

S.No.	Particulars	Section	Threshold limit	TDS Rate
1	No deduction of tax at source from salaries	192	If net taxable income is less than the maximum amount which is not chargeable to tax (i.e. Rs. 2,50,000 for an individual other than senior citizen, Rs. 3,00,000 for Senior Citizens and Rs. 5,00,000 for Super Senior Citizens)	Normal or Special Tax Rate plus surcharge and education cess Surcharge: 10% (if total income exceeds Rs. 50 lakh but doesn't exceed Rs. 1 crore), 15% (If total income exceeds Rs. 1 crore but doesn't exceed Rs. 2 crore), 25% (If total income exceeds Rs. 2 crore but doesn't exceed Rs. 5 crore), 37% (If total income exceeds Rs. 5 crore) HEC : 4%
1A.	No TDS from payment of accumulated balance of provident fund account due to an employee	192A	If taxable premature withdrawal amount is less than Rs. 50,000.	10%
2	No TDS from interest paid on debentures issued by a company in which public are substantially interested. Provided interest is paid by account payee cheque to resident individual or HUF	193	If amount of interest paid during the financial year does not exceed Rs. 5,000	10%
3	No TDS from interest paid on 8% Saving (Taxable) Bonds 2003 or 7.75% Savings (Taxable) Bonds, 2018 (applicable from A.Y 2019-20) to resident persons	193	If amount of interest paid or likely to be paid during the financial year does not exceed Rs. 10,000	10%
3A.	No TDS from interest on 6.5% Gold bonds, 1977 or 7% Gold bonds, 1980 paid to resident individual	193	If bonds held by other than non-resident individual (or behalf of any other person) and makes declaration to the payer that the nominal value of such bonds does not exceed Rs. 10,000 at any time during the period to which interest relates.	10%
4	No TDS from dividend paid by Indian company by an account payee cheque to individual	194	If aggregate amount of dividend paid or credited during the financial year does not exceed Rs. 5000.	10%

5	No TDS from interest other than on securities paid by a banking company or co-operative society engaged in carrying on the business of banking	194A	If amount of interest paid or credited on time deposit during the financial year exceeds Rs 10,000 (*) (for all type of payee)/Rs 50,000 (from 01/04/2018 if payee is resident senior citizen) (*) w.e.f. 01/04/2019, the threshold limit is increased from Rs. 10,000 to Rs. 40,000.	10%
6	No TDS from interest on any deposit with a post office under Senior Citizens Saving Scheme Rules, 2004(Notified scheme)	194A	If amount of interest paid or credited on time deposit during the financial year exceeds Rs 10,000 (*) (for all type of payee)/Rs 50,000 (from 01/04/2018 if payee is resident senior citizen) (*) w.e.f. 01/04/2019, the threshold limit is increased from Rs. 10,000 to Rs. 40,000.	10%
7	No TDS from interest other than on securities if payer is any other person other than post office or banking company or co-operative society engaged on the banking.	194A	If amount of interest paid or credited on time deposit during the financial year exceeds Rs 5,000.	10%
8	No TDS from Lottery / Cross Word Puzzles /Card game/gambling/betting of any form or nature	194B	If amount paid during the financial year does not exceed Rs. 10,000.	30%
9	No TDS from winnings from horse races	194BB	If amount paid during the financial year does not exceed Rs. 10,000.	30%
10	No TDS to contractor to resident person	194C	a) If sum paid/credited to a contractor in a single payment does not exceed Rs. 30,000 b) If sum paid/credited to contractor in aggregate does not exceed Rs. 1,00,000 during the financial year (Rs. 1,00,000 w.e.f. 01/06/2016)	1% when payment/credit to an individual or a Hindu undivided family 2% when payment/credit to any person other than an individual or a Hindu undivided family
11	No TDS from insurance commission paid or payable during the financial year to resident person	194D	If amount paid or credited during the financial year does not exceed Rs. 15,000	5% if recipient is a resident (other than a company) 10% if recipient is a domestic company

12	No TDS from sum payable under a life insurance policy (including bonus) to a resident person (w.e.f. 01-10-2014)	194DA	If amount paid or payable during the financial year is less than Rs. 1 lakh.	1%
13	No TDS from payments made out of deposits under NSS	194EE	If amount of payment or aggregate amount of payments in financial year is less than Rs. 2,500. In case of payment is received by legal heirs no tax shall be deducted.	10%
14	No TDS from commission paid on sale of lottery tickets	194G	If amount of income the financial year does not exceed Rs. 15,000	5%
15	No TDS from payment of commission or brokerage	194H	If amount paid or credited during the financial year does not exceed Rs. 5,000 (Rs. 15,000 w.e.f. 01/06/2016). Further no tax to be deducted from commission payable by BSNL/ MTNL to their Public call office franchisees.	5%
16	No TDS on payment of rent in respect of any land or building, furniture or fittings or plant and machinery to a resident person	194-I	If amount paid or credited during the financial year does not exceed Rs. 1,80,000 (Rs. 2,40,000 w.e.f. 01/04/2019). No tax deductions shall be made under this section if rent is paid to a business trust, being a real estate investment trust, in respect of any real estate asset, referred to in 10(23FCA), owned directly by such business trust.	2% on rent of plant and machinery 10% on rent of land or building or furniture or fitting
17	No TDS on payment of consideration for purchase of an immovable property (other than agriculture land) to a resident transferor	194-IA	If consideration paid or payable for transfer of an immovable property is less than Rs. 50 Lakhs.	1%
17A.	No TDS on payment of rent of any land or building or both by an individual/HUF [whose books of account are not required to be audited under section 44AB to resident person.	194-IB	If amount of rent does not exceed Rs. 50,000 for a month or part of a month.	5%

18	No TDS on payment of fee for professional services, fee for technical services, royalty, any sum referred to in section 28(va) to a resident person	194J	If amount paid or credited during the financial year does not exceed Rs. 30,000	2% if payee is engaged in the business of operation of call center; 2% on sum paid or payable towards fees for technical services; 2% on sum paid or payable towards royalty in the nature of consideration for sale, distribution or exhibition of cinematographic films; 10% on Any other sum
19	No TDS from income in respect of units payable to resident	194K	If the amount of income paid or payable exceeds Rs. 5,000 during the financial year	10%
20	No TDS on payment of compensation/enhanced compensation on compulsory acquisition of immovable property (other than Agricultural Land) to a resident person	194LA	If such sum amount does not exceed Rs. 2,50,000 during a financial year.	10%
21	No TDS is required to be deducted on sum payable to a person with respect to contractual work, commission, brokerage or for professional services	194M	If the aggregate amount paid or credited during the financial year does not exceed Rs. 50 lakhs	5%
22	No TDS is required to be deducted on the amount withdrawn in cash from any account	194N	If the aggregate amount withdrawn does not exceed Rs. 1 crore during the previous year. Note: (a) The threshold limit shall be Rs. 20 lakh if the person, has not filed return of income (ITR) for three previous years immediately preceding the previous year in which cash is withdrawn, and the due date for filing ITR under 139(1) has expired. (b) The threshold limit of Rs. 1 crore is increased to Rs. 3 crores for the deduction of tax under Section 194N from the withdrawal of cash made by co-operative society.	2% when cash deposit is more than 1Cr. * for those persons who have not filed return of income (ITR) for three previous years immediately preceding the previous year in which cash is withdrawn, and the due date for filing ITR under section 139(1) has expired. The deduction of tax under this situation shall be at the rate of: a) 2% from the amount withdrawn in cash if the aggregate of the amount of withdrawal exceeds Rs. 20 lakhs but not exceeding Rs. 1 crore during the previous year; or b) 5% from the amount withdrawn in cash if the aggregate of the amount of withdrawal exceeds Rs. 1 crore during the previous year.

23.	No TDS from payment to participants of e-commerce	194-O	If amount paid or payable Resident Individual or HUF during the financial year does not exceed Rs. 5 Lakhs	1%
24	No TDS on sum paid to seller for purchase of goods	194Q	If sum paid to seller for purchase of goods doesn't exceeds Rs. 50 lakh	0.10%
25	No TDS in case any benefit or perquisite is provided to a resident	194R	If aggregate value of benefit/perquisite provided during the Financial Year doesn't exceed Rs. 20,000	10%
26	No TDS from payment on transfer of Virtual Digital Asset	194S	<p>No tax shall be deducted under this provision in the following circumstance:</p> <ul style="list-style-type: none"> • If the consideration is payable by any person (other than a specified person) and its aggregate value does not exceed Rs. 10,000 during the financial year. • If the consideration is payable by a specified person and its aggregate value does not exceed Rs. 50,000 during the financial year. <p>Specified person means:</p> <p>(a) An individual or a HUF, whose total sales, gross receipts or turnover does not exceed Rs. 1 crore in case of business or Rs. 50 lakhs in case of a profession, during the financial year immediately preceding the financial year in which virtual digital asset is transferred;</p> <p>(b) An individual or a HUF who does not have any income under the head profits and gains of business or profession.</p>	1%