

## TDS Rate Chart for Fy 2025-26 (Ay 2026-27)

A detailed TDS Rate Chart for FY 2025-26 (AY 2026-27), with major common TDS Provisions / Sections, Thresholds (where applicable), and Rates. The table focuses on typical payments like salary, interest, rent, professional fees, etc. under domestic (resident) context, plus a few common others. Rates and thresholds are based on publicly available 2025-26 charts. This chart also included many additional sections covering payments such as property transfers, rent, insurance, mutual funds, e-commerce, digital assets, cash withdrawals, etc. Rates and thresholds are based on recent 2025-26 reference charts

Section	Nature of Payment	Threshold Limit	TDS Rate
192	Salary	(As per Income-Tax Slab)	(as per IT slab)
192A	Premature Withdrawal from EPF	₹ 50,000	10%
193	Interest on Securities	₹ 10,000	10%
194	Dividends	₹ 10,000	10%
194A	Interest Other Than on Securities (Bank Interest, Post-Office Interest, FD Interest, etc.)	₹ 10,000	10%
194A	Interest Other than on Securities – Senior Citizen	₹ 1,00,000	10%
194I	Rent Paid to Plant & Machinery / Furniture & Fittings	₹50,000	2%
194I	Rent Paid to Land & Building	₹50,000	10%
194C	Payment to Contractors & Subcontractors (Single Transaction)	₹30,000	1%
194C	Payment to Contractors & Subcontractors	₹1,00,000	1%
194C	Payment to Contractors & Subcontractors (Single Transaction-Firm / Company)	₹30,000	2%
194C	Payment to Contractors & Subcontractors (Firm / Company)	₹1,00,000	2%
194J	Professional Fees / Technical Fees / Consultancy / Advertisement / Call Centre, Royalty / Distribution / Exhibition Of Cinematography Films, Etc.	₹ 30,000	2%
194J	Professional Fees – All Other Professional Services	₹ 30,000	10%
194H	Commission / Brokerage	₹20,000	2%
194IA	Transfer of Immovable Property (Other than Agricultural Land)	₹ 50,00,000	1%
194IB	Rent by Individual or HUF not covered U/s. 194I	₹ 50,000 Per Month	2%
194IC	Payment of Monetary Consideration Under a Joint Development Agreement (JDA)	--	10%
194LA	Compensation on Acquisition of Certain Immovable Property (Non-Agricultural Land)	₹ 5,00,000	10%
194LB	Interest from Infrastructure Debt Fund (NRI / Non-Resident)	--	5%
194LBA	Certain Income Distributed by a Business Trust to its Unit-Holders (Resident)	--	10%
194LBC	Income from Securitisation Trust paid to Investors (Residents)	--	10% 40% for NRI

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Section	Nature of Payment	Threshold Limit	TDS Rate
194LD	Interest on Certain Bonds, Municipal Debt / Securities, or Government Securities (Residents)	--	5%
194M	Payment by Individual/HUF (Not Liable for 194C/194H/194J) to Contract, Brokerage, Professional Fees	₹50,00,000	2%
194N	Cash Withdrawal from Bank / Co-Operative Society / Post Office)	₹1,00,00,000 ₹3,00,00,000 for Co-Operative Society	2%
"	"	20 Lakh (if ITR not Filed for Previous 3 Years)	2% (Rs. 20 Lakh to 1 Crore)
"	"	--	5% (above 1 Crore)
194O	Payment or Credit by E-commerce Operator to E-commerce Participant	₹ 5,00,000	0.10%
194Q	Purchase of goods	₹50,00,000	0.10%
194R	Benefit or Perquisite Provided by Business or Profession	₹20,000	10%
194S	Payment for Transfer of Virtual Digital Assets (VDAs) / Crypto	₹10,000	1%
194S	Payment for Transfer of Virtual Digital Assets (VDAs) / Crypto for Specified Person	₹50,000	1%
194T	Payments by Partnership Firms to Partners (Interest, Salary, Bonus, Commission, Other Remuneration)	₹20,000	10%
194DA	Payment Under Life Insurance Policy (Maturity or Other Proceeds)	₹ 1,00,000	2%
194D	Insurance Commission	₹15,000	2% (ind / HUF), 10% (others / companies)
194EE	Payment from National Savings Scheme (NSS), NSC, SCSS, etc.	₹2,500	10%
194G	Commission on Sale of Lottery Tickets	₹20,000	2%
194BA	Online Gaming Winnings / Virtual Games or Contests	--	30%
194B	Winnings from Lotteries, Crossword Puzzles, Card Games and Other Games of any Sort, or from Gambling or Betting of any form or Nature Whatsoever.	--	30%
194BB	Winnings From Horse Races	₹10,000	30%
194E	Income to Non-Resident Sportsman / Sports Association / Entertainer (Non-Resident)	--	20%
194F	Repurchase of Units of Mutual Funds / Units by Investor (Redemption / Distribution), where not Exempt	—	20%

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### Additional Notes :-

- 194N - Withdrawal > ₹1,00,00,000 in FY (if ITR filed) If ITR not filed for past 3 yrs: lower threshold (often ₹20 lakh) for 2% and above ₹1 Crore 5%
- This chart covers common domestic TDS provisions — there are many more sections (e.g. for foreign payments, property sale (194-IA / 194-IB), insurance commission (194D / 194DA), mutual fund / securities, retirement benefits, etc.) which may have different rates or exemptions
- For senior citizens, especially in interest income under 194A, threshold limits and rules may differ. The ₹1,00,000 p.a. threshold for senior citizens is mentioned in some 2025-26 sources.
- PAN / Aadhaar / compliance conditions: If PAN / Aadhaar is not provided by the payee, TDS may need to be deducted at higher “maximum marginal rate” (MMR) (commonly ~20% or more depending on surcharge/cess). Many sections’ notifications mention higher rates if PAN not furnished.
- Always confirm with the latest official circulars / your company’s or payer’s TDS policy — some thresholds or rates may slightly vary depending on context or payer type (resident / non-resident / company / HUF / etc.)
- The above chart covers a wide variety of common & key TDS provisions as of FY 2025-26 (resident contexts, and some non-resident cases where relevant).
- Some sections (especially newer ones, e-commerce, digital assets, cash-withdrawal, trust-income, funds) tend to have special compliance requirements — deductor should ensure correct code, PAN/Aadhaar validation, timely deposit & return filing.
- Thresholds & applicability may vary based on payer type (individual / HUF / company / resident / non-resident) and transaction context. Always cross-check with latest circulars.
- For non-PAN / non-compliance cases, higher “non-filer” or “no PAN/Aadhaar” rates may apply, often the maximum of either the rate in force or a fixed higher rate.

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## TCS Rate Chart for FY 2025-26 (AY 2026-27)

Below is the latest TCS rate chart covering all major categories such as goods, scrap, LRS remittances, tour packages, and motor vehicles.

### Important highlights :

- The government removed TCS on the sale of goods under section 206C(1H) effective 1 April 2025 (so no seller-collected TCS on general sale-of-goods from FY 2025-26); other specific TCS provisions (motor vehicles, notified luxury goods, scrap, timber, LRS/remittance etc.)
- Liberalised Remittance Scheme (LRS) / foreign remittances: A ₹10,00,000 per FY exemption is used for LRS TCS; rates differ by purpose — education/medical (lower rates; concession if loan funded), overseas tour packages, and other remittances (higher rate).
- Section 206C(1F) (motor vehicles and notified luxury goods > ₹10 lakh) collects 1% TCS on notified items (the government has notified a list of 10 luxury goods).

Section	Nature of Collection	Threshold Limit	TCS Rate
206C(K)	Other forest produce not being a timber or Tendu leaves (from 01/04/2025)	--	0%
206C(P)	Bullion & Jewellery	--	0%
206C(R)	LRS – Educational Loan – Financial Institution (01/04/2025)	--	0%
206C(O)	Purchase of Goods (01/04/2025)	--	0%
206C(MA)	TCS on sale goods	₹50,00,000	0.1%
206C(E)	Alcoholic Liquor for human consumption		1%
206C(J)	Scrap		1%
206C(L)	Minerals		1%
206C(M)	Sale Motor vehicle / Luxury Goods	₹10,00,000	1%
206C(MB)	Sale of wrist watch	₹10,00,000	1%
206C(MC)	Sale of art piece such as antiques, painting, sculpture	₹10,00,000	1%
206C(MD)	Sale of collectibles such as coin, stamp	₹10,00,000	1%
206C(ME)	Sale of yacht, rowing boat, canoe, helicopter	₹10,00,000	1%
206C(MF)	Sale of pair of sunglasses	₹10,00,000	1%
206C(MG)	Sale of bag such as handbag, purse	₹10,00,000	1%
206C(MH)	Sale of pair of shoes	₹10,00,000	1%
206C(MI)	Sale of sportswear and equipment such as golf kit, ski-wear	₹10,00,000	1%

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Section	Nature of Collection	Threshold Limit	TCS Rate
206C(MJ)	Sale of home theatre system	₹10,00,000	1%
206C(N)	Sale of horse for horse racing in race clubs and horse for polo	₹10,00,000	1%
206C(C)	Timber or any other forest produce	--	2%
206C(F)	Timber obtained under any other mode other than forest lease	--	2%
206C(G)	Parking Lot	--	2%
206C(H)	Toll Plaza	--	2%
206C(I)	Mining & Quarrying	--	2%
206C(T)	Tendu Leaves	--	5%
206C(O)	Overseas Tour Program Package	Upto ₹10,00,000	5%
206C(A)	Overseas Tour Program Package	Above ₹10,00,000	20%
206C(Q)	LRS – Education or Medical Treatment	Upto ₹10,00,000	5%
206C Q	LRS-other purposes – Liberalized Remittance Scheme	Above ₹10,00,000	20%

### Additional Notes :-

- TCS must be collected and deposited monthly. Failure leads to penalties and interest.
- Key changes for FY 2025-26 you should note: removal of section 206C(1H) (TCS on sale of goods) w.e.f. 1-Apr-2025; LRS threshold settled at ₹10,00,000 per FY with purpose-wise rates; extension/notification around 206C(1F) (motor vehicles & notified luxury goods) and specified notified list of luxury goods.
- Practical tip: TCS amounts collected are creditable while computing tax (appear in Form 26AS / Form 27D) — the fact of collection does not mean final tax liability; the payer can claim credit. Consult your tax advisor for transactions near thresholds and for buyer/seller compliance.

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## Due Dates for TDS & TCS Payments & Return Filing

TDS & TCS Due Dates for FY 2025-26				
Month	Payment Date	Return Filing	TCS Return/15G-H Filing	Issue of Certificates
April, 2025	07.05.2025	31.07.2025	31.07.2025	30.07.2025 (TCS)
May, 2025	07.06.2025			15.08.2025 (TDS)
June, 2025	07.07.2025			(Other Than Salary)
July, 2025	07.08.2025	31.10.2025	15.10.2025	30.10.2025 (TCS)
August, 2025	07.09.2025			15.11.2025 (TDS)
September, 2025	07.10.2025			(Other Than Salary)
October, 2025	07.11.2025	31.01.2026	15.01.2026	30.01.2026 (TCS)
November, 2025	07.12.2025			15.02.2026 (TDS)
December, 2025	07.01.2026			(Other Than Salary)
January, 2026	07.02.2026	31.05.2026	15.05.2026	30.05.2026 (TCS)
February, 2026	07.03.2026			15.06.2026 (TDS)
March, 2026	30.04.2026 (TDS)			(Other Than Salary)

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