

TDS Chart Sections

Section	Nature of payment	Payer	Payee	Rate	Particulars	Limit	Exception for deduction
192	Salary	Any person	Employee	Slab Rate	Deduction only at the time of payment. Consider income if details furnished but losses of HP only to be taken into account.		
192A	Accumulated balance of PF	Any person	Employee	10%	Deduct only at the time of payment. PAN not furnished than MMR 42.744	> and = 50,000	
193	Interest on securities	Any person	Resident person	10%			For debenture issued by a public company to Individual/HUF and amt is < 5,000 LIC GIC D-MAT securities National Development bond 7 year saving certificate Individual holding 6.5% Gold bond 1977 or 7% Gold bond 1980 and

							nominal value of bond is < 10,000 Govt securities (except 8% Saving bond 2003 7.75% Saving bond 2018 Where amount of interest is >10,000)
194	Dividend	Domestic company	Resident person	10%	Deduct at the time of payment		LIC/ GIC or any other insurance if securities held in their own interest
					For individual only	>5000	
194A	Interest other than Securities	Any person other than individual/ HUF whose Turnover of PY > 1 Cr or G/R > 50 Lakh	Resident person	10%	Int by any other person	>5000	<ul style="list-style-type: none"> ✓ Saving bank interest ✓ Partner's interest ✓ IT refund ✓ Zero coupons bond ✓ Int to bank , Co-op bank, finance corporation, LIC insurance co, UTI National skill development fund, Housing and urban development corporation
					By bank co-operative bank post office on time deposit and co-op soc whose turnover in PY > 50Cr Senior citizen	> 40,000 > 50,000	

							Int by co-op soc to member (except if t/o of co- op soc in PY > 50 Cr and int <40,000 Senior citizen < 50,000)
194B	Winning from lotteries	Any person	Any person	30%	Deduct at the time of payment Do not include losses	> 10,000	
194BB	Winning from horse race	Any person	Any person	30%	Deduct at the time of payment Do not include losses	> 10,000	

Section	Nature of payment	Payer	Payee	Rate	Particulars	Limit	Exception for deduction
194C	Contract	Any person other than individual/ HUF whose Turnover of PY > 1 Cr or G/R > 50 Lakh	Resident person Individual / HUF Any other	1% 2%		>30,000 for one transaction or >1 lakh for the party	Personal purpose of individual/ HUF If payment to transport owner having < 10 trucks
194D	Insurance Commission	Any person	Resident person	5%		>15,000	
194DA	Maturity of life insurance policy	Any person	Resident person	5%	TDS only on income component	>1,00,000	IF exempt under 10(10D) and CG of ULIP
194E	Participation in game or advertisement or contribution of articles newspaper magazine etc in India.	Any person	NR sport person NOT a citizen	20.8%		>1,00,00,000	
194EE	Payments in respect of deposits under National Savings Scheme, etc	Any person	Any person	10.0%		<2,500	This section doesn't apply to heirs of the assessee.
194G	Commission on sale of lottery ticket	Any person	Any person	5%		>15,000	
194H	Commission & Brokerage	Any person other than individual/ HUF whose Turnover of PY > 1 Cr or G/R > 50 Lakh	Resident person	5%		>15,000	By BSNL MTNL to public call office franchise If related to securities

194 I	Rent	Any person other than individual/ HUF whose Turnover of PY > 1 Cr or G/R > 50 Lakh	Resident person	P&M 2% Other 10%	The limit is per payee	>2,40,000	Refundable deposit Long term lease charges not adjusted against rent Passenger service fees paid by airline to airport
194 IA	Tr of immovable property	Any person	Resident person	1%	To be deducted on consideration or SDV whichever is higher	> and = 50,00,000	
194 IB	Rent of immovable property	Individual/ HUF (not in 194 I)	Resident person	5%	At the time of payment or credit of last month rent and it cannot exceed last month's rent	Rent per month >50,000	
194 IC	Consideration under JDA	Any person	Resident person	10%	Only for cash money consideration		
194 J	Professional service, director fees, royalty technical fees and non- compete fees	Any person other than individual/ HUF whose Turnover of PY > 1 Cr or G/R > 50 Lakh	Resident person	10%		>30,000	Individual and HUF not required to deduct on royalty and non- compete fees Professional service for personal purpose
	2%						
	Payment to call centre technical service- not professional and royalty for sale distribution and exhibition of						

	cinematographic film						
194K	Income in respect of units	Any UTI/ MF	Resident person	10%		> and = 5,000	
194LA	Compensation in compulsory acquisition	Any person	Resident person	10%	At the time of payment	> and = 2,50,000	Agriculture land
194LB	Income by way of interest from infrastructure debt fund	Infrastructure debt fund	Non-resident (not being a company) or foreign co.	5%			
194LBA	Certain income from units of a business trust	Business trust	Resident person	10%			
			Non-resident	5%			

Section	Nature of payment	Payer	Payee	Rate	Particulars	Limit	Exception for deduction
194LBB	Income in respect of units of investment fund from income chargeable under the head Profits and gains of business or profession	Investment fund	Resident person	10%			
			Non-resident	Rate in force			
194LBC	On any Income in respect of investment in securitization trust	Securitisation trust	Resident person-individual/HUF	25%			
			Resident person-other than above	30%			
			Non-resident not being a company	Rate in force			
194LC	Income by way of interest from Indian company	Indian company or business trust	Non-resident (not being a company) or foreign co.	5%			
194LD	Income by way of interest on certain bonds and Government securities	Any person	Foreign Institutional Investor or a Qualified	5%			

			Foreign Investor,				
194M	Work in contract, commission or brokerage or professional fees	Individual/ HUF other than required to deduct in 194C, 94j, 194H	Resident person	5%		>50,00,000	
194N	Cash withdrawal from bank	Bank co-op bank or post office	Any person	2%	If person has filed return of PY than on withdrawal above 1 Cr	>20,00,000 if no ITR filed and >1,00,00,000 if ITR if filed in all three previous AY	
					IF not filed the return for 3 PY		
				2%	20 L to 1 Cr		
				5%	Above 1 Cr		
194O	E- Commerce sale of goods or service	E-Commerce operator	E-Commerce participant	1%		> 5,00,000	If participant is individual/ HUF, sale is less than 5Lakh and has furnished PAN or Aadhar
194P	TDS by bank in case of Sr Citizen	Specified bank	Resident individual of age > 75 yrs.	Slab rate	Only applicable when income is only of pension and interest from the same bank in which		
194Q	Purchase above 50 Lakh	Buyer whose T/O of P.Y > 10Cr	Resident person	0.1%		>50,00,000	TDS deducted in any other section TCS in any section except 206C 1H

194R	Any benefit or perquisites in cash or kind arising in case of business or profession.	Any person other than individual/HUF whose Turnover of PY > 1 Cr or G/R > 50 Lakh	Resident person	10%		>20,000	
194S	On purchase of VDA	Any person other than below	Resident person	1%		>10,000	
		Individual and HUF not having business income or T/O of P.Y doesn't exceed 1 Cr or Professional receipt not greater than 50 lakh				> 50,000	

CA Inter Applicable

Entire chart is applicable for CA Final

Click Icon :

