

☒ TDS Rate Chart – FY 2025-26 (AY 2026-27)

Section	Nature of Payment	Threshold Limit	TDS Rate	Notes
192	Salary	As per income slab	Slab rates	Deducted monthly by employer
192A	EPF Premature Withdrawal	₹50,000	10%	Applicable if taxable
193	Interest on Securities	₹10,000	10%	Includes debentures, government securities
194	Dividend	₹10,000	10%	Domestic companies
194A	Interest (other than securities)	₹50,000 (others); ₹1,00,000 (senior citizens)	10%	Banks, post offices, co-operative societies
194B	Lottery Winnings	₹10,000 (single transaction)	30%	
194BB	Horse Race Winnings	₹10,000 (single transaction)	30%	
194C	Contractor Payments	₹30,000 (single); ₹1,00,000 (aggregate)	1% (Ind/HUF); 2% (Others)	
194D	Insurance Commission	₹20,000	5%	
194DA	Life Insurance Policy	₹1,00,000	2%	
194G	Commission on Lottery Tickets	₹20,000	2%	
194H	Commission/Brokerage	₹20,000	2%	

Section	Nature of Payment	Threshold Limit	TDS Rate	Notes
194-I(a)	Rent – Land/Building/Furniture	₹2,40,000/year	10%	
194-I(b)	Rent – Plant & Machinery	₹2,40,000/year	2%	
194-IA	Property Transfer	₹50,00,000	1%	
194-IB	Rent by Individual/HUF (not under audit)	₹50,000/month	5%	
194-IC	Joint Development Agreement	No limit	10%	
194J	Professional/Technical Fees	₹30,000	10% (other fees); 2% (technical services)	
194-IA	Property Transfer	₹50,00,000	1%	
194M	Certain Payments by Individuals/HUF	₹50,00,000	2%	
194N	Cash Withdrawal	₹1,00,00,000	2%	5% if ITR not filed for last 3 years
194Q	Purchase of Goods	₹50,00,000	0.1%	
194R	Business Perquisites	₹20,000	10%	
194S	Virtual Digital Assets	₹50,000 (specified); ₹10,000 (others)	1%	