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TDS rate chart — FY 2026-27 (AY 2027-28) and FY 2025-26 (AY 2026-27)

Rates and thresholds per the Finance Act 2025, carried unchanged into the Income-tax Act, 2025 (Section 393) from 1 April 2026. Verified 25 September 2026.

Section	Nature of payment	Threshold	Rate	Note
`192`	Salary	Basic exemption limit under the regime chosen	**Slab rates**	Employer computes tax on estimated annual income; regime chosen by employee
`192A`	Premature EPF withdrawal	₹50,000	**10%**	Maximum marginal rate if PAN not furnished
`193`	Interest on securities	₹10,000	**10%**	Threshold raised from ₹5,000 on 1 Apr 2025
`194`	Dividend	₹10,000	**10%**	Threshold raised from ₹5,000 on 1 Apr 2025
`194A`	Interest other than on securities	₹1,00,000 senior citizens · ₹50,000 others from banks, co-operative banks, post office · ₹10,000 other payers	**10%**	All three limits raised on 1 Apr 2025 (from ₹50,000 / ₹40,000 / ₹5,000)
`194B`	Lottery, crossword, game-show winnings	₹10,000 *per transaction*	**30%**	Was aggregate per year; per-transaction from 1 Apr 2025
`194BA`	Net winnings from online games	Nil	**30%**	On net winnings at year end or withdrawal
`194BB`	Horse-race winnings	₹10,000 per transaction	**30%**	
`194C`	Payments to contractors	₹30,000 single · ₹1,00,000 aggregate in the year	**1% individual/HUF · 2% others**	Transport operators with ≤10 vehicles: nil on declaration
`194D`	Insurance commission	₹20,000	**2% (10% if payee is a company)**	Rate cut from 5% on 1 Oct 2024; threshold raised from ₹15,000 on 1 Apr 2025
`194DA`	Life-insurance policy payout (taxable part)	₹1,00,000	**2%**	Rate cut from 5% on 1 Oct 2024
`194EE`	National Savings Scheme withdrawals	₹2,500	**10%**	
`194G`	Commission on lottery tickets	₹20,000	**2%**	Rate cut from 5% on 1 Oct 2024; threshold from ₹15,000
`194H`	Commission or brokerage	₹20,000	**2%**	Rate cut from 5% on 1 Oct 2024; threshold from ₹15,000
`194-I`	Rent	₹50,000 per month or part of a month	**2% plant & machinery · 10% land, building, furniture**	Was ₹2,40,000 per year; monthly test from 1 Apr 2025
`194-IA`	Purchase of immovable property (not agricultural land)	₹50 lakh (consideration or stamp-duty value)	**1%**	Buyer deducts; Form 26QB within 30 days of month end
`194-IB`	Rent paid by individuals/HUF not under tax audit	₹50,000 per month	**2%**	Rate cut from 5% on 1 Oct 2024; deducted once a year via Form 26QC
`194-IC`	Payments under a joint development agreement	Nil	**10%**	
`194J(a)`	Fees for technical services, call-centre services, royalty for film distribution	₹50,000	**2%**	Threshold raised from ₹30,000 on 1 Apr 2025
`194J(b)`	Professional fees, other royalty, non-compete fees	₹50,000	**10%**	Director's sitting fees: 10%, no threshold
`194K`	Income from mutual-fund units	₹10,000	**10%**	Threshold raised from ₹5,000 on 1 Apr 2025
`194LA`	Compensation on compulsory acquisition of immovable property	₹5,00,000	**10%**	Threshold raised from ₹2,50,000 on 1 Apr 2025
`194LBA/LBB/LBC`	Income from business trusts and investment funds (residents)	Nil	**10%**	194LBC rationalised to 10% for all recipients from 1 Apr 2025

Section	Nature of payment	Threshold	Rate	Note
`194M`	Contract, commission or professional payments by individuals/HUF not covered above	₹50 lakh in the year	**2%**	Rate cut from 5% on 1 Oct 2024; Form 26QD
`194N`	Cash withdrawal from banks, co-operative banks, post office	₹1 crore (₹3 crore for co-operative societies)	**2%**	Non-filers of returns: 2% above ₹20 lakh and 5% above ₹1 crore
`194–O`	E-commerce operator paying sellers	₹5 lakh for individual/HUF sellers	**0.1%**	Rate cut from 1% on 1 Oct 2024
`194P`	Specified senior citizens aged 75+ (pension and interest via one bank)	Basic exemption	**Slab rates**	Bank computes tax; no return needed
`194Q`	Purchase of goods by a buyer with turnover above ₹10 crore	₹50 lakh from one seller in the year	**0.1%**	On the amount above ₹50 lakh; 5% if seller has no PAN
`194R`	Benefits or perquisites in business or profession	₹20,000	**10%**	
`194S`	Transfer of virtual digital assets (crypto, NFTs)	₹50,000 specified persons · ₹10,000 others	**1%**	
`194T`	Salary, remuneration, commission, bonus or interest paid by a firm to a partner	₹20,000	**10%**	**New section**, effective 1 Apr 2025
`195`	Payments to non-residents	Nil	**Rates in the Act or the tax treaty, whichever is lower**	Surcharge and cess apply; Form 15CA/CB

No PAN: 20% or the chart rate, whichever is higher (Section 206AA); 5% for 194-O/194Q. Section 206AB (higher rate for non-filers) removed from 1 April 2025. Deposit TDS by the 7th of the next month (30 April for March); quarterly returns 31 Jul / 31 Oct / 31 Jan / 31 May. General information, not tax advice — confirm a specific case with a professional. © 2026 TaxGamma.