# GST, TDS and filing basics for creators

General information for creators in India, based on official pages opened on 26 November 2026. **This is not tax, legal or financial advice.** Thresholds and rates change. Check the live wording on the Income Tax Department and GST portals, or speak to a qualified chartered accountant, before you act.

## 1. When do I need to register for GST?

For suppliers of **services**, the GST Council kept the registration threshold at **Rs 20 lakh** of aggregate turnover in a financial year, and **Rs 10 lakh** in special-category states. The higher Rs 40 lakh limit announced in 2019 was for suppliers of **goods**, not services. Turnover is counted across India for the same PAN and includes taxable, exempt and export supplies. You can also register voluntarily (for example if a brand will only pay a GST invoice). Apply on the GST portal. Confirm the current rule for your state before you decide.

*Sources: PIB, 7 March 2019 (GST Council 32nd meeting), https://www.pib.gov.in/PressReleasePage.aspx?PRID=1567975 — register at https://www.gst.gov.in*

## 2. Will a brand deduct TDS on my fee? (section 194J)

Often, yes, once the relationship looks like professional or technical fees. The Income Tax Department's threshold compilation for AY 2026-27 (as amended by the Finance Act, 2026) says there is **no TDS under section 194J** if the amount paid or payable in a financial year does **not exceed Rs 50,000**. Above that, the payer generally deducts tax (the rate for fees for professional services is commonly 10%; some technical services are taxed at a different rate). Ask the brand for **Form 16A**, and check the credit in Form 26AS / AIS on the e-filing portal so you can set it off when you file your return.

*Source: Threshold limits under the Income-tax Act — https://www.incometaxindia.gov.in/w/threshold-limits-under-income-tax-act*

## 3. What if a brand pays me in products, trips or other benefits? (section 194R)

If a resident receives a **benefit or perquisite** (for example a gifted product, a trip or a barter arrangement) in the course of their business or profession, section **194R** can apply. The same official threshold document says there is no TDS if the aggregate value in a financial year does **not exceed Rs 20,000**. Above that, the provider may have to deduct tax. Keep a record of what you received and its value, and check 26AS / AIS.

*Source: Threshold limits under the Income-tax Act — https://www.incometaxindia.gov.in/w/threshold-limits-under-income-tax-act*

## 4. Do I need a PAN?

Yes, if you are earning from brands. PAN is how a brand identifies you for invoices and TDS, and how you file an income-tax return. You will also need it to open most bank accounts. Apply or correct a PAN through the official Income Tax / Protean (NSDL) or UTIITSL routes, and keep the same PAN on your invoices, GST registration (if any) and bank account. Never share OTPs or full KYC documents in an informal chat.

## 5. Which ITR form do I use?

If you have income from a profession or business: **ITR-4 (SUGAM)** can be used by a resident individual (or HUF, or firm other than an LLP) with total income up to Rs 50 lakh who is **eligible** to declare professional or business income on a **presumptive** basis under sections 44AD, 44ADA or 44AE, and who does not fall under the exclusions. ITR-4 is optional, not mandatory. **ITR-3** is the usual form when you have professional or business income and you are **not** filing under that presumptive scheme (or you are not eligible for ITR-4). Choose the form that matches how your income is actually computed.

*Source: Income Tax Department — Individual having income from business / profession, AY 2026-27 — https://www.incometax.gov.in/iec/foportal/help/individual-business-profession*

## 6. Can a creator use presumptive taxation under section 44ADA?

Section 44ADA lets a resident individual or partnership firm (not an LLP) who carries on a **profession referred to in section 44AA(1)** declare **50% of gross receipts** as taxable professional income, if gross receipts do not exceed **Rs 50 lakh** in the year (or **Rs 75 lakh** if cash receipts are not more than 5% of gross receipts). Section 44AA(1) covers professions such as legal, medical, engineering, architecture, accountancy, technical consultancy and interior decoration, plus professions notified by the Board. **Content creation and influencing are not clearly listed.** Do not assume 44ADA applies to your work; ask a chartered accountant. If it does not apply, you may need to use another method (including, where eligible, section 44AD for business, or regular books of account) and often ITR-3.

*Sources: https://www.incometaxindia.gov.in/w/resident-benefits-allowable — https://www.incometaxindia.gov.in/w/section-44aa-22*

## 7. What should a simple invoice include?

Number every invoice, date it, and keep a copy. Include your name and address, the brand's name and address, a clear description of the work, the amount, and your bank details. Add your PAN. If you are GST-registered, also add your GSTIN, the SAC/HSN code, taxable value and GST breakup, and follow GST invoicing rules. If you are not GST-registered, do not charge GST. A fill-in template is at lumineapp.co/creator-kit.

*lumine can point you to these basics and, if you send us a brand offer, tell you whether the rate and payment terms look fair. lumine cannot advise on your tax or banking decisions. Use gst.gov.in for GST and incometax.gov.in for income tax, PAN, Form 26AS and ITR filing. This note is not tax, legal or financial advice. Figures above were taken from official pages opened on 26 November 2026 and may have changed.*