1) of section 139 has expired; and
- b) subjected to tax deduction/ collection at source in aggregate amounting to Rs. 50,000 or more in such immediate previous year.

A non-resident who does not have a permanent establishment in India or a person who is not required to furnish the return of income for the assessment year relevant to the said previous year as notified by Central Government is excluded from the scope of a specified person. Accordingly, in case of non-resident shareholders, a self-declaration that they do not/ shall not have a permanent establishment in India during the FY2024-25, shall be required to be provided to the Company.

For this purpose, the Company will rely on the online utility provided by Central Board of Direct Taxes ('CBDT') 'Compliance Check for Sections 206AB'. In case, the shareholder fulfils the conditions of being a 'specified person' as per the CBDT online utility, then tax will be deducted at higher rate.

Further, if owing to non-availability of PAN of a shareholder who is a "specified person" under section 206AB of the Act, the provisions of section 206AA are also applicable, TDS would be deductible at the rate applicable under section 206AA or under section 206AB of the Act, whichever is higher.

IV. For shareholders having multiple accounts under different status/ category:

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.

SUBMISSION OF TAX RELATED DOCUMENTS:

The aforesaid documents can be sent to the email id: einward.ris@kfintech.com on or before September 12, 2024 to enable the Company to determine the appropriate TDS/ withholding tax rate applicable. **Any communication on the tax determination/ deduction received post September 12, 2024 (cut-off period) shall be considered only at the sole discretion of the Company.**

In cases where the dividend income as on the Record Date is assessable to tax in the hands of a person other than the registered shareholder (*viz.*, the shares are held by a clearing

member, broker etc. on behalf of the actual beneficial owner), such registered shareholder (*i.e.*, the said clearing member, broker etc.) is required to furnish to the Company a declaration in order to effect TDS to the credit of the beneficial owner of dividend income. Such declaration shall be as prescribed by Rule 37BA of Income-tax Rules, 1962, which shall *inter alia* 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;
- iii. The reason for giving credit to such person;
- iv. Declaration that the dividend income is assessable in the hands of the beneficiaries of the shares (and not the custodian);
- v. Undertaking that the custodian will not claim credit of TDS from the dividend amount assessable in the hands of the beneficiaries.

Any such declaration received post cut-off period shall be considered only at the sole discretion of the Company.

While filing Form 15G/15H, the following must be noted

“Estimated Income for which this declaration is made” - The total dividend income received from Senco Gold Limited during the current financial year including the present dividend.

“Details of Income for which the declaration is filed” –

- i. Identification number of relevant investment / account etc.- DP ID/Client ID
- ii. Nature of Income – Dividend Income
- iii. Section under which tax is deductible – Section 194
- iv. Amount of Income – total dividend income received from Senco Gold Limited during the current financial year including the present dividend **Please note:**

- Tax deducted by the Company is final and no claim shall lie against the Company for tax deducted at higher rate, for any reason, whatsoever. In case tax on dividend is deducted at a higher rate in the absence of receipt of the aforementioned details/ documents or based on the review of the documents as provided to the Company, you would still have the option of claiming refund of the excess tax paid at the time of filing your income tax return. 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 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 assessment/ appellate proceedings.
- Keep your most updated email id and mobile numbers registered with the Company/ your DP, to receive timely communications.
- Notify change of address, or particulars of your bank account, if changed, along with the 9 digit MICR/ NECS details, to the respective depository participant in case of shares held in demat mode. In case the shareholding is in physical form, it is requested to submit a scanned copy of a covering letter, duly signed by the shareholder (first holder in case of

joint holding), along with a cancelled cheque leaf with shareholder name and bank account details and a copy of PAN card, duly self-attested, with our RTA. This will facilitate the receipt of dividend directly into the bank accounts. In case the cancelled cheque leaf does not bear the name, it is requested to attach a copy of the bank pass-book statement, duly self-attested.

- The information set out herein above is included for general information purposes only and does not constitute legal or tax advice. Shareholders should obtain the tax advice related to their tax matters from a tax professional.

We thank you for your support and co-operation in this regard.

For SENCO GOLD LIMITED

Sd/-

Mukund Chandak

Company Secretary & Compliance Officer

Membership No. A20051

Name of the Company	Dp. Id – Client Id/ Folio No.
SENCO GOLD LIMITED	

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 (b) If yes, latest assessment year for which assessed			
		Yes	No	
		<input type="checkbox"/>	<input type="checkbox"/>	
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 ⁵		
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 Declarant⁹

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 31-MAR-2025. relevant to the assessment year 2025-2026.will be *nil*. *I/We also declare that *my/our *income/incomes referred to in column16 *and the aggregate amount of *income/incomes referred to in column 18 for the previous year ending on 31-MAR-2025. relevant to the assessment year 2025-2026 will not exceed the maximum amount which is not charge-able 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 197 A (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 alongwith 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.

Name of the Company	Dp. Id – Client Id/ Folio No.
SENCO GOLD LIMITED	

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	
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 31-MAR-2025 relevant to the assessment year 2025-2026 will be *nil*.

Place:



Date :

Signature of the Declarant Signature

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**.

Date:

To
 Senco Gold Limited
 Diamond Prestige,
 41A AJC Bose Road,
 Kolkata 700017

Subject: Declaration regarding Category and Beneficial Ownership of shares

Ref: PAN – Mention PAN of Shareholder
Folio Number / DP ID/ Client ID – Mention 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 **SENCO GOLD LIMITED** (the Company), I / We hereby declare as under:

1. I/We, **Full name of the shareholder** _____, holding share/shares of the Company as on the record date, hereby declare that I am /we are tax resident of India for the period April 2024-March 2025 (Indian Fiscal Year).
2. I/We hereby declare that (Select Applicable)

- We are **Insurance Company** as per section 2(7A) of the Insurance Act, 1938 and are the beneficial owner of the share/shares held in the Company; and we are submitting self-attested copy of PAN Card and registration certificate with IRDA/ LIC/ GIC, as applicable.
- We are **Mutual Fund** specified in Section 10(23D) of the Income Tax Act, 1961 and are the beneficial owner of the share/shares held in the Company; and we are submitting self-attested copy of PAN Card and registration certificate.
- We are **Alternative Investment fund** established in India and are the beneficial owner of the share/shares held in the Company; and our income is exempt under Section 10(23FBA) of the Act and as specified in CBDT Notification No. 51/2015 of the Act and are governed by SEBI regulations as Category I or Category II AIF; and we are submitting self-attested copy of the PAN card and registration certificate.
- We are **New Pension System Trust** established in India and are the beneficial owner of the share/shares held in the Company; and our income is exempt under Section 10(44) of the Act and being regulated by the provisions of the Indian Trusts Act, 1882; and we are submitting self-attested copy of the PAN card and registration certificate, as applicable.
- We are **category of the entity** and are the beneficial owner of the share/shares held in the Company; and are not subject to withholding tax under section 194/ 196/ 197A of the Income Tax Act; and we are submitting self-attested copy of the documentary evidence supporting the exemption status along with self-attested copy of PAN card.

3. I/ We hereby declare that I/we have duly filed return of income, if applicable as per the provisions of the Income-tax Act, 1961, for the assessment year relevant to the previous year immediately

prior to the previous year in which tax is required to be deducted, for which the time limit of filing return of income under sub-section (1) of section 139 of the Act has expired.

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.
5. I/ We further indemnify the Company for any penal consequences arising out of any acts of commission or omission initiated by the Company by relying on my/ our above averment.

Thanking you.

Yours faithfully,

For [Name of the shareholder](#)

<<insert signature>>

Authorized Signatory - [Name and designation](#)

Note: Kindly strikethrough whichever is not applicable

Information to be provided under sub-rule (2) of rule 37BC of Income-tax Rules, 1962:

I.....(Person signing this form) in the capacity of (designation of the person signing the form) do provide the following information, relevant to the previous year 2024-2025 in my case/in the case of for the purposes of sub-rule (2) of rule 37BC (Relaxation from deduction of tax at higher rate under section 206AA) —

<i>Sl. No.</i>	<i>Nature of information</i>	:	<i>Details</i>
(i)	Name, e-mail id and contact number of the Non-resident	:	(a) Name: (b) E-mail id: (c) Contact Number:
(ii)	Address of the assessee in the country or territory outside India of which Non-resident is resident of	:
(iii)	Certificate of Tax Residency attached (Yes/No)	:
(iv)	Assessee's tax identification number in the country or specified territory of residence and if there is no such number, then, a unique number on the basis of which the person is identified by the Government of the country or the specified territory of which the assessee claims to be a resident	:

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 based on the above declaration furnished by me/us.

Place:

Date:

.....

Signature & Seal

FORM NO. 10F

[See sub-rule (1) of rule 21AB]

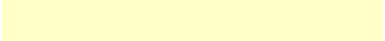
**Information to be provided under sub-section (5) of section 90 or
sub-section (5) of section 90A of the Income-tax Act, 1961**

I *son/daughter of Shri in the capacity of
..... (designation) do provide the following information,
relevant to the previous year 2024-25 *in my case/in the case
of.....for the purposes of sub-section (5) of *section 90/section 90A:—

<i>Sl.No.</i>	<i>Nature of information</i>	<i>:</i>	<i>Details #</i>
(i)	Status (individual, company, firm etc.) of the assessee	:	
(ii)	Permanent Account Number or Aadhaar Number of the assessee if allotted	:	
(iii)	Nationality (in the case of an individual) or Country or specified territory of incorporation or registration (in the case of others)	:	
(iv)	Assessee's tax identification number in the country or specified territory of residence and if there is no such number, then, a unique number on the basis of which the person is identified by the Government of the country or the specified territory of which the assessee claims to be a resident	:	
(v)	Period for which the residential status as mentioned in the certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A is applicable	:	2024-25
(vi)	Address of the assessee in the country or territory outside India during the period for which the certificate, mentioned in (v) above, is applicable	:	

2. I have obtained a certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A from the Government of (name of country or specified territory outside India)

Signature:

Name: 

Address:

Permanent Account Number or Aadhaar Number

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:

Notes:

1. *Delete whichever is not applicable.
2. #Write N.A. if the relevant information forms part of the certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A.

Date:

To
Senco Gold Limited
Diamond Prestige,
41A AJC Bose Road,
Kolkata 700017

Subject: Declaration regarding Tax Residency and Beneficial Ownership of shares for availment of tax treaty benefits in relation to receipt of dividend income

Ref: PAN – Mention PAN of Shareholder
Folio Number / DP ID/ Client ID – Mention 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 **SENCO GOLD LIMITED** (the Company), I / We hereby declare as under:

1. I / We, Full name of the shareholder _____, holding share/shares of the Company as on the record date, hereby declare that I am /we are tax resident of country name as per Article ___ of the Double Taxation Avoidance Agreement (DTAA) for the period April 2024-March 2025 (Indian Fiscal Year) as per tax treaty between India and country name (hereinafter referred to as 'said tax treaty') and do not qualify as a 'resident' of India under section 6 of the Indian Income-tax Act, 1961.
2. I / We hereby declare that, I am/ we are the beneficial owner of the share/shares held in the Company as well as the dividend arising from such shareholding; and 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.
3. I/We confirm that I/We are entitled to claim the benefits under the Treaty as modified by the multilateral convention to implement tax treaty related measures to prevent base erosion and profit shifting (MLI) including but not limited to the Principal Purpose Test (PPT), Limitation of Benefit clause (LOB), Simplified Limitation on Benefits Provision (SLOB), period of holding of shares, other conditions, as applicable. I/ We further confirm that we are eligible to claim relief under the said DTAA in terms of section 90(2) r.w.s. 90(4) of the Income -tax Act, 1961.
4. I/ We confirm that my affairs / affairs were not arranged such that the main purpose or the principal purpose thereof was to obtain tax benefits available under the applicable tax treaty.
5. I/We hereby furnish a copy of valid Tax Residency Certificate dated _____ having Tax Identification number _____ issued by _____ along with a copy of e-filed Form 10F for the period April 2024-March 2025.
6. I/We further declare that I/we do not have and will not have a Permanent Establishment ('PE')/ fixed base/ business connection/ taxable presence in India in terms of Article _____ of the DTAA and the amount paid/ payable to us, in any case, shall not be attributable to any 'PE,' any taxable presence or fixed base in India as per the said tax treaty during the period April 2024– March 2025.

7. We confirm that active business of _____ (Company Name) is outside India and we do not constitute Place of Effective Management ('POEM') in India. Further, we confirm that more than 50% of total assets, employees of the company and payroll expense attributable to the employees is situated/ incurred outside India.
8. I/ We hereby declare that we have duly filed return of income, if applicable, as per the provisions of the Income-tax Act, 1961, for the assessment year relevant to the previous year immediately prior to the previous year in which tax is required to be deducted, for which the time limit of filing return of income under sub-section (1) of section 139 of the Act has expired.
9. I/ We further indemnify the Company for any penal consequences arising out of any acts of commission or omission initiated by the Company by relying on my/ our above averment.
10. 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.

The shareholders are required to provide a Declaration strictly as per the specified format given above, failing which the Company reserves the right to deny the Treaty benefits.

Thanking you.

Yours faithfully,

For **Name of the shareholder**

<<insert signature>>

Authorized Signatory - **Name and designation**

Contact address: _____ [Please insert]

Email address: _____ [Please insert]

Contact Number: _____ [Please insert]

Tax Identification Number _____ [Please insert]

Note: Kindly strikethrough whichever is not applicable

Date:

To
Senco Gold Limited
Diamond Prestige,
41A AJC Bose Road,
Kolkata 700017

Subject: Declaration regarding opting out of Section 115BAC

Ref: PAN – Mention PAN of Shareholder
Folio Number / DP ID/ Client ID – Mention 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 **SENCO GOLD LIMITED** (the Company), I / We **Full name of the shareholder** _____ hereby declare that I will be **opting for Section 115BAC/ Opting Out of Section 115BAC** while filing my return of income for Financial Year 2024-25.

Thanking you.
Yours faithfully,
For **Name of the shareholder**
<<insert signature>>

Authorized Signatory - **Name and designation**

Note: Kindly strikethrough whichever is not applicable