

TAX CARD

2025-26



Income from Salaried and Non-Salaried Individual & AOPs

Tax rate for salaried individuals	Tax Rates
Up to Rs 600,000	0%
Rs 600,001 to Rs 1,200,000	1% of the amount exceeding 600,000
Rs 1,200,001 to Rs 2,200,000	Rs 6,000 + 11% of the amount exceeding 1.2 M
Rs 2,200,001 to Rs 3,200,000	Rs 116,000 + 23% of the amount exceeding 2.2 M
Rs 3,200,001 to Rs 4,100,000	Rs 346,000 + 30% of the amount exceeding 3.2 M
Above Rs 4,100,000	Rs 616,000 + 35% of the amount exceeding 4.1 M

Tax rate for Pensioners (Age below 70 years)	Tax Rates
Where the pension received does not exceed rupees ten million	0% of the amount
Where the amount of pension received exceeds rupees ten million	5% of the amount exceeding ten million

Tax rates for AOPs & Non-Salaried Individuals	Tax Rates
Up to Rs 600,000	0%
Rs 600,001 to Rs 1,200,000	15% of the amount exceeding 600,000
Rs 1,200,001 to Rs 1,600,000	Rs 90,000 + 20% of the amount exceeding 1.2 M
Rs 1,600,001 to Rs 3,200,000	Rs 170,000 + 30% of the amount exceeding 1.6 M
Rs 3,200,001 to Rs 5,600,000	Rs 650,000 + 40% of the amount exceeding 3.2 M
Above Rs 5,600,000	Rs 1,610,000 + 45% of the amount exceeding 5.6 M

Note: For professional firms (AOPs) prohibited from incorporating, the 45% rate is reduced to 40%.

Surcharge on Tax Payable (Sec 4AB)	
On taxable income of Individual and AOP exceeds 10 Million	9% on tax payable

Income from property – Individual, AOP and Company

	ATL	Non-ATL
Up to 300,000	Nil	Nil
300,001 to 600,000	5% exceeding 300,000	Increased by 100%
600,001 to 2,000,000	Rs 15,000 + 10% of the amount exceeding 600,000	
Above 2,000,000	Rs 155,000 + 25% of the amount exceeding 2M	
Tax Rates for rent of immovable property -Companies	15%	30%

Companies- General rates	Tax Rates
Small Company	20%
Banking Company	39%
All other Companies	29%
Alternate Corporate Tax (ACT) Sec-113C	17%

Minimum Tax Section-113	Tax Rates
General Rate	1.25%
a. SNGPL and SSGCL (annual turnover Rs.1 billion+)	0.75%
b. PIA	
c. Poultry Industry	
a. Oil Refineries	0.5%
b. Motorcycle Dealer (Sales Tax Registered)	
c. Oil Marketing Companies	
a. Distributors of pharmaceutical products, FMCG and cigarettes	0.25%
b. Petroleum agents & distributors (Sales Tax Registered)	
c. Rice mills and dealers;	
d. Teir1- Retailers of FMCG (Integrated with FBR's software for real time reporting)	
e. Person's turnover from supplies through ecommerce including running online marketplace.	
f. Persons engaged in trading of used vehicles; and	
g. Flour mills.	

Small & Medium Enterprise Tax Rates – 14 th Schedule`	
Normal Tax Regime (NTR) Option	
Taxable income	Tax Rates
Where annual business turnover < Rs 100 m	7.5% of taxable income
Where turnover > 100 m < Rs 250 m	15% of taxable income
Final Tax Regime (FTR) Option	
Turnover	Tax Rates
Where annual business turnover < Rs 100 m	0.25% of gross turnover
Where turnover > 100 m < Rs 250 m	0.5% of gross turnover

Capital Gains on Disposal of Immoveable Property – Section 37

Capital Gains on Disposal of Immoveable Property	Tax rates on capital gain on disposal of properties which were acquired before 01 July 2024		
	Tax Rates		
	Open Plots	Constructed Property	Flats
Where the holding period does not exceed 1 Year	15%	15%	15%
Where the holding period exceeds 1 Year but does not exceed 2 Years	12.5%	10%	7.5%
Where the holding period exceeds 2 Years but does not exceed 3 Years	10%	7.5%	0%
Where the holding period exceeds 3 Years but does not exceed 4 Years	7.5%	5%	-
Where the holding period exceeds 4 Years but does not exceed 5 Years	5%	0%	-
Where the holding period exceeds 5 Years but does not exceed 6 Years	2.5%	-	-
Where the holding period exceeds 6 Years	0%	-	-
Disposal of Immoveable Property acquired on or after 1st day of July, 2024	15% on Filer irrespective of the holding period. Normal Tax Regime in case of Non-Filer with the cap rate of 15%.		

Capital Gains on Disposal of Securities- Section 37A

Capital Gains on Disposal of Securities	Disposal of Securities Acquired between 1 Jul 2022 to 30 Jun 2024	Disposal of Securities Acquired between July, 2024 to June 2025	Disposal of Securities Acquired on or after 1st day of July, 2025
	Tax Rates		
Where the holding period does not exceed 1 Year	15%	15% on Filer irrespective of the holding period.	15% on Filer & Non-Filer irrespective of holding period
Where the holding period exceeds 1 Year	12.5%		
Where the holding period exceeds 2 Years but does not exceed 3 Years	10%		
Where the holding period exceeds 3 Years but does not exceed 4 Years	7.5%	For Ind & AOP- NTR in case of Non-Filer with the cap rate of 15%.	
Where the holding period exceeds 4 Years but does not exceed 5 Years	5%		
Where the holding period exceeds 5 Years but does not exceed 6 Years	2.5%	For Companies- Normal Tax Regime	
Where the holding period exceeds 6 Years	0%		

Future commodity contracts entered by member of PMEX	5%
Capital gain arising on disposal where the securities are acquired on or after 01 July 2013 but on or before 30 June 2022	12.5% of the income
Capital gain arising on disposal where the securities are acquired on or before 01 July 2013	0% of the income

Profit on Debt Sec 151	ATL	Non-ATL
Profit from a banking company or financial institution	20%	40%
Profit on government securities	20%	40%
In other cases,	15%	30%

Profit on Disposal of Debt Securities Sec 151A	ATL	Non-ATL
Profit on disposal of debt securities	15%	30%

Electricity Consumption	
Electricity Consumption	Tax Rates
Commercial & Industrial Consumer	
Where the amount does not exceed Rs 500/-	0%
Where the amount exceeds Rs 500/- but does not exceed Rs. 20,000/-	10% of Amount
Where the amount exceeds Rs 20,000/-	Commercial: Rs. 1950 plus 12% on Rs.20,000 Industrial: Rs. 1950 plus 5% on Rs.20,000
Domestic Consumer	
Where the amount does not exceed Rs 25,000/-	0%
Where the amount of Rs 25,000 or more	7.5% of Amount

Tax on Telephone/ Internet users		
On Telephone & Internet Sec-236	ATL	Person under 114B
Telephone Subscriber -Amount of bill > Rs. 1000	10%	75%
Internet	15%	

Super Tax on High earning Persons- Section 4C

Taxable income	Tax Rates
Where income does not exceed Rs 150 M	0% of the Income
Where income exceeds Rs 150 M but does not exceed Rs 200 M	1% of the Income
Where income exceeds Rs 200 M but does not exceed Rs 250 M	1.5% of the Income
Where income exceeds Rs 250 M but does not exceed Rs 300 M	2.5% of the Income
Where income exceeds Rs 300 M but does not exceed Rs 350 M	3.5% of the Income
Where income exceeds Rs 350 M but does not exceed Rs 400 M	5.5% of the Income
Where income exceeds Rs 400 M but does not exceed Rs 500 M	7.5% of the Income
Where income exceeds Rs 500 M	10% of the Income

Advance tax – Section 147 (5C)

Rate of Advance Tax Sub Sec (5C) of Section 147	Karachi Lahore & Islamabad	Hyderabad, Sukkar, Multan, Faisalabad, Rawalpindi, Gujranwala, Sahiwal, Sialkot, Bahawalpur, Peshawar, Mardan, Abbottabad, Quetta	Urban Areas not specified in columns (2) and (3)
Tax on persons falling under section 147 (5C) (i) for Commercial Buildings			
Any Size (Sq Ft)	Rs 250 per sq ft	Rs 230 per sq ft	Rs 210 per sq ft
Tax on persons falling under section 147 (5C) (i) for Residential Buildings			
Upto 3000 (Sq Ft)	Rs 80 per sq ft	Rs 65 per sq ft	Rs 50 per sq ft
3000 & Above	Rs 125 per sq ft	Rs 110 per sq ft	Rs 100 per sq ft
Tax on Persons falling under section 147 (5C) (II)			
Any Size (Sq Yd)	Rs 150 per sq yd	Rs 130 per sq yd	Rs 100 per sq yd
Tax on Persons falling under section 147 (5C) (II) for development of industrial area			
Any Size (Sq Yd)	Rs 20 per sq yd	Rs 20 per sq yd	Rs 10 per sq yd

Tax on return on investment in sukuks

Return on Investment in Sukuks (First Sch. Part I Div. IIIB & Part III Div. IB)	ATL	Non-ATL
Received by an individual or an AOP, if the profit < Rs. 1 M	10%	20%
Received by an individual or an AOP, if the profit > Rs. 1 M	12.5%	25%
Received by company	25%	50%

Withholding Tax Rates - under Section 153

Sale of goods under section 153(1)(a)	ATL	Non-ATL
Goods I (If Annual Supplies >75K)		
By company	5%	10%
By Individual and AOP	5.5%	11%
Sale of goods (First Schedule Part III Div. III)		
By company -Toll Manufacturing	9%	18%
By Individual and AOP-Toll Manufacturing	11%	22%
Fast moving consumer goods (FMCG)		
Rice, cotton seed & Edible oil	1.5%	3%

Services Sec 153(1)(b)	ATL	Non-ATL
Services (If Annual Services >30K)		
By company, Individual and AOP	15%	30%
Advertisement Services (Electronic/print media)	1.5%	3%
Advertisement Services Other than (Electronic/print media)	6%	12%
Transport services, Freight forwarding services, Air cargo services		
Courier services, Manpower outsourcing services, Hotel services,		
Security guard services, warehousing services		
Software dev. services, Tracking services, Share registrar services		
Engineering Services Including architectural services,		
Service rendered by Asset Management Companies		
Data Services provided under license issued by the Pakistan Telecommunication Authority		
Telecom Infrastructure (Tower) Services		
Car rental services		
Building maintenance services		
Services rendered by Pakistan Stock Exchange and Pakistan Mercantile Exchange Limited		
Inspection services, Certification services, Testing & Training services		
Oilfield services, Telecommunication Services, Travel and Tour Services		
Collateral Management Services		
IT services and IT enabled services	4%	8%

Contracts under section 153(1)(c)	ATL	Non-ATL
By Company	7.5%	15%
By Individual and AOP	8%	16%
Sports person	15%	30%

Tax on Payments for Digital Transactions in e-commerce Platforms under section 6A	Tax Rates
Digital Means or banking channels by payment intermediary	1% of the gross amount paid or payable
Cash on delivery by courier service	2% of the gross amount paid or payable

Brokerage and Commission Section-233	ATL	Non-ATL
Advertising agents	10%	20%
Life insurance agents (Less than 0.5 M)	8%	16%
Other cases	12%	24%

Tax on deemed Income – Section 7E	
Deemed Income Under Section 7E	Tax Rate
Rate of Tax on deemed Income	20% of 5% of FMV of Property

Tax on Builders and Developers – Section 7F		
Tax on Builder & Developers 7F (First Sch. Division I or II of Part-I)	Taxable Income	Tax Rate
Construction and sale of residential, commercial or other buildings	10% of gross receipt	As per first schedule Division I or II of Part-I
Development and sale of residential commercial or other plots; or	15% of gross receipt	
Above both	12% of gross receipt	

Tax on Import- Section 148		
Tax at Import stage Sec-148	ATL	Non-ATL
Persons falling under Part I of 12th Schedule	1%	2%
Persons falling under Part II of 12th Schedule	2%	4%
Persons falling under Part II of 12th Schedule "Commercial Import"	3.5%	7%
Persons falling under Part III of 12th Schedule	5.5%	11%
Persons falling under Part III of 12th Schedule "Commercial Import"	6%	12%
Manufacturer covered under SRO 1125(i)/2011	1%	2%
Pharmaceutical Imported-Finished Goods	4%	8%
Importer of CKD kits of electric vehicles for small cars SUVs with 50 kwh battery and LCVs with 150 kwh battery or below	1%	2%

Profit on Debt –Section 7B

Profit on debt	Tax Rate
If Profit from a banking company or financial institution upto 5 Million	20%
If Profit from yield on government securities up to 5 Million	20%
In other cases, up to 5 Million	15%
If profit exceeds 5 Million	Normal Tax Regime

Export of Services- Section 154A

Exports of IT Services (First Sch. Part III Div. IVA)	Tax Rates
Exports Proceeds of Computer Software or IT services or IT enabled services by persons registered with Pakistan Software Export Board	0.25% of proceed
Other cases	1%

Export –Section 154

Exports (First Sch. Part III Div. IV)	Tax Rates
Export of Goods by exporter	1%

Dividend – Section 150

Dividend (First Sch. Part I Div. III and Part III Div. I)	ATL	Non-ATL
Received from Power Generation Independent Power Producers	7.5%	15%
Received from mutual Funds to the extent of income derived from average annual investment in debt securities	25%	50%
Received from mutual Funds to the extent of income derived from average annual investment in equities	15%	30%
Received from Real Estate Investment trust	15%	30%
Received from companies whose income is exempt from tax or incurring losses	25%	50%
Dividend received by corporate entities from mutual funds on components of income from debt securities -	29%	58%

Payment to Non- Resident – Sec 152

Rate of Tax on Certain Payment Sec-6	ATL	Non-ATL
Royalty, fee for technical services, fee for offshore digital services or in any other case [Gross amount]	15%	30%

Withholding tax on certain type of payment to PE of non-resident section 152 (2A)	ATL	Non-ATL
PE of a non-resident person - Companies - Sale of goods	5%	10%
PE of a non-resident person - Other than companies - Sale of goods	5.5%	11%
PE of a non-resident person - Companies & Other than Companies providing the following services: "Transport services, freight forwarding services, air cargo services, courier services, manpower outsourcing services, hotel services, security guard services, software development services, tracking services, advertising services (other than print or electronic media), share registrar services, engineering services, card rental, building maintenance, services by PSEX and PMEX, Inspection , certification, testing and training , Oilfield services.	8%	16%
IT services and IT ,enabled services	4%	8%
PE of a non-resident person - Other than above services For Companies and other than companies	15%	30%
PE of a non-resident person – Contracts	8%	16%
Non-resident Sports person – Contracts	15%	30%

Advance Tax on Sale or Transfer of Immovable Property-Sec 236C

Gross Consideration Received	ATL	Non-ATL	Late Filer
Where the gross amount of the consideration received does not exceed Rs. 50 million	4.5%	11.5%	7.5%
Where the gross amount of the consideration received exceeds Rs. 50 million but does not exceed Rs 100 million	5%		8.5%
Where the gross amount of the consideration received exceeds Rs. 100 million	5.5%		9.5%

Advance Tax on Purchase of Immovable Property-Sec 236K

Fair Market Value	ATL	Non-ATL	Late Filer
Where the fair market value does not exceed Rs. 50 million	1.5%	10.5%	4.5%
Where the fair market value exceeds Rs. 50 million but does not exceed Rs 100 million	2%	14.5%	5.5%
Where the fair market value exceeds Rs. 100 million	2.5%	18.5%	6.5%

Other Withholding taxes

Others	ATL	Non-ATL
Cash withdrawal 231AB [Withdrawal Rs.50,000 per day]	0%	0.8%
Petrol & Petroleum Products 156A	12%	24%
On sale by Other auctions Sec-236A (Non-immovable property)	10%	20%
Immovable Property Sold by auctions Sec-236A	5%	10%
Functions and Gatherings	10%	20%
Advance tax on sales to distributors, dealers and wholesalers - Other than Fertilizer-Sec 236G	0.1%	2%
Advance tax on sales to Fertilizer-Sec 236G	0.7%	1.4%
Advance tax on sales to retailers-Sec 236H	0.5%	2.5%
Remitted aboard through Debit, Credit or prepaid cards Sec 236Y	5%	10%
Every Company issuing bonus shares - Sec 236Z	10%	20%
On Prize bonds and winnings Sec-156	15%	30%
On Prize, Winnings, Lottery & Raffles Sec-156	20%	40%

Capital Gains on Disposal of Securities – Sec 37 (First Sch. Part I Div. VII)	Ind & AOP	Company
Mutual fund or a collective investment scheme or a REIT scheme (Stock Fund)	15%	15%
Mutual fund or a collective investment scheme or a REIT scheme (Other Fund)	15%	25%
If Dividend receipts of the fund are less than capital gain	15%	

Advance Tax on Purchase, Registration and Transfer of Motor Vehicles (First Sch. Part IV Div. VII)

Engine Capacity	ATL	Non-ATL
up to 850cc	0.5% of the value	1.5% of the value
851cc to 1000cc	1% of the value	3% of the value
1001cc to 1300cc	1.5% of the value	4.5% of the value
1301cc to 1600cc	2% of the value	6% of the value
1601cc to 1800cc	3% of the value	9% of the value
1801cc to 2000cc	5% of the value	15% of the value
2001cc to 2500cc	7% of the value	21% of the value
2501cc to 3000cc	9% of the value	27% of the value
Above 3000cc	12% of the value	36% of the value



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