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RATE CARD · FY 2026-27 (AY 2027-28)

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Income-tax — New Regime (default · individuals & HUFs)

TOTAL INCOME	RATE
Up to ₹4,00,000	**Nil**
₹4,00,001 – ₹8,00,000	**5%**
₹8,00,001 – ₹12,00,000	**10%**
₹12,00,001 – ₹16,00,000	**15%**
₹16,00,001 – ₹20,00,000	**20%**
₹20,00,001 – ₹24,00,000	**25%**
Above ₹24,00,000	**30%**

Rebate u/s 87A makes income up to ₹12,00,000 effectively tax-free (max ₹60,000). Standard deduction (salaried) ₹75,000. Surcharge capped at 25%. Cess 4%.

Income-tax — Old Regime (optional · deductions apply)

SLAB	BELOW 60	60–80	80+
Basic exemption up to	₹2,50,000	₹3,00,000	₹5,00,000
Up to ₹5,00,000	**5%**	**5%**	—
₹5,00,001 – ₹10,00,000	**20%**	**20%**	**20%**
Above ₹10,00,000	**30%**	**30%**	**30%**

Rebate u/s 87A up to ₹12,500 (income up to ₹5,00,000). Standard deduction ₹50,000. Surcharge 10 / 15 / 25 / 37% by income. Cess 4%. Deductions (80C, 80D, HRA, etc.) apply only here.

GST — Rate Structure (w.e.f. 22 Sep 2025)

SLAB	APPLIES BROADLY TO
0% · Nil	Unbranded staples, fresh produce, milk, bread; education & health services; individual life & health insurance; many lifesaving medicines
5% · Merit	Essentials and most packaged food, the bulk of medicines, electric vehicles, mass-use items
18% · Standard	Most goods & services — electronics, durables, small cars, cement, apparel, most services
40% · Sin / Luxury	Pan masala, tobacco, aerated drinks, large & luxury cars, yachts and similar

Special rates continue for certain items (e.g. gold 3%, rough diamonds 0.25%). Confirm item-wise classification against current notifications.

TDS — Common Sections (Resident Payees) thresholds w.e.f. 1 Apr 2025

SEC	NATURE OF PAYMENT	RATE	THRESHOLD (₹)
192	Salary	**Slab**	Basic exemption
193	Interest on securities	**10%**	10,000
194	Dividend	**10%**	10,000
194A	Interest (banks / post office)	**10%**	50,000 / 1,00,000 (sr)
194C	Contractor / sub-contractor	**1% / 2%**	30,000 single / 1,00,000 p.a.
194H	Commission / brokerage	**2%**	20,000
194I	Rent — plant & machinery	**2%**	50,000 / month
194I	Rent — land / building / furniture	**10%**	50,000 / month
194J	Professional fees / royalty	**10%**	50,000
194J	Technical services / call centre	**2%**	50,000
194Q	Purchase of goods	**0.1%**	50,00,000
194IA	Transfer of immovable property	**1%**	50,00,000
194S	Virtual digital assets	**1%**	As specified
195	Payments to non-residents	**DTAA / rates**	—

Where PAN is not furnished, a higher rate applies. Under the **Income-tax Act, 2025** (from 1 Apr 2026) TDS is consolidated — **Sec 392** (salary), **393** (all non-salary), **394** (TCS) — with rates and thresholds unchanged.

Disclaimer: *This rate card is a general ready-reckoner for FY 2026-27 and does not constitute professional advice. Rates, slabs, thresholds and due dates change with each Budget and by notification, and dates falling on holidays may shift. Verify the current position for your specific facts before filing or deducting.* *For advice tailored to your circumstances, please contact us.*

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