Ref No: APTUS/16-NOV/2026-27 **November 13, 2026**

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 543335	To, National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 Scrip Symbol: APTUS

Dear Sir,

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

Pursuant to the declaration of Interim Dividend by the Board of Directors of the Company at its Meeting held on Wednesday, November 04, 2026 the Company has sent email communication on tax deductible at source (TDS)/withholding tax to the shareholders, whose email addresses are registered with the Company/ Depository Participant.

Please find enclosed herewith the email communication which has been sent to the shareholders indicating the process and documentation required for claiming tax exemption/withholding tax on the dividends payable to the shareholders

Further, the aforesaid information is also available on the Company's website at www.aptusindia.com

Please take the same on record.

Thanking you,

For Aptus Value Housing Finance India Limited

SANIN PANICKER

Digitally signed by SANIN PANICKER
Date: 2026.11.13 11:34:32 +05'30'

Sanin Panicker
Company Secretary & Compliance Officer

Aptus Value Housing Finance India Limited

Registered Office: 8B, Doshi Towers, 8th Floor, No. 205, Poonamallee High Road,
Kilpauk, Chennai - 600 010.
CIN: L65922TN2009PLC073881, Tel: 044 - 45650000
E-mail: cs@aptusindia.com Website: www.aptusindia.com

Date: November 12, 2026

Ref: Folio / DP Id & Client Id No: _____
Name of the Shareholder: _____

Dear Shareholder(s),

Subject: Tax Deducted at Source (TDS) on Interim Dividend

We are pleased to inform you that the Board of Directors of Aptus Value Housing Finance India Limited ("Company"), at its Meeting held on November 04, 2026, has declared an interim dividend of Rs. 2/- (Indian Rupees Two only) per equity share of face value of Rs. 2/- for the financial year 2026-27.

As you may be aware, in terms of the applicable provisions of the Income-tax Act, 2025 ("the Act"), dividend paid or distributed by a company is taxable in the hands of the shareholders. Accordingly, the Company is required to deduct tax at source at the time of credit of dividend to the account of the shareholder or at the time of payment, whichever is earlier. The applicable tax deduction / withholding rate may vary depending on the residential status and category of the shareholder. Accordingly, dividend will be paid after deduction of tax at source / withholding tax, including surcharge and cess, wherever applicable.

All the shareholders are requested to update their records such as tax residential status, Permanent Account Number (PAN), bank account details and register your email address, mobile numbers and other details with your relevant depositories through your depository participants in case you are holding shares in dematerialized form and if you are holding shares in physical mode, you are requested to furnish details to the Company's Registrar and Share Transfer Agent ("RTA"), i.e. KFin Technologies Limited[1].

This communication provides a brief of the applicable Tax Deduction at Source (TDS) provisions under the Act for Resident and Non-Resident shareholder categories.

[1] Details to be furnished at einward.ris@kfintech.com for updating the details.

I. FOR RESIDENT SHAREHOLDERS

The summary of applicable rates of TDS for resident shareholders is given below:

Sl. No	Category of shareholder	Rate of deduction (%)
1	Resident Individuals	• Exempt where the total dividend for the year does not exceed INR 10,000 • In other cases, 10% shall apply
2	Alternative Investment Fund	• Category I or a Category II AIF – Exempted • Category III AIF – 10%
3	Mutual Funds	Exempt
4	Insurance Companies	Exempt
5	Government (Central/State)	Exempt
6	Others	10%

Tax is required to be deducted at source under Section 393 of the Act, at the rate of 10% on the amount of dividend payable where shareholders have registered their valid PAN. In case, shareholders do not have PAN / have not registered their valid PAN details in their account, TDS at the rate of 20% (plus applicable surcharge and cess) shall be deducted as per Section 397(2) of the Act.

A. Resident Individuals

No tax shall be deducted on the dividend payable to resident individuals if –

i. Total dividend amount to be received by them during the Financial Year 2026-27 does not exceed Rs. 10,000/; or

ii. The shareholder provides a written declaration in prescribed Form 121, provided that all the required eligibility conditions are met. 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 requirement of law; or

Click Here to download Form 121

iii. Exemption certificate is issued by the Income-tax Department, if any.

B. Resident Non-individuals: No tax shall be deducted on the dividend payable to the following resident non- individuals where they provide details and documents as below:

Category of shareholders	Exemption Applicability/ Required Documents	Self-Declaration Format
Mutual Funds	No TDS is required to be deducted on dividend payable to a Mutual Fund specified under Schedule VII (Table: Sl. No. 20 or 21) of the Income-tax Act, 2025, in accordance with Section 393(5)(d) of the said Act, subject to fulfilment of the applicable conditions and submission of the requisite declaration and supporting documents.	click here to download

Category of shareholders	Exemption Applicability/ Required Documents	Self-Declaration Format
Insurance Companies	Declaration that they have full beneficial interest with respect to the shares owned by them along with self-attested PAN and valid IRDAI registration certificate.	
Category I and II Alternative Investment Fund	Self-declaration that their income is exempt under Schedule V (Sl No 1) of Income Tax Act, 2025 and they are governed as Category I or Category II AIF under SEBI regulations along with a self-attested copy of the PAN card and registration certificate.	
Government (Central/State)	No tax is required to be deducted at source on dividend payable to the Government of India, the Reserve Bank of India (RBI), or a corporation established under a Central Act which is specifically exempt from income-tax, as per the exemption provisions under the Income-tax Act (corresponding to Section 196 of the Income-tax Act, 1961), subject to submission of a valid self-declaration along with self-attested copies of relevant documentary evidence in support of the claim.	
Any other entity entitled to exemption from TDS	Valid self-attested documentary evidence in support of the entity being entitled to TDS exemption along with a self-attested copy of PAN card should be submitted to the Company.	

C. In the event that a shareholder (individual or non-individual) obtains a certificate under Section 395 of the Income-tax Act, 2025 for deduction of tax at a lower rate, the Company shall deduct tax at the rate specified in such certificate. A self-attested copy of the valid certificate must be submitted.

II. FOR NON-RESIDENT SHAREHOLDERS

The applicable rate of TDS for non-resident shareholders are given below :

Sl. No	Category of shareholder	Rate of deduction (%)
1	Foreign Promoter Bodies Corporates	20% or the applicable beneficial rate under the Double Taxation Avoidance Agreement (DTAA), whichever is lower.
2	Foreign Corporate Bodies	
3	Foreign Portfolio - Corp	
4	Non-resident Indians	
5	Non-resident Indian Non Repatriable	
6	Foreign Trusts	

Tax shall be deducted at source in accordance with Section 393(2), Table Sl. No. 17(h), of the Income-tax Act, 2025, at the rate of 20% on dividend income payable to non-resident shareholders, other than the specified dividend income from units in an International Financial Services Centre (IFSC).

The applicable tax rate on dividend income is prescribed under Section 207(1), Table Sl. No. 1, of the Income-tax Act, 2025.The above rates shall be increased by applicable surcharge and Health and Education Cess, wherever applicable.

However, in accordance with Section 159 of the Income-tax Act, 2025, a non-resident shareholder may opt to be governed by the provisions of the applicable Double Taxation Avoidance Agreement (DTAA) between India and the country of tax residence, where the provisions of the DTAA are more beneficial. The benefit of the lower treaty rate shall be considered subject to submission of the requisite documents and fulfilment of the applicable conditions.

For this purpose, the non-resident shareholder seeking to avail the benefit of the applicable DTAA shall furnish the following documents:

- In case of FPI / FII, copy of SEBI registration certificate;
- Self-attested true copy of Tax Residency Certificate ("TRC") obtained from the tax authorities of the country of which the shareholder is resident for the Financial Year 2026-27;
- Self declaration in Form 41 Click Here to download Form 41)
- Self-attested true copy of the PAN Card if allotted by the Indian Income Tax authorities;
- Self-declaration in the format given below, certifying the following points:

Click Here to download self-declaration

i. Shareholder is and will continue to remain a tax resident of the country of its residence during the Financial Year 2026-27;
ii. Shareholder is eligible to claim the beneficial DTAA rate for the purposes of tax withholding on dividend declared by the Company;
iii. Shareholder has no reason to believe that its claim for the benefits of the DTAA is impaired in any manner;
iv. Shareholder does not have a taxable presence or a Permanent Establishment (PE) in India during the Financial Year 2026-27. In any case, the amounts paid/payable to the Shareholder are not attributable or effectively connected to the PE or fixed base, if any, which may have got constituted otherwise;
v. Shareholder is the ultimate beneficial owner of its shareholding in the Company and dividend receivable from the Company; and
vi. Self-declaration by the shareholder regarding the satisfaction of the Place of Effective Management (POEM), principal purpose test, GAAR, Simplified Limitation of Benefit test (wherever applicable), as regards the eligibility to claim recourse to concerned Double Taxation Avoidance Agreements.
vii. In case of shareholder being tax resident of Singapore, please furnish the letter issued by the competent authority or any other evidence demonstrating the non-applicability of Article 24 - Limitation of Relief under India-Singapore DTAA.

Please note that the Company is not obligated to apply the beneficial DTAA rates at the time of tax deduction/withholding on dividend amounts. Application of beneficial DTAA rate shall depend upon the completeness and satisfactory review by the Company, of the documents submitted by the non-Resident shareholder.

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

Kindly note that the aforementioned documents are required to be submitted to enable the Company to determine and deduct appropriate TDS/ withholding tax rate. It may be further noted that in case the tax on said dividend is deducted at a higher rate in absence of receipt of the aforementioned details/documents from you or incomplete documents, there would still be an option available with you to file the return of income and claim an appropriate refund, if eligible.

The above referred documents submitted by you will be verified by us and we will consider the same while deducting the appropriate taxes, if any, provided that these documents are in accordance with the provisions of the Act.

Shareholders are requested to upload tax exemption declaration on below weblink:
Tax Exemption Forms Registration (kfintech.com)

Notes:

1. The applicable TDS rates for resident shareholders shall not be increased by surcharge or Health & Education Cess at the time of deduction of tax at source. In the case of non-resident shareholders, the applicable TDS rates shall be increased by surcharge, wherever applicable, based on the residential status, legal constitution and applicable income thresholds of the shareholder, in accordance with the provisions of the Finance Act, 2026. Health & Education Cess at the rate of 4% shall also be applicable on the amount of income-tax, including surcharge, wherever applicable, subject to the provisions of the applicable Double Taxation Avoidance Agreement (DTAA).

2. Shareholders holding Ordinary 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.

3. For all self-attested documents, Shareholders must mention on the document "certified true copy of the original". For all documents being submitted by the Shareholder, the Shareholder undertakes to send the original document(s) on the request by the Company.

4. Above communication on TDS sets out the provisions of law in a summary manner only and does not purport to be a complete analysis or listing of all potential tax consequences. Shareholders should consult with their own tax advisors for the tax provisions that may be applicable to them.

5. We shall arrange to email the soft copy of TDS certificate at your registered email ID in due course, post payment of the dividend.

6. It may be further noted that in case the tax on dividend is deducted at a higher rate in absence of receipt of the aforementioned details/documents, there would still be an option available with the shareholder to file the return of income and claim an appropriate refund, if eligible. No claim shall lie against the Company for such higher taxes deducted.

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

8. Shareholders holding shares in dematerialized mode, are requested to update their records such as tax residential status, Permanent Account Number (PAN), registered email addresses, mobile numbers, bank account details and other details with their relevant depositories through their depository participants. Shareholders holding shares in physical mode are requested to contact the Company's registrar and share transfer agent KFin Technologies Limited at einward.ris@kfintech.com for updating the above-mentioned details. The Company is obligated to deduct tax at source (TDS) based on the records available with RTA and no request will be entertained for revision of TDS return.

Incomplete and/or unsigned forms, declarations and documents will not be considered by the Company for granting any exemption.

In case of any queries, you may write to us at einward.ris@kfintech.com

Disclaimer: This Communication shall not be treated as an advice from the Company or our RTA. Shareholders should obtain tax advice related to their tax matters from a tax professional.

We request your cooperation in this regard.

Thanking you,

For Aptus Value Housing Finance India Limited
sd/-
Sanin Panicker
Company Secretary