

# TDS Rate Chart FY 2026-27

Assessment Year 2027-28 | As per Budget 2026 / ITA 2025 | myfinanceprep.com

## TDS Rates - Resident Individuals & Companies (ITA 2025 / Budget 2026)

Sec	Nature of Payment	Threshold	Indiv	Co/Firm	Sr.Cit
192	Salary income (slab rate applies)	Basic exemption	Slab	N/A	Slab
192A	EPF premature withdrawal (<5 yrs)	Rs.50,000	10%	10%	10%
193	Interest on securities / debentures	Rs.10,000	10%	10%	10%
194	Dividend from domestic companies	Rs.5,000	10%	10%	10%
194A	Interest from banks / post office	Rs.1,00,000*	10%	10%	10%*
194A	Interest from others (non-bank)	Rs.10,000	10%	10%	10%
194B	Lottery / crossword prize winnings	Rs.10,000	30%	30%	30%
194BB	Horse race winnings	Rs.10,000	30%	30%	30%
194C	Contractor - single payment	Rs.30,000	1/2%	2%	1/2%
194C	Contractor - aggregate (FY)	Rs.1,00,000	1/2%	2%	1/2%
194D	Insurance commission	Rs.20,000	5%	10%	5%
194DA	Life insurance maturity proceeds	Rs.1,00,000	5%	5%	5%
194G	Commission on lottery ticket sales	Rs.20,000	5%	5%	5%
194H	Commission or brokerage	Rs.20,000	5%	5%	5%
194I(a)	Rent - plant, machinery, equipment	Rs.2,40,000 p.a.	2%	2%	2%
194I(b)	Rent - land, building, furniture	Rs.2,40,000 p.a.	10%	10%	10%
194IA	Purchase of immovable property	Rs.50,00,000	1%	1%	1%
194IB	Rent paid by individual/HUF (monthly)	Rs.50,000/month	5%	N/A	5%
194IC	Joint dev agreement - monetary portion	No threshold	10%	10%	10%
194J(a)	Technical services fees	Rs.30,000	2%	2%	2%
194J(b)	Professional services / royalty	Rs.30,000	10%	10%	10%
194K	Income from MF units / debt fund	Rs.5,000	10%	10%	10%
194M	Contract/professional by individual/HUF	Rs.50,00,000	5%	N/A	5%
194N	Cash withdrawal from bank/co-op	Rs.1 Crore (normal)	2%	2%	2%
194O	E-commerce operator to seller	Rs.5,00,000	1%	1%	1%
194Q	Purchase of goods from resident	Rs.50 Lakh	0.1%	0.1%	0.1%
194R	Benefit/perquisite to business person	Rs.20,000	10%	10%	10%
194S	Transfer of VDA / crypto assets	Rs.10,000**	1%	1%	1%
206C(1H)	TCS on sale of goods	Rs.50 Lakh	0.1%	0.1%	0.1%
206C(LRS)	TCS - foreign remittance >Rs.7L	Rs.7 Lakh	20%	20%	20%
206C(LRS)	TCS - foreign remittance (education loan)	Rs.7 Lakh	0.5%	0.5%	0.5%
206C(Tou)	TCS - overseas tour package	No threshold	5%	5%	5%

\* 194A threshold for senior citizens (60+) raised to Rs.1,00,000 from Rs.50,000 - Budget 2026. \*\* 194S: Rs.50,000 threshold for specified persons (e.g. exchange-listed transactions).

## TDS - Non-Resident / Foreign Company (Key Sections)

Sec	Nature of Payment	TDS Rate (NR)
195	Any income chargeable to tax (NR)	Per DTAA or Finance Act rate
196A	Income from foreign currency bonds/units	20%
196B	Income from offshore fund units	10%
196D	Income of FIIs / FPIs from securities	20% (or DTAA rate)
194LC	Interest - LT infrastructure bonds (foreign co.)	5%
194LD	Interest on rupee-denominated bonds (FII/QFI)	5%
194LBA	Income from business trust (REIT/InvIT)	10% (resident unit holder)
194LBB	Income from investment fund units	10%

## TDS Deposit Due Dates - FY 2026-27

Deductor Type	Deposit Deadline
Government deductor (treasury challan)	Same day as deduction
Government deductor (book adjustment)	7th of the following month
Other deductors - April to February	7th of the following month
Other deductors - March month TDS	30th April 2027
TDS u/s 194IA/IB/M (property/rent)	30 days from end of month of deduction

## TDS Return Filing Deadlines - FY 2026-27

Quarter	Period	Due Date for Return
Q1 FY 2026-27	April - June 2026	31 July 2026
Q2 FY 2026-27	July - September 2026	31 October 2026
Q3 FY 2026-27	October - December 2026	31 January 2027
Q4 FY 2026-27	January - March 2027	31 May 2027

## Surcharge on TDS - FY 2026-27 (Individuals)

Total Income Range	Individual Surcharge	Domestic Company
Up to Rs.50 Lakh	Nil	Nil
Rs.50 Lakh to Rs.1 Crore	10% on tax	7% on tax
Rs.1 Crore to Rs.2 Crore	15% on tax	12% on tax
Rs.2 Crore to Rs.5 Crore	25% on tax	12% on tax
Above Rs.5 Crore	25% on tax (capped for 111A/112A)	12% on tax

Health & Education Cess: 4% on (Income Tax + Surcharge). Form 15G/15H: Nil TDS if submitted by eligible individuals. Lower/nil TDS: Apply on TRACES via Form 13.