

TDS Rate Chart for FY 2025-26

TDS Section	Nature of Payment	Threshold	Individual or HUF	Others
192	Payment in form of salary	₹ 2,50,000	Slab Rates	Slab Rates
192A (Note 1)	Employee Provident Fund withdrawal prematurely/early	₹ 50,000	10%	10%
193	Interest earned on securities including listed debentures and other securities	₹ 10,000	10%	10%
194	Payment of dividends by domestic Co.	₹ 10,000	10%	10%
194A	Interest on deposits from banks or post offices	₹ 50,000₹ 1,00,000(senior citizens)	10%	10%
	Interest income other than securities	₹ 10,000	10%	10%
194B	Winnings of lotteries, puzzles, or games (Casual income)	10,000 in a single transaction	30%	30%
194BA	Winnings from online Games	-	30%	30%
194BB	Winnings from Horse races	10,000 in a single transaction	30%	30%
194C	Payments made to contractors or sub-contractors (one time)	₹ 30,000	1%	2%
	Payments made to contractors or sub-contractors on an aggregate basis	₹ 1,00,000	1%	2%
194D	Commission paid on insurance sales to domestic companies	₹ 20,000	Not Applicable	10%
	Commission paid on insurance sales to non-domestic companies	₹ 20,000	5%	Not Applicable
194DA	Maturity of life insurance policy	₹ 1,00,000	2%	2%
194EE	Payment received from the National Savings Scheme by individuals	₹ 2,500	10%	10%

194G	Payments or commission made from the sale of lottery tickets	₹ 20,000	2%	2%
194H	Commission or brokerage fees	₹ 20,000	2%	2%
194I	Rent paid for land, building, or furniture	₹ 50,000 per month i.e. 6,00,000 in a financial year	10%	10%
	Rent paid for plant and machinery		2%	2%
194IA	Payment for the transfer of immovable property excluding agricultural land	₹ 50,00,000	1%	1%
194IB	Rent payment made by an individual or HUF not covered under section 194I	₹ 50,000 (per month)	2%	Not Applicable
194IC	Payments made under a Joint Development Agreement to I / HUF	No Limit	10%	10%
194J	Fees paid for professional and technical services (doctor/CA etc)	₹ 50,000	10%	10%
	Royalty paid for the sale, distribution, or exhibition of cinematographic films	₹ 50,000	2%	2%
194K	Income received from units of a mutual fund, such as dividends	₹ 10,000	10%	10%
194LA	Compensation for acquiring certain immovable property	₹ 5,00,000	10%	10%
194LB	Interest on infrastructure bonds to Non-Resident Indians	Not Applicable	5%	5%
194LBA(1)	Distribution of certain income by a business trust to its unit holders	Not Applicable	10%	10%
194LD	Interest payment on rupee-denominated bonds, municipal debt security, and government securities	Not Applicable	5%	5%
194M (Note 2)	Payments made for contracts, brokerage, commission, or professional fees excluding sections 194C, 194H, 194J- Individual/HUF	₹ 50,00,000	2%	2%

194N (Note 3)	Cash withdrawal exceeding a specified amount from the bank, with filed ITR	₹ 1,00,00,000	2%	2%
	When ITR is not filed	₹ 20,00,000	2% then 5% after 1cr on slab basis	2% then 5% after 1cr on slab basis
194O	Amount received for the sale of products/services by e-commerce service providers through digital platforms	₹ 5,00,000	0.1%	0.1%
194P	Senior citizen above 75 yr of age having salary and interest Income, ITR not required	Not Applicable	Slab rates	Not Applicable
194Q	Payments made for the purchase of goods	₹ 50,00,000	0.10%	0.10%
194R	Perquisite provided	₹ 20,000	10%	10%
194S	TDS on the payment of cryptocurrencies or other virtual assets	₹ 50,000 (specified person)	1%	1%
		₹ 10,000 (others)		
194T	TDS on payments made by firms to their partners	₹ 20,000	Not applicable	10%
206AA	TDS applicable in case of non-availability of PAN	Not Applicable	At a higher rate than:-2X the rate specified by the act-20%-The currently applicable rate	At a higher rate than:- 2X the rate specified by the act-20%-The currently applicable rate

Note:-

1. As per Section 192A TDS rate on PF withdrawal for employees without PAN reduced to 20% from the maximum marginal rate.

2. Some sections apply only if gross receipts from profession exceeds ₹ 50 lac and from business exceeds ₹ 1 crore i.e. specified persons.
3. As per Section 194N Increased TDS threshold for cash withdrawal by co-operative societies. From April 1st, 2023, TDS will be deducted on cash withdrawals exceeding Rs 3 crore, up from the previous limit of Rs 1 crore.
4. Section 196A: Non-residents earning income from mutual funds in India can provide a Tax Residency Certificate starting April 1st, 2023,
to avail the TDS benefit as per the rate specified in the tax treaty, instead of the standard 20% rate.
5. There is no TDS rate defined in Section 195.