

AS PER INCOME TAX ACT, 2025 TDS

TDS provisions can be organized Table-wise into three
main categories used in the section 393-

Payments to Residents – [Sec 393\(1\)](#)

Payments to Non-Residents – [Sec 393\(2\)](#)

Payments to Any Person – [Sec 393\(3\)](#) **Payments made to Residents**

Sr. No.	Section	Old section	Nature of Payment	Rate	Threshold
1.	392	192	Salary Payer- Employer	Slab rate	Basic exemption limit
2.	392(7)	192A	Premature withdrawal of PF Payer- Trustees of the Employees' Provident Funds Scheme	10%	No TDS if amount paid is less than Rs. 50,000.
3.	393(1) 1(i)	194D	Commission or brokerage from insurance business Payer – Any person	Rates in force 2%/10%	Threshold limit: Rs. 20,000.
4.	393(1) 1(ii)	194H	Any income by way of commission not being insurance commission Payer- Specified person	2%	Threshold limit: Rs. 20,000. No TDS on Commission or brokerage payable by BSNL or MTNL to their public call office franchisees. (Refer 393(4) sr.no.1)

5.	393(1) 2(i) 194I	Any income by way of rent Payer- Person other than specified person	Rate: 2%	Threshold limit: Rs. 50,000 for a month or part of a month.
6.	393(1)2(ii) 194I	Any income by way of rent Payer- Specified person	Rate: 2% (on machine) or 10% (on land and building)	Threshold limit: Rs. 50,000 for a month or part of a month. No TDS on certain rent (Refer 393(4) sr.no. 2)
7.	393(1)3(i) 194-IA	Any consideration for transfer of any immovable property (other than agricultural land). Payer- Person [other than the person who are required to deduct tax under serial number 3(iii)].	Rate: 1% of— (a) consideration for transfer of the immovable property; or (b) stamp duty value of such property, whichever is higher.	Threshold limit: Fifty lakh rupees
8.	393(1)3(ii) 194IC	Any consideration, not being kind, under the agreement referred to in section 67(14). Payer- Any person	Rate: 10%	Threshold limit: Nil
9.	393(1)3(iii) 194LA	(iii) Any sum, being in the nature of— (a) compensation or the enhanced compensation; or (b) consideration or the enhanced consideration, on account of compulsory acquisition, under any law for the time being in force, of any immovable property (other than agricultural land). Payer- Any person	Rate: 10%	Threshold limit: Rs. 5,00,000. No TDS on certain compensation (Refer 393(4) sr.no. 3)

10.	393(1)4(i) - 194K	Any income in respect of— (a) units of a Mutual Fund specified under Schedule VII (Table: Sl. No. 20 or 21); or (b) units from the Administrator of the specified undertaking; or (c) units from the specified company. Payer- Any person	Rate: 10%	Threshold limit: Rs. 10,000. No TDS If income is of the nature of capital gain. (Refer 393(4) sr.no. 4)
11.	393(1)4(ii) 194LBA	Any distributed income referred to in section 223, being of the nature referred to in Schedule V (Table: Sl. Nos. 3 and 4), payable to a unitholder of a Business Trust. Payer- Any business Trust	Rate: 10%	Threshold limit: Nil. No TDS on certain Income of the nature (Refer 393(4) sr.no. 5)
12.	393(1)4(iii) 194LBB	Any income, other than that proportion of income which is exempt under Schedule V (Table: Sl. No. 2), in respect of units of an investment fund specified in section 224, payable to its unitholder. Payer- Any Investment fund specified in section 224.	Rate: 10%	Threshold limit: Nil.
13.	393(1)4(iv) 194LBC	Any income, in respect of an investment in a securitisation trust specified in section 221 to an investor. Payer- Any securitisation trust specified in section 221.	Rate: 10%	Threshold limit: Nil
14.	393(1)5(i) 193	Any income by way of Interest on securities. Payer- Any person	Rates in force 10%	Threshold limit: Rs. 10,000 No TDS on certain interest (Refer 393(4) sr.no. 6)

15.	393(1)5(ii)	194A	<p>Any income by way of interest other than interest on securities.</p> <p>Payer- (a) A banking company; or (b) a co-operative society carrying on</p> <p>the business of banking; or (c) a post office for a deposit made under a scheme notified by the Central Government</p>	Rates in force 10%	<p>Threshold limit: (a) Rs. 1,00,000 in the case of a senior citizen; (b) Rs. 50,000 in case of person other than senior citizen.</p> <p>No TDS on certain interest (Refer 393(4) sr.no. 7)</p>
16.	393(1)5(iii)	194A	<p>Any income being interest other than interest on securities.</p> <p>Payer- Specified person</p>	10% Rates in force	Threshold limit: Rs. 10,000.
17.	393(1)6(i)	194C	<p>Any sum for carrying out any work (including supply of labour for carrying out any work) in pursuance of a contract between the contractor and a designated person</p> <p>Payer- Any designated person.</p>	<p>Rate: (a) 1%, if contractor is individual or Hindu undivided family; (b) 2%, if contractor is a person other than the person mentioned in (a).</p>	<p>Threshold limit: [for (a) and (b)] (a) Rs. 30000; for any such sum; and (b) Rs. 100000 in case of aggregate of such sums.</p> <p>No TDS on certain payment (Refer 393(4) sr.no. 8)</p>
18.	393(1)6(ii)	194M	<p>Any sum— (a) for carrying out any work (including supply of labour for carrying out any work) in pursuance of a contract; or (b) by way of fees for professional services; or (c) by way of commission [not being insurance commission referred to in serial number 1(i)] or brokerage.</p> <p>Payer- Any person, being an individual or Hindu undivided family</p>	Rate: 2%	Threshold limit: Fifty lakh rupees.

19.	393(1)6(iii)	194J	<p>Any sum by way of —</p> <p>(a) fees for professional services; or (b) fees for technical services; or (c) remuneration or fees or commission by whatever name called, other than those on which tax is deductible under section 392, to a</p> <p>director of a company; or (d) royalty; or (e) any sum referred to in section 26(2) (h).</p> <p>Payer- Specified person</p>	<p>2% of such sum in case of—</p> <p>(i) fees for technical services (not being a professional services); or (ii) royalty in the nature of consideration for sale, distribution or exhibition of cinematographic films; or</p> <p>(iii) payee, engaged only in the business of operation of call centre; 10% of such sum in other cases</p>	<p>(i) for (a), (b), (d) and (e) of Col. B: Rs. 50,000. (ii) for (c) of Col. B: Nil. No TDS on Where such sum is credited or paid by individual or Hindu undivided family exclusively for</p> <p>personal purposes of such individual or any member of Hindu undivided family. (Refer 393(4) sr.no. 9)</p> <p>No TDS on certain Dividend (Refer 393(4) sr.no. 10)</p>
20.	393(1)	194	<p>Any dividend (including dividend on preference shares) declared.</p> <p>Payer- Any domestic company.</p>	Rate: 10%	
21.	393(1)8(i)	194DA	<p>Any sum under a life insurance policy, including the sum allocated as bonus on such policy, other than the amount not includible in the total income under Schedule II</p> <p>Payer- Any person</p>	Rate: 2% on income comprised in such sum	Threshold limit: Rs. 1,00,000.
22	393(1)8(ii)	194Q	<p>Any sum exceeding fifty lakh rupees for purchase of any goods.</p> <p>Payer- Any person, being a buyer.</p>	Rate: 0.1%	<p>The deduction of tax under serial number 8(ii) shall not apply to a transaction on which tax is deductible or collectible under any of the provisions of the Act.</p>

23.	393(1)8(iii)		Total income of a specified senior citizen after giving effect to deduction allowable under Chapter VIII and rebate allowable under section 156. Payer- Specified Bank	Rates in force	
24.	393(1)8(iv)	194R	Any benefit or perquisite, whether convertible into money or not, arising from business or the exercise of a profession of any resident. Payer- Specified person	Rate: 10% of value or aggregate of values of such benefit or perquisite	Threshold limit: Rs. 20,000.
25.	393(1)8(v)	194O	(v) Any sum on account of sale of goods or provision of services by an e-commerce participant, facilitated by an e-commerce operator through its digital or electronic facility or platform. Payer- Any e-commerce operator	Rate: 0.1% of gross amount of such sale or	Threshold limit: Nil. No TDS (Refer 393(4) sr.no. 11)
26.	393(1)8(vi)		Any sum by way of consideration for transfer of a virtual digital asset. Payer- Any person	Rate: 1%	Threshold limit: Nil. No TDS (Refer 393(4) sr.no. 12)

Payments to Any Person – Sec 393(3)

Sr. No.	Section	Old section	Nature of Payment	Rate	Threshold
1.	393(3)1	194B	<p>Any income by way of winnings (other than winnings from online games) from—</p> <p>(a) any lottery; or</p> <p>(b) crossword puzzle; or</p> <p>(c) card game and other game of any sort; or</p> <p>(d) gambling or betting of any form or nature whatsoever.</p> <p>Payer- Any person</p>	<p>Rates in force</p> <p>30%</p>	<p>Threshold limit: Rs. 10000 in case of a single transaction.</p>
2.	393(3)2	194BA	<p>Any income by way of winnings from online game.</p> <p>Payer- Any person</p>	<p>Rates in force</p> <p>30%</p>	
3.	393(3)3	194BB	<p>Any income by way of winnings from any horse race.</p> <p>Payer- Any person, being a bookmaker or a person to</p>	<p>Rates in force</p> <p>30%</p>	<p>Threshold limit: Rs. 10000 in case of a single transaction.</p>

			<p>whom a licence has been</p> <p>granted by the Government under any law</p> <p>for the time being in force for horse racing in any</p> <p>race course or for</p> <p>arranging for wagering or betting in any race course.</p>		
4.	393(3)4	194G	<p>Any income, credited or paid to a person, who is or</p> <p>has been stocking, distributing, purchasing or</p> <p>selling lottery tickets, by</p> <p>way of commission, remuneration or prize (by</p> <p>whatever name called) on such tickets.</p> <p>Payer- Any person</p>	Rate: 2%	Threshold Rs. 20000. limit:
5.	393(3)5	194N	<p>Any sum, paid in cash, from one or more accounts</p> <p>maintained by any person</p> <p>Payer- Any person, being,</p> <p>—</p>	Rate: 2%	Threshold three limit: crore
					rupees in case of recipient being, a co-operative society; or

			<p>(a) a banking company;</p> <p>(b) a co-operative society engaged in carrying on the business of banking; or</p> <p>(c) a post office.</p>		<p>(b) one crore rupees in case of recipient being person other than a Co-op Society</p> <p>No TDS on Payment (Refer 393(4) sr.no. 18)</p>
6.	393(3)6	194EE	<p>Any amount referred to in section 80CCA(2)(a) of the Income-tax Act, 1961</p> <p>Payer- Any person</p>	Rate: 10%	<p>Threshold limit:</p> <p>Rs. 2500.</p> <p>No TDS on Payment made to heirs of an assessee. (Refer 393(4) sr.no. 19)</p>
7.	393(3)7	194T	<p>Any sum in the nature of salary, remuneration,</p>	Rate: 10%	<p>Threshold limit:</p> <p>Rs. 20000.</p>

commission, bonus or interest paid to a partner of the firm or credited to his account (including capital account).

Payer- Any person, being a firm.

AS PER INCOME TAX ACT, 2025 TCS

Section 394

Sr. No.	Old section	Nature of receipt	Person liable to collect TCS	Rate
1.	206C(1)	Sale of alcoholic liquor for human consumption.	Seller	2%
2.	206C(1)	Sale of tendu leaves.	Seller	2%
3.	206C(1)	Sale of timber whether obtained under a forest lease or otherwise; or any other forest produce (not being timber or tendu leaves) obtained under a forest lease.	Seller	2%

4.	206C(1)	Sale of scrap.	Seller	2%
5.	206C(1)	Sale of minerals, being coal or lignite or iron ore.	Seller	2%
6.	206C(1F)	<p>Sale consideration exceeding ten lakh rupees in case of—</p> <p>(a) motor vehicle; or</p> <p>(b) any other goods, as may be notified by the Central Government. (Notification No. 36/2025)</p>	Seller	1%
7.	206C(1G)	<p>Remittance under the Liberalised Remittance Scheme of an amount or aggregate of the amounts exceeding ten lakh rupees—</p>	Authorised dealer.	<p>(a) 2% for purposes of education or medical treatment;</p> <p>(b) 20% for purposes other than</p>

				education or medical treatment.
8.	206C(1G)	Sale of "overseas tour programme package" including expenses for travel or hotel stay or boarding or lodging or any such similar or related expenditure.	Seller	(a) 2% of amount or aggregate of amounts up to ten lakh rupees; (b) 2% of amount or aggregate of amounts exceeding ten lakh rupees.
9.	206C(1C)	Use of parking lot or toll plaza or mine or quarry for the purpose of business, excluding mining and quarrying of mineral oil (including petroleum and natural gas).	Licensor or Lessor.	2%