

# TDS RATES CHART

## SMART NOTES

By CA YASH KHANDELWAL

SECTION	RATES	LIMITS / CONDITIONS
<p>192A <sup>R+NR</sup></p> <p>PF Acc. Balance</p>	<p>10%</p> <p>NO PAN → MMR</p>	<p>Service &lt; 5 yrs, Amt Exceeds 50K → TDS Applicable.</p> <p>Service &gt; 5 yrs → NO TDS</p>
<p>194 I</p> <p>Rent kaun deta hai?</p> <p>₹ → I.</p>	<p>P&amp;M - 2% (1.5%)</p> <p>BUILDING - 10% (7.5%)</p>	<p>NO TDS IF AGG. RENT &lt; 2,40,000</p>
<p>194 C</p> <p>C → Contractor</p>	<p>Ind/HUF → 1% (0.75%)</p> <p>Others → 2% (1.5%)</p>	<p>NO TDS if:</p> <p>Single Payment ≤ 30,000</p> <p>Aggregate amt. during F.Y. &lt; 1lacs</p>
<p>194 J - JANHIT</p> <p>Professional Fees</p> <p>Is Section me</p> <p>blu hor rate</p> <p>3/4<sup>th</sup> ho jayega</p>	<p>operation of</p> <p>Call Centre - 2%</p> <p>Others - 10%</p> <p><b>FTS</b></p> <p>Being a professional service → 10%</p> <p>Others → 2%</p> <p><b>ROYALTY</b></p> <p>Sale, distribution of films → 2%</p> <p>Others → 10%</p>	<p>NO TDS if</p> <p>↓ ↓ ↓ ↓</p> <p>Fees for Professional services    FTS    Royalty    Non Complete Fees</p> <p>≤ 30,000</p> <p>Commission/sitting Fees Paid to Non-Executive/Independent Directors.</p> <p>↳ No Threshold limit</p>

194H → Hafta.

Commission/Brokerage

5% (3.75%)

5 Pakka

R+NR ←

LIMIT - ₹ 15000

DITTO SAME →

Sec 194D → Ins. Commission (3.75%)

Sec 194G → Lottery sale Commission (3.75%)

194M → Man Se.

Payment to

→ CONTRACTOR

→ PROFESSIONAL FEES

→ COMMISSION/BROKERAGE

5% (3.75%)

KAUN KAATEGA → Individual/HUF Jo

U/S 194C, 194J, 194H me cover nahi hote.

KISKA KATEGA → Any Resident Person

LIMIT → Agg. Amt > 50 lacs in the year paid

194B → Lottery, Puzzles

↓  
Badi lottery.

30%

LIMIT → ₹ 10,000

194BB → Horse Race

↓  
Bhag Bhag.

30%

LIMIT → ₹ 10,000.

R+NR

194E → Payment to NR

Sportsman, Association.

ENTERTAINER

20%

Also refer sec 115BBA

in NR Chapter.

195

Payment made to  
NR or Foreign Co.

Rate in Force

↓  
given in Finance  
Act every year.

→ TDS only applicable if  
amt. recd by NR or Foreign Co.  
is Taxable in India.

→ If Rates given in DTAA  
are lower, then those Rates  
will apply.

<p>194</p> <p>TDS on Dividend</p>	<p>10% (7.5%)</p> <p>KAUN KAATEGA → DOMESTIC COMPANY</p> <p>KISKA KAATEGA → RESIDENT PERSON</p>	<p>Payment made by</p> <ul style="list-style-type: none"> <li>any mode other than cash <ul style="list-style-type: none"> <li>≤ 5000 → NO TDS</li> <li>&gt; 5000 → TDS applicable</li> </ul> </li> <li>cash → No limit</li> </ul>
<p><u>193</u></p> <p>Interest on Securities</p> <p>194A → ALAG WALA INTEREST</p> <p>Interest other than Int. on Securities</p>	<p>10% (7.5%)</p> <p>10% (7.5%)</p>	<p><u>NO TDS:-</u></p> <p>→ Int payable on CG or SH Securities</p> <p>→ Int paid to LIC, GIC</p> <p>LIMIT → Bank → 40,000, other → 5000</p> <p>↙ co-op bank/post office ↘ 50,000 for senior citizens</p>
<p><u>194DA</u></p> <p>Maturity Proceeds of LIP</p> <p>DA- DAULAT</p>	<p>After 1.9.19 → 5% (3.75%)</p>	<p>On Income Component (Maturity less premium paid)</p> <p>NO TDS if:-</p> <p>If amount less than 100,000</p> <p>If Sum is Recd. on death of Insured.</p>
<p><u>194IA</u></p> <p>Sale of Immovable Property</p>	<p>1% of Sale Price (0.75%)</p>	<p>1. No TDS on Rural Agri land</p> <p>2. Consideration &lt; 50 lacs → NO TDS</p> <p>↳ TDS on 50 lacs or more</p>

<p>194 IB</p> <p>TDS on rent of Immovable Property</p>	<p>5% (3.75%)</p> <p>NO PAN → 20%</p> <p>→ Ded<sup>n</sup> not to exceed rent for last month</p>	<p>NO TDS IF RENT ≤ 50,000</p>
<p>194 IC → Indira Colony.</p> <p>Consideration for agreement as per Sec 45(5A) ↓ JDA</p>	<p>10% (7.5%)</p>	<p>IF CONSIDERATION IN KIND → NO TDS</p>
<p>194 LA</p> <p>Compulsary Acq. of IMMOVABLE PROPERTY</p>	<p>10% of Sale Price (7.5%)</p>	<p>Amnt ≤ 2,50,000 → NO TDS</p> <p>Rural or Urban Agri land → NO TDS</p>
<p>194K</p> <p>TDS on Income in respect of units.</p>	<p>10% (7.5%)</p> <p>KAUN KAATEGA → UTI/MF KISKA KATEGA → Resident person</p>	<p>NO TDS if payment is upto ₹ 5000 in a P.Y.</p>
<p>194LB</p> <p>TDS on Interest on Infrastructure Debt Fund</p>	<p>5%</p>	<p>KAUN KAATEGA → Inf. Debt Fund KISKA KATEGA → NR/FC.</p>

194N → Nahi denge.

TDS on Cash  
Withdrawals in  
excess of ₹ 1 crore

When limit is 1 cr:-

Rate - 2%

When limit is 20 lacs:-

20 lacs to 1 crore → 2%

Above 1 crore → 5%

→ TDS only applicable on  
excess amount over and  
above limit.

e.g. → Withdrawal → 1.20 crore  
TDS applicable on 0.20 crore  
only.

→ Alag Alag Bank ke liye  
alag alag limit check karenge

→ Agar aneese ne preceding  
3 P.Y. , jinki due date  
vis 139(1) expire ho chuki  
hai, vo 3 P.Y. ke  
Returns file nahi kiye hai,  
to limit 20 lacs ho jayegi.

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TDS on payment  
by E-Commerce  
Operator

w.e.f. 1/10/20

1% (0.75%)

KAUN KAATEGA → E-Commerce  
Operator

KISKA KATEGA → E-Commerce  
participant  
(Resident person)

206AA → Rate will  
be 5% instead of  
20% in case PAN  
not provided.

NO TDS if all the following

conditions are satisfied:

- ① E-comm. operator → Ind/HUF
- ② Gross amt of Sale/Services  
during P.Y. is upto ₹ 5 lakh
- ③ PAN or aadhar furnished.

Sec 197 B added by Taxation & Other laws (R&A) Act, 2020.

Between date 14/05/20 to 31/03/21 → TDS Rates

will be  $\frac{3}{4}$  th of rate specified in these sections.

Applicable on Sections

Not applicable

193, 194, 194A, 194c, 194D,

192, 192A,

194DA, 194EE, 194F, 194G,

194B, 194BB,

194H, 194-I, 194-IA, IB, IC,

194E, 194N,

194J, 194K, 194LA, 194LBA(1)-R,

194LB

194LBB(1)-R, 194LBC(1)-R, 194M,

194-O.

To whom, HIJAC are applicable?

**HIJAC** → (1) Assesee other than Individual/HUF

↓

(1) Ind/HUF whose last year T/O > 1 cr in case of Business  
GIR > 50 lacs in case of profession.

ALL THE BEST!

- CA YASH KHANDEWAL