



Download TDS & TCS Rate Chart FY 2026-27 PDF

Printable chart with TDS rates, TCS rates, threshold limits, old sections, new sections, and challan/reporting references.

Updated information included

This PDF includes the key FY 2026-27 updates for the Income Tax Act, 2025 transition: Salary TDS under Section 392, most TDS references under Section 393, TCS references under Section 394, updated thresholds for common sections, and return-code references used in FY 2026-27 charts.

Item	Details
Prepared for	GimBooks blog asset
Applicable period	FY / Tax Year 2026-27 AY 2027-28
Prepared on	12 June 2026
Use case	Printable compliance reference for Indian businesses, MSMEs, finance teams and accountants

Important: This is a summarized reference chart. TDS/TCS applicability can change based on payer type, payee status, PAN availability, DTAA, exemptions, transaction date, surcharge/cess and official notifications. Verify with the Income Tax Department or a tax professional before filing.

How to Use This Chart

Quick compliance note for FY 2026-27

For transactions on or after 1 Apr 2026, the Income Tax Act, 2025 framework applies. Old sections such as 194C, 194H, 194I, 194J and 206C are useful for recognition, but new Act section/table references and return codes should be used where required in filing and reporting systems.

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High-impact updates to reflect in the GimBooks blog:

Update Area	What to Show
194H commission/brokerage	Use Rs. 20,000 threshold and 2% rate for FY 2026-27 charting.
194J professional/technical fees	Split into 2% technical/call-centre/royalty bucket and 10% professional-services bucket; threshold Rs. 50,000.
194I rent	Show rent on machinery separately from rent of land/building/furniture/fitings; threshold Rs. 50,000 per month.
TCS	Show Section 394 references and codes 1068-1092 for FY 2026-27 charting.
PDF intent	Place the download CTA near the top of the blog and after the main rate table.

1. TDS Quick Chart - Common Resident & Business Payments

Old sections are shown for user recognition. New Income Tax Act, 2025 references are included for FY 2026-27 reporting context.

Code	Old Sec.	Nature of Payment	New Act / Reporting Ref.	Rate	Threshold	Notes
1001/1002/1003	192	Salary - government / other employees	392	As per applicable slab	Basic exemption / salary computation	Use salary TDS reference under the new Act for salary paid from 1 Apr 2026.
1019	193	Interest on securities	393(1) [Table: Sl. No. 5(i)]	10%	Rs. 10,000	Commonly relevant for interest on securities.
1020	194A	Interest other than securities - senior citizen	393(1) [Table: Sl. No. 5(ii).D(a)]	10%	Rs. 1,00,000	Bank/co-operative/post office type interest.
1021	194A	Interest other than securities - other than senior citizen	393(1) [Table: Sl. No. 5(ii).D(b)]	10%	Rs. 50,000	Use correct deductee category.
1022	194A	Other interest other than securities	393(1) [Table: Sl. No. 5(iii)]	10%	Rs. 10,000	For non-bank/general interest cases.
1023/1024	194C	Contractor / sub-contractor / labour contract	393(1) [Table: Sl. No. 6(i)]	1% Individual/HUF; 2% others	Rs. 30,000 single; Rs. 1,00,000 aggregate	Applies when payment crosses either threshold condition.
1005	194D	Insurance commission	393(1) [Table: Sl. No. 1(i)]	2% Individual/HUF; 10% others	Rs. 20,000	Updated threshold and rate for FY 2026-27.
1006	194H	Commission or brokerage - other than insurance	393(1) [Table: Sl. No. 1(ii)]	2%	Rs. 20,000	Key update vs older charts: not Rs. 15,000 / 5%.
1008	194(a)	Rent on plant and machinery - specified person	393(1) [Table: Sl. No. 2(ii).D(a)]	2%	Rs. 50,000 per month	Show separately from rent of land/building.
1009	194(b)	Rent other than plant/machinery - land, building, furniture, fittings	393(1) [Table: Sl. No. 2(ii).D(b)]	10%	Rs. 50,000 per month	Use for premises/office rent where applicable.
1026	194(j)(a)	Technical services, call centre, royalty/cinema distribution etc.	393(1) [Table: Sl. No. 6(iii).D(a)]	2%	Rs. 50,000	Split 194J into 2% and 10% buckets.
1027	194(j)(b)	Professional services and other specified sums	393(1) [Table: Sl. No. 6(iii).D(b)]	10%	Rs. 50,000	Common for consultants/professional services.
1028	194(j)(b)	Director fees/remuneration/commission other than salary	393(1) [Table: Sl. No. 6(iii).D(b)]	10%	No threshold	Do not apply normal professional-fee threshold.

2. TDS Quick Chart - Other High-Search FY 2026-27 Items

Code	Old Sec.	Nature of Payment	New Act / Reporting Ref.	Rate	Threshold	Notes
1029	194	Dividend including preference shares	393(1) [Table: Sl. No. 7]	10%	Rs. 10,000 for individual	Threshold depends on payee/context.
1030	194DA	Life insurance policy payout not exempt	393(1) [Table: Sl. No. 8(i)]	2%	Rs. 1,00,000	For taxable insurance proceeds.
1031	194Q	Purchase of goods	393(1) [Table: Sl. No. 8(ii)]	0.1%	Excess over Rs. 50 lakh	Usually buyer turnover condition also relevant; verify applicability.
1033/1034	194R	Benefit or perquisite from business/profession	393(1) [Table: Sl. No. 8(iv)]	10%	Rs. 20,000	Includes cash/in-kind cases; apply special notes where relevant.
1035	194O	E-commerce operator payment to e-commerce participant	393(1) [Table: Sl. No. 8(v)]	0.1%	Rs. 5 lakh for Individual/HUF	Marketplace/e-commerce transactions.
1037/1038	194S	Virtual digital asset transfer consideration	393(1) [Table: Sl. No. 8(vi)]	1%	Rs. 10,000; Rs. 50,000 for specified person	Threshold can vary by payer category.
1058/1059	194B	Lottery, crossword, card game, gambling/betting winnings	393(3) [Table: Sl. No. 1]	30%	Rs. 10,000 single transaction	Tax must be handled even if winnings are in kind.
1060/1061	194BA	Online gaming winnings	393(3) [Table: Sl. No. 2]	30%	No standard threshold	Apply net winnings and rules as applicable.
1062	194BB	Horse race winnings	393(3) [Table: Sl. No. 3]	30%	Rs. 10,000 single transaction	Racing club winnings.
1063	194G	Lottery ticket commission/remuneration/prize	393(3) [Table: Sl. No. 4]	2%	Rs. 20,000	Lottery distribution/stocking/selling.
1064	194N	Cash withdrawal - co-operative society payee	393(3) [Table: Sl. No. 5.D(a)]	2%	Rs. 3 crore	Higher rates may apply for non-filers.
1065	194N	Cash withdrawal - other payee	393(3) [Table: Sl. No. 5.D(b)]	2%	Rs. 1 crore	Higher rates may apply for non-filers.
1066	194EE	National Savings Scheme withdrawal	393(3) [Table: Sl. No. 6]	10%	Rs. 2,500	Relevant for eligible NSS withdrawals.
1067	194T	Partner salary/remuneration/commission/bonus/interest	393(3) [Table: Sl. No. 7]	10%	Rs. 20,000	Important new/high-interest FY 2026-27 topic.

3. TCS Quick Chart FY 2026-27

TCS references are consolidated under Section 394 of the Income Tax Act, 2025 for amounts debited or received on or after 1 Apr 2026. Old Section 206C references are shown only to help users recognize the transaction category.

Code	Old Sec.	Nature of Collection	New Act / Reporting Ref.	Rate	Threshold / Limit
1068	206C-A	Sale of alcoholic liquor for human consumption	394(1) [Table: Sl. No. 1]	2%	Not specified
1069	206C-I	Sale of tendu leaves	394(1) [Table: Sl. No. 2]	2%	Not specified
1070/1071	206C-B/C	Sale of timber - forest lease / other mode	394(1) [Table: Sl. No. 3]	2%	Not specified
1072	206C-D	Other forest produce, excluding timber and tendu leaves	394(1) [Table: Sl. No. 3]	2%	Not specified
1073	206C-E	Sale of scrap	394(1) [Table: Sl. No. 4]	2%	Not specified
1074	206C-J	Sale of minerals - coal, lignite or iron ore	394(1) [Table: Sl. No. 5]	2%	Not specified
1075	206C-L	Sale of motor vehicle exceeding threshold	394(1) [Table: Sl. No. 6.D(a)]	1%	Generally above Rs. 10 lakh
1076-1085	206C-MA to MJ	Specified luxury goods - watch, art piece, collectibles, yacht/boat/helicopter, sunglasses, bag, shoes, sportswear/equipment, home theatre, race/polo horse	394(1) [Table: Sl. No. 6.D(b)]	1%	Above applicable threshold
1086	206C-T	LRS remittance for education or medical treatment	394(1) [Table: Sl. No. 7.D(a)]	2%	Above Rs. 10 lakh
1087	206C-Q	LRS remittance for purposes other than education/medical	394(1) [Table: Sl. No. 7.D(b)]	20%	Above Rs. 10 lakh
1088	206C-O	Overseas tour programme package - up to Rs. 10 lakh	394(1) [Table: Sl. No. 8.D(a)]	2%	Up to Rs. 10 lakh
1089	206C-O	Overseas tour programme package - above Rs. 10 lakh	394(1) [Table: Sl. No. 8.D(b)]	2%	Above Rs. 10 lakh
1090	206C-F	Use of parking lot for business, excluding mineral oil mining/quarrying	394(1) [Table: Sl. No. 9]	2%	Not specified
1091	206C-G	Use of toll plaza for business, excluding mineral oil mining/quarrying	394(1) [Table: Sl. No. 9]	2%	Not specified
1092	206C-H	Use of mine or quarry for business, excluding mineral oil mining/quarrying	394(1) [Table: Sl. No. 9]	2%	Not specified

4. Old Sections vs New Reporting References

Area	Old Reference	New Act Reference	Return / Challan Context	Practical Note
TDS salary	Old Section 192	New Act Section 392	Commonly Form 24Q / salary TDS certificate process	Use new Act forms/references for salary paid from 1 Apr 2026 onward.
TDS non-salary resident payments	Old Sections 193, 194, 194A, 194C, 194H, 194I, 194J, 194Q etc.	New Act Section 393(1)	Return codes 1019-1038 and related return lines	Old sections are helpful for understanding; use new Act table references/codes while filing.
TDS non-resident payments	Old Sections 194E, 194LC, 195 etc.	New Act Section 393(2)	Foreign/non-resident TDS codes	Apply DTAA, surcharge/cess and special provisions where relevant.
Winnings/cash withdrawal/partner payments	Old Sections 194B, 194BA, 194BB, 194N, 194T etc.	New Act Section 393(3)	Codes 1058-1067	High-rate items and specific thresholds need careful validation.
TCS	Old Section 206C	New Act Section 394	Codes 1068-1092	For amounts debited/received on or after 1 Apr 2026, TCS is governed by Section 394.
Challans/payments	Challan under old Act for periods up to FY 2025-26	New challans under Income Tax Act, 2025 for Tax Year 2026-27	e-Filing portal payment module	The e-Filing portal advises using new challans only for Tax Year 2026-27.

Challan note

For Tax Year 2026-27, the Income Tax e-Filing portal has enabled new challan forms under the Income Tax Act, 2025. Use the correct payment form and reporting reference for the applicable Act and tax year.

Blog/PDF placement copy

Asset Element	Recommended Text
Suggested PDF file name	tds-tcs-rate-chart-fy-2026-27-ay-2027-28.pdf
PDF CTA text	Download TDS & TCS Rate Chart FY 2026-27 PDF
Image / PDF alt text	TDS and TCS rate chart FY 2026-27 with threshold limits and new sections
Recommended button copy	Get a printable chart with TDS rates, TCS rates, threshold limits, old sections, new sections, and challan/reporting references.

5. Sources Reviewed & Disclaimer

Source	Used For
Income Tax Department e-Filing portal	New challans/forms for Income Tax Act, 2025; transition from 1 Apr 2026; payment guidance.
Income Tax India TDS Rates page	TDS rates such as 194H, 194I and 194J.
Income Tax Department TDS Compliance FAQ	TCS consolidated under Section 394; salary/TDS transition under Sections 392/393.
TDSMAN FY 2026-27 chart	Return codes, old section mapping and new Income Tax Act 2025 section/table references. Updated 21 May 2026.
ClearTax FY 2026-27 TDS rate chart	Threshold/rate cross-check for common resident TDS sections.

Source URLs for verification:

Income Tax Department e-Filing portal: <https://www.incometax.gov.in/iec/foportal/>

Income Tax Department - Tax Payments help: <https://www.incometax.gov.in/iec/foportal/help/all-topics/e-filing-services/tax-payments>

Income Tax Department - TDS Compliance help: <https://www.incometax.gov.in/iec/foportal/help/all-topics/e-filing-services/tds-compliance>

Income Tax India - TDS Rates: <https://www.incometaxindia.gov.in/w/tds-rates-1>

TDSMAN FY 2026-27 TDS/TCS chart: <https://blog.tdsman.com/2026/03/tds-tcs-rate-chart-fy-2026-27/>

ClearTax FY 2026-27 TDS chart: <https://cleartax.in/s/tds-rate-chart>

Disclaimer

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