



Sumedha Fiscal Services Ltd.

CIN: L70101WB1989PLC047465

Registered & Corporate Office :

6A Geetanjali, 8B Middleton Street, Kolkata – 700071.

T – 91 33 2229 8936 / 6758

E – secretarial@sumedhafiscal.com

W – www.sumedhafiscal.com

July 31, 2025

BSE Limited,

The Corporate Relationship Department
1st Floor, New Trading Ring,
Rotunda Building, P. J. Towers,
Dalal Street, Fort, Mumbai - 400 001.
Email : corp.relations@bseindia.com

Company Code No. 530419

The Secretary

The Calcutta Stock Exchange Ltd.

7, Lyons Range,
Kolkata - 700 001.

Email : listing@cse-india.com

Company Code No. 029093

Dear Sir / Madam,

Sub: Communication to shareholders - Annual Report 2024-25 along with Notice of 36th AGM and Deduction of Tax at Source on Dividend 2024-25 – Reg. 30

Annual Report 2024-25 along with Notice of 36th AGM

E-mail communication has been sent today i.e. July 31, 2025, to all the shareholders whose e-mail IDs are registered with the Company/Depositories, containing Annual Report 2024-25 along with Notice for the 36th Annual General Meeting scheduled to be held on Tuesday, 26th August, 2025 at 11.00 a.m.

Communication for TDS on Dividend 2024-25

Kindly find enclosed herewith an e-mail communication which has been sent today i.e. July 31, 2025, to all the shareholders whose e-mail IDs are registered with the Company/Depositories stating the process on Tax Deduction at Source (TDS) from dividend, to be paid to the shareholders, if declared, along with the format of declarations in respect thereto.

Kindly note that all the documents/declarations should be submitted by the shareholders on or by Tuesday, August 19, 2025 by 11:59 p.m. (IST) in order to enable the Company to determine and deduct appropriate TDS/withholding tax rate as applicable.

The subject intimation is available on the website of the Company under the URL <https://www.sumedhafiscal.com/disclosures-under-reg46/disclosures-under-reg-30-8/regulation-30-sebi-lodr-2015/>.

Kindly take the same on records.

With regards,
For Sumedha Fiscal Services Ltd.

Dhwani Fatehpuria
Company Secretary & Compliance Officer

Encl. : as above.



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Date:31.07.2025

Name of Member: **XXXXXXXXXXXXXXXXXXXX**

Folio No. / DP Id & Client Id: **'XXXXXX'**

Dear Member,

Sub.: Annual Report 2024-25 and Notice of the 36th Annual General Meeting of the Members of Sumedha Fiscal Services Limited to be held on Tuesday, the 26th day of August, 2025, at 11:00 A.M. (IST) through Video Conferencing (VC) or Other Audio-Visual Means (OAVM).

We are pleased to inform you that **36th Annual General Meeting** ('the AGM') of **Sumedha Fiscal Services Limited** ('the Company') is scheduled to be held on **Tuesday, the 26th day of August, 2025, at 11:00 A.M. (IST)** through Video Conferencing ('VC') or Other Audio-Visual Means ('OAVM') to transact the businesses as set out in the Notice convening the AGM, without the physical presence of the Members at a common venue, in compliance with Circulars issued by Ministry of Corporate Affairs ('MCA') and Securities and Exchange Board of India ('SEBI') and relevant provisions of the Companies Act, 2013 and SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The Annual Report for the Financial Year 2024-25 along with Notice of the AGM inter alia indicating the process and manner of e-voting are being sent only by email, to those Members whose email ids are registered with the Company/Maheshwari Datamatics Private Limited (RTA of the Company) /Depository Participant(s). You can also access/download the same by clicking on the following link:

To Download the Annual Report 2024-25	To Download Notice of the AGM
Click Here	Click Here

The Annual Report 2024-25 along with Notice of the AGM can also be accessed from the Company's website www.sumedhafiscal.com. Additionally, the said documents are also available on the websites of Stock Exchanges viz. www.bseindia.com and on the website of Central Depository Services (India) Limited ('CDSL') at www.evotingindia.com.

Procedure for Remote E-Voting and E-Voting during the AGM

As per the provisions of Section 108 and other applicable provisions of the Companies Act, 2013, Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended, and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), the Company is pleased to provide its Members the facility to exercise their right to vote at the AGM by electronic means. Central Depository Services (India) Limited ('CDSL') will provide remote e-Voting facility and e-Voting facility during the AGM to all the eligible Members to enable them to cast their votes electronically in respect of the businesses to be transacted at the AGM.

The remote e-Voting facility will be available during the following period:

Commencement of Remote e-Voting	Saturday, 23rd August 2025 at 9:00 a.m.
End of Remote e-Voting	Monday, 25th August 2025 at 5:00 p.m.

During the above period, the Members, holding shares either in physical or demat mode, **as on the cut-off date, i.e. Tuesday, 19th August 2025** may cast their votes by remote e-Voting. The remote e-Voting module shall forthwith be disabled by CDSL for voting thereafter. The voting rights of Members shall be in proportion to their shares of the paid-up equity share capital of the Company as on the cut-off date. Once the vote on a resolution is cast by a Member, the Member shall not be allowed to change it subsequently. In case a person has become a Member of the Company after sending AGM Notice but on or before the cut-off date for e-voting, he/she may obtain the User ID and Password in the manner as mentioned in the Notice of the AGM.

The facility for e-voting shall also be made available at the AGM for the Members. Only those Members who are present in the AGM through VC or OAVM facility and have not cast their votes on resolutions through remote e-Voting and are otherwise not barred from doing so, shall be allowed to vote through e-voting system during the AGM through www.evotingindia.com. However, Members who would have cast their votes by remote e-voting may attend the AGM but shall neither be allowed to change it subsequently nor cast votes again during the AGM.

The detailed instructions to cast votes through remote e-Voting and e-Voting system during the AGM are mentioned in the Notice and can also be downloaded from www.evotingindia.com

Individual Members holding shares in demat mode can cast their vote by remote e-Voting through the Depositories and Depository Participants. Non-individual Members and Members holding shares in physical mode can cast their vote by remote e-Voting through CDSL by using the below credentials.

Further, those Members who have not cast their vote through remote e-Voting can use the below credentials to cast their vote through e-Voting at the AGM:

EVSN	USER ID	PASSWORD
250728012	'XXXXXX'	USE YOUR EXISTING PASSWORD

Communication on tax deduction at source on dividend

A final dividend of Re. 1 per share, as recommended by the Board of Directors, subject to approval of the members of the Company at the AGM, shall be paid to the eligible members within the stipulated period of 30 days, after the AGM, as provided under the Companies Act, 2013. Members are requested to update their bank details to receive the dividend directly in their bank account. The Company is required to deduct tax at source ("TDS") while making payment of dividend as per the provisions of the Income Tax Act, 1961. The detailed communication regarding the same is attached herewith for your perusal.

Members are requested to provide/update their residential status, PAN and category with the Company/RTA/Depository Participant(s) on or before the Record Date, Tuesday, 19th August, 2025.

Registration as speaker shareholder:

Last date and time for registration	Friday, August 22, 2025 (within 5.00 p.m.)
Mode of registration	By sending e-mail to investors@sumedhafiscal.com from the registered e-mail address of the Member
Details to be submitted for registration	Name, demat account number/folio number, email id, mobile number

Those members who have registered themselves as speakers will only be allowed to express their views/ask questions during the meeting. The members who do not wish to speak during the AGM but have queries may send their queries in advance within the Friday, August 22, 2025 (upto 5.00 p.m.). mentioning their name, demat account number/folio number, e-mail ID, mobile number at investors@sumedhafiscal.com. These queries will be replied to by the company suitably by email. The Company reserves the right to restrict the number of questions and number of speakers, as appropriate for smooth conduct of the AGM.

Procedure for attending the AGM through VC/ OAVM

Members will be able to attend the AGM through VC / OAVM at <https://www.evotingindia.com> by using their remote e-voting login credentials and selecting the EVSN 250728012 for the Company's AGM. Members who do not have the User Id and Password for e-voting or have forgotten the User Id or Password may retrieve the same by following the instructions mentioned in the Notice of the AGM. Detailed instructions for joining the AGM through VC/ OAVM are provided in the Notice of the AGM.

Members are permitted to join the AGM through VC / OAVM, 15 minutes before and after the scheduled time of commencement of AGM through the facility provided by Central Depository Services (India) Limited (CDSL) at www.evotingindia.com by using the login credentials and selecting the EVSN for the Company's AGM.

In case you have any queries or issues regarding remote e-Voting, you may refer the Frequently Asked Questions ("FAQs") and remote e-Voting manual available at www.evotingindia.com under help section or write an e-mail to helpdesk.evoting@cDSLindia.com or call 1800 225 533. You may also write to the Company's RTA at mdpldc@yahoo.com.

Thanking you,
Yours faithfully,
For **Sumedha Fiscal Services Limited**

Dhwani Fatehpuria
Company Secretary & Compliance Officer
FCS No. F12817

P.S.: The Integrated Annual Report made available in the web link given above can be opened in Portable Document Format (PDF). If need be, the requisite PDF software may be downloaded from the website of Adobe: <https://get.adobe.com/reader/> after following the instructions to download the appropriate version of Adobe Reader for your system.

Please do not reply to this email, as this email id is not monitored.



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Dear Member,

Sub: Communication of deduction of tax at source on Dividend for the FY 2024-25

The Board of Directors of the Company at its Meeting held on 16th May, 2025, recommended payment of dividend of Re. 1/- per equity share of Rs. 10/- each for the year ended 31st March 2025. The dividend will be paid to the members of the Company after declaration of dividend at the 36th Annual General Meeting of the Company scheduled on Tuesday, the 26th August, 2025.

Payment of dividend, if approved at the Annual General Meeting, will be made to those members whose names will be on the Company's Register of Members on Tuesday, the 19th August, 2025 and to those whose names will appear as Beneficial Owners as at the close of the business hours on 19th August, 2025 as per the details to be furnished by the Depositories, viz. National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL) for this purpose.

In accordance with the provisions of the Income Tax Act, 1961 as amended by and read with the provisions of the Finance Act, 2020, with effect from 1st April 2020, dividend declared and paid by the Company is taxable in the hands of its members and the Company is required to deduct tax at source (TDS) from dividend paid to the members at the applicable rates.

SEBI vide its Circular No. SEBI/HO/MIRSD/MIRSD_RTAMB/P/ CIR/2021/655 dated November 3, 2021 (subsequently amended by Circular Nos. SEBI/HO/MIRSD/MIRSD_RTAMB/P/CIR/2021/687 dated December 14, 2021, SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 March 16, 2023, SEBI/HO/MIRSD/POD-1/P/CIR/2023/181 November 17, 2023 and SEBI/HO/MIRSD/POD-1/P/CIR/2024/81 dated 10th June, 2024) **has mandated that with effect from April 1, 2024, dividend to security holders (holding securities in physical form), shall be paid only through electronic mode. Such payment shall be made only after furnishing the PAN, choice of nomination, contact details including mobile number, bank account details and specimen signature. If the KYC details is not updated by the shareholder, then the dividend will be withheld by the Company. Members are requested to update their KYC details with the Company's Registrar and Transfer Agents, M/s. Maheshwari Datamatics Pvt. Ltd., 23 R.N. Mukherjee Road, 5th Floor, Kolkata-700001 in the following manner:**

You are requested to send them duly completed ISR 1, ISR 2 and Choice of nomination (<https://mdpl.in>) with signature of the holders attested by your banker along with a cancelled cheque leaf with your name, account no. and IFSC Code printed thereon. In case your name is not printed on the cheque leaf, you are requested to send additionally bank attested copy of your pass book / bank statement showing your name, account no and IFSC Code.

The Members holding shares in demat form are advised to keep the bank details updated with their depository participants.

This communication summarises the applicable TDS provisions in accordance with the provisions of the Income Tax Act, 1961, for various categories, including Resident or Non-Resident members.

1. For Resident Members:

Srl	Particulars	Applicable Rate	Documents required (if any)
(a)	No TDS shall be deducted in the case of resident individual members, if the amount of such dividend in aggregate paid or likely to be paid during the financial year does not exceed Rs.10,000.	NIL	
(b)	With PAN (Exceeding Rs. 10,000/-)	10.0%	Update/Verify the PAN, and the residential status as per Income Tax Act, 1961 if not already done, with the depositories (in case of shares held in demat mode) and with the Company's Registrar and Transfer Agents – Maheshwari Datamatics Pvt. Ltd. (in case of shares held in physical mode). Or click on the following link : https://mdpl.in
(c)	Without PAN/ Invalid PAN	20%	
(d)	Non Linking of PAN and Aadhaar	20%	
(e)	Submitting Form 15G/ Form 15H	NIL	Declaration in Form No. 15G (applicable to any person other than a company or a firm) / Form 15H (applicable to an Individual who is 60 years and older), fulfilling certain conditions. Shareholders may click on the following link for claiming Exemptions. https://mdpl.in
(f)	Submitting Order under Section 197 of the Income Tax Act, 1961 (Act)	Rate provided in the Order	Lower/NIL withholding tax certificate obtained from tax authority to be submitted through the following link https://mdpl.in
(g)	Mutual Fund specified under clause (23D) of Section 10 of the Income Tax Act, 1961	NIL	Self-declaration that they are specified in Section 10 (23D) of the Income Tax Act, 1961 along with self-attested copy of PAN card and registration certificate to be submitted through the following link : https://mdpl.in

(h)	An Insurance Company exempted under Sec. 194 of the Income Tax Act, 1961	NIL	Self-declaration that it has full beneficial interest with respect to the shares owned by it and documentary evidence that the provisions of section 194 of the Act are not applicable to them along with Self attested PAN by submitting the documents through the following link : https://mdpl.in
(i)	Alternative Investment Fund (AIF) established in India:	NIL	Documentary evidence to prove that Investment Fund is a fund as defined in clause (a) of the Explanation 1 of section 115UB of the Act and Declaration that its Dividend Income is exempt under Section 10 (23FBA) of the Act and that they are established as Category I or Category II AIF under the Securities and Exchange Board of India (Alternative Investment Fund) Regulations. Documents to be submitted through the following link : https://mdpl.in
(j)	New Pension System Trust:	NIL	Self-declaration 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 to be submitted through the following link www.mdpl.in
(k)	Other Resident Individual/Non-Individual shareholders who is exempted from TDS provisions through any circular/notification issued by any Statutory Authority	NIL	Self-attested copy of documentary evidence supporting the exemption along with self-attested copy of PAN card to be submitted through the following link www.mdpl.in

Recording of the valid Permanent Account Number (PAN) for the registered Folio/DP ID-Client ID is mandatory. If the PAN is not as per the database of the Income-Tax Portal, it would be considered as invalid PAN and in absence of valid PAN, tax will be deducted at a higher rate of 20% as per Section 206AA of the Act.

Shareholders are requested to ensure Aadhaar number is linked with PAN, as per the timelines prescribed. In case of failure of linking Aadhaar with PAN within the prescribed timelines, PAN shall be considered inoperative and, in such scenario, tax shall be deducted at higher rate of 20%.

2. For Non-Resident Members:

	Particulars	Applicable Rate	Documents required (if any)
(a)	TDS shall be Deducted/Withheld	20% (plus applicable surcharge and cess)	
(b)	Foreign Institutional Investors (FIIs) / Foreign Portfolio Investors (FPIs) Investors (FPIs)	20% (plus applicable surcharge and cess)	Self-Attested Copy of SEBI Registration Certificate.
(c)	Other Non-resident Shareholders	20% (plus applicable surcharge and cess) OR Tax Treaty Rate (whichever is less) Non-resident shareholders have 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 the DTAA provisions are more beneficial.	Update/Verify the PAN and the residential status as per Income Tax Act, 1961, if not already done, with the depositories (in case of shares held in demat mode) and with the Company's Registrar and Transfer Agents – Maheshwari Datamatics Pvt Ltd. (in case of shares held in physical mode). In order to apply the Tax Treaty rate, ALL the following documents would be required: 1) Copy of Indian Tax Identification number (PAN). 2) Tax Residency Certificate (TRC) obtained from the tax authorities of the country of which the shareholder is a resident certifying status during Financial Year 2025-26. 3) Form 10F duly filled and signed. 4) Self-declaration from Non-resident, primarily covering the following: i. Shareholder is and will continue to remain a tax resident of the country of its residence during the Financial Year 2025-26 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



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			<p>benefits of the DTAA is impaired in any manner;</p> <p>iv. Shareholder is the ultimate beneficial owner of its shareholding in the Company and dividend receivable from the Company; and</p> <p>v. Shareholder does not have a taxable presence or a permanent establishment in India during the Financial Year 2025-26.</p> <p>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.</p> <p>Click on the following Link https://mdpl.in</p>
(d)	Submitting Order under Section 197 of the Income Tax Act, 1961 (Act)	Rate provided in the Order	Lower/NIL withholding tax certificate obtained from tax authority to be submitted through the following link https://mdpl.in

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 Non-Resident member.

Tax shall be deducted at source at the rate of 20% (plus applicable surcharge, and health and education cess) on dividend payable to Foreign Institutional Investors (FII) and Foreign Portfolio Investors (FPI). Such TDS rate shall not be reduced on account of the application of the beneficial DTAA Rate or lower tax deduction order, if any.

All the links given above will be disabled after 23:59 hours on 19th August, 2025.



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For all Members:

Members 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.

Only scanned copies of the aforementioned tax relief documents such as **PAN, Forms 15G/15H/10F/Self-declaration/documentary evidence etc.** will be accepted by the Company as per link given above. However, the shareholder is required to additionally self-attest the document stating "certified true copy of the original". If the original Form 15G/15H is required in future, the Company would call for the same from the shareholders.

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

Any such tax relief documents (PAN/15G/15H/10F/Self Declaration Form) received through any other methods like email or hand delivery will not be considered to determine and deduct appropriate TDS / withholding tax.

Members may note, the documents requested are required to be submitted ONCE in a financial year (April 2025-March 2026), unless there is any change in the status having an impact on TDS rate. Hence, shareholders are requested to submit the forms and documents i.e. **PAN/15G/15H/10F/Self Declaration Form and other annexures and relevant prescribed documents, whether ancillary thereto or otherwise, for the financial year 2025-26 after this communication is made, failing which no TDS exemption or lower rate deduction will be available. Shareholders are requested to submit these documents afresh even if similar document has been submitted earlier, failing which no TDS exemption or lower rate deduction will be available. In such case post satisfactory review of the documents, it would be considered for withholding of taxes on dividends.**

For removal of any doubt and for the purpose of proper maintenance of records and reckoning the eligible shareholders who will be exempted from tax or taxed at prescribed rate, shareholders are requested to forward the forms and documents i.e. PAN/15G/ 15H/10F/Self Declaration Form and other annexures and relevant prescribed documents only after receipt of this communication till **19th August, 2025**. Please note any form/document submitted/furnished prior to this will not be considered and taken into account in this regard.

Members may note that in case the tax on said dividend is deducted at a higher rate in absence of receipt, or insufficiency of the aforementioned details/documents from you, an option is available to you to file the return of income as per Income Tax Act, 1961 and claim an appropriate refund, if eligible. No claim shall lie against the Company for such taxes deducted.

In terms of Rule 37BA of the Income Tax Rules 1962, if dividend income on which tax has been deducted at source is assessable in the hands of a person other than the deductee, then such deductee should file declaration with the Company in the manner prescribed in the Rules.

Shareholders holding shares in dematerialized mode, are requested to update their records such as tax residential status, Permanent Account Number (PAN), registered email address, mobile number and



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other details with their relevant depositories through their depository participants. Shareholders holding shares in physical mode are requested to furnish details to the Company's Registrar and Transfer Agent, viz. Maheshwari Datamatics Private Limited ("MDPL").

The Company will arrange to email a soft copy of the TDS certificate at the Members registered email ID in due course, post payment of the said Dividend. Members will also be able to see the TDS credit in Form 26AS, which can be downloaded from their e-filing account at <https://www.incometax.gov.in>.

The Company is obligated to deduct tax at source based on the records made available by National Securities Depository Limited or Central Depository Services (India) Limited ("the Depositories") in case of shares held in electronic mode and from the RTA in case of shares held in physical mode and no request will be entertained for revision of TDS return.

Above Communication on TDS sets out the Provisions of Law in a summarized manner only and does not purport to be a complete analysis or listing of all potential Tax consequences. Shareholder should consult with their own Tax Advisors for the Tax Provisions applicable to their particular circumstances.

Thanking you,

Yours sincerely,

By Order of the Board
For Sumedha Fiscal Services Ltd.

Dhwani Fatehpuria
Company Secretary & Compliance Officer

Membership No. FCS12817