



Tax Card 2025-26

Applicable from July 01, 2025 to June 30, 2026

As updated vide the Finance Act 2025

SALARIED INDIVIDUALS (Sec 149 – First Sch. Part I Div. I)
(Where Salary Exceeds 75% of Taxable Income)

Taxable Income		Tax Rates
From	Up to	
Up to Rs.600,000		0%
Rs.600,001	Rs.1,200,000	1% of the amount exceeding Rs.600,000
Rs.1,200,001	Rs.2,200,000	Rs.6,000 + 11% of the amount exceeding Rs.1,200,000
Rs.2,200,001	Rs.3,200,000	Rs.116,000 + 23% of the amount exceeding Rs.2,200,000
Rs.3,200,001	Rs.4,100,000	Rs.346,000 + 30% of the amount exceeding Rs.3,200,000
Exceeding Rs.4,100,000		Rs.616,000 + 35% of the amount exceeding Rs.4,100,000

Pension Income
(Pensioners ageing below 70 Years)

Below Rs.10,000,00	0%
Above Rs.10,000,00	5% of the amount exceeding Rs.10,000,000
Directors fee for Board Meeting	20% of the gross amount

AOP & NON-SALARIES INDIVIDUALS
(First Sch. Part I Div. I)

Taxable Income		Tax Rates
From	Up to	
Up to Rs.600,000		0%
Rs.600,001	Rs.1,200,000	15% of the amount exceeding Rs.600,000
Rs.1,200,001	Rs.1,600,000	Rs.90,000 + 20% of the amount exceeding Rs.800,000
Rs.1,600,001	Rs.3,200,000	Rs.170,000 + 30% of the amount exceeding Rs.1,600,000
Rs.3,200,001	Rs.5,600,000	Rs.650,000 + 40% of the amount exceeding Rs.3,200,000
Exceeding Rs.5,600,000		Rs.1,610,000 + 45% of the amount exceeding Rs.5,600,000

PROPERTY INCOME / RENTALS
(Sec 155 – First Sch. Part I Div. VIA)
(In case of Individuals and AOP)

Taxable Income		Tax Rates
From	Up to	
Up to Rs.300,000		Nil
Rs.300,000	Rs.600,000	5% of the amount exceeding Rs.300,000
Rs.600,000	Rs.2,000,000	Rs.15,000 + 10%
Exceeding Rs.2,000,000		Rs.155,000 + 25%

(In case of Companies)

ATL	Non-ATL
15%	30%

RATES OF TAX FOR COMPANIES
(First Sch. Part I Div. II)

	Tax Rates
Banking Company	39%
Company other than Small Company	29%
Small Company	20%
Alternate Corporate Tax (ACT)	17%

<u>MINIMUM TAX</u> <u>(Sec 113 – First Sch. Part I Div. IX)</u>	Tax Rates
Individuals & AOP (Turnover 100 million and above)	1.25%
Companies	
Sui Southern Gas Company Limited and Sui Northern Gas Pipelines Limited (for the cases where the annual turnover exceeds rupees one billion)	0.75%
Pakistani International Airlines Corporation	
Poultry industry including breeding, broiler production, egg production, feed production	
Oil refineries	0.5%
Motorcycle dealers registered under the Sales Tax Act, 1990	
Oil marketing companies	
Distributors of pharmaceutical products, fast moving consumer goods and cigarettes	0.25%
Petroleum agents and distributors registered under the Sales Tax Act, 1990	
Rice mills and dealers;	
Tier-1 retailers of fast moving consumer goods who are integrated with Board or its computerized system for real time reporting of sales and receipts	
Person's turnover from suppliers through ecommerce including from running an online marketplace	
Persons engaged in sale and purchase of used vehicles	
Flour mills	

<u>RATES OF SUPER TAX</u> <u>(Sec 4C – First Sch. Part I Div. IIB)</u>	Tax Rates
Where income does not exceed Rs.150 million	0%
Where income exceeds Rs.150 million but does not exceed Rs.200 million	1%
Where income exceeds Rs.200 million but does not exceed Rs.250 million	1.5%
Where income exceeds Rs.250 million but does not exceed Rs.300 million	2.5%
Where income exceeds Rs.300 million but does not exceed Rs.350 million	3.5%
Where income exceeds Rs.350 million but does not exceed Rs.400 million	5.5%
Where income exceeds Rs.400 million but does not exceed Rs.500 million	7.5%
Where income exceeds Rs.500 million	10%

<u>PROFIT ON DEBT</u> <u>(Sec 151 – First Sch. Part I Div. IIIA & Part III Div. IA)</u>	ATL	Non-ATL
Profit from a banking company or financial institution	20%	40%
Yield on an account, deposit or a certificate under the National Savings Scheme or Post office saving account	15%	30%
In other cases	15%	30%
Amount received by AOP/ individual exceeding Rs.5 million shall be chargeable to tax under NTR as per slab rates of salary/ business income whichever is applicable		
<u>PRIZES AND WINNINGS</u> <u>(Sec 156 – First Sch. Part IV Div. VI)</u>	ATL	Non-ATL
On Prize bonds and winning of cross word puzzle	15%	30%
Winnings from a raffle, lottery, prize on winning a quiz	20%	40%
<u>RETURN ON INVESTMENT IN SUKUKS</u> <u>(Sec 151(IA) – First Sch. Part I Div. IIIB A & Part III Div. IB)</u>	ATL	Non-ATL
In case Sukuk Holder is company	25%	50%

In case Sukuk Holder is individual/ AOP & return is less than 1 million	10%	20%
In case Sukuk Holder is individual/ AOP & return is more than 1 million	12.5%	25%

<u>DIVIDEND</u> <u>(Sec 150 – First Sch. Part I Div. III)</u>	ATL	Non-ATL
IPP, (CPPA-G)	7.5%	15%
Dividend in specie	15%	30%
From SPV by REIT Scheme	0%	0%
From SPV by Others	35%	70%
Dividend received where company is availing exemption or benefiting from c/f business losses & tax credits	25%	50%
From Mutual Funds (Debt Funds-Received by Company)	29%	58%
From Mutual Funds (Debt Funds-Other Receipts)	25%	50%
From Mutual Funds (Equity Funds)	15%	30%

<u>SALE/ TRANSFER OF IMMOVABLE PROPERTY</u> <u>(Sec 236C – First Sch. Part IV Div. X)</u>	ATL	ATL but Late Filer	Non- ATL
Up to Rs.50 million	4.5%	7.5%	11.5%
From Rs.50 million to Rs.100 million	5%	8.5%	11.5%
Exceeding Rs.100 million	5.5%	9.5%	11.5%

<u>PURCHASE OF IMMOVABLE PROPERTY</u> <u>(Sec 236K – First Sch. Part IV Div. XVIII)</u>	ATL	ATL but Late Filer	Non- ATL
Up to Rs.50 million	1.5%	4.5%	10.5%
From Rs.50 million to Rs.100 million	2%	5.5%	14.5%
Exceeding Rs.100 million	2.5%	6.5%	18.5%

<u>PERSONS REMITTING AMOUNTS ABROAD</u> <u>(Sec 236Y – First Sch. Part IV Div. XXVII)</u>	ATL	Non-ATL
On gross amount remitted abroad	5%	10%

<u>TAX ON SALE TO RETAILERS</u> <u>(Sec 236H – First Sch. Part IV Div. XV)</u>	ATL	Non-ATL
Sale to retailers by manufacturer, distributor, dealer, wholesaler or commercial importer shall has to be collected advance tax	0.5%	2.5%

<u>BONUS SHARES ISSUED BY COMPANIES</u> <u>(Sec 236Z)</u>	ATL	Non-ATL
Value of the bonus shares issued	10%	20%

<u>CAPITAL GAIN ON IMMOVABLE PROPERTY</u> <u>(Sec 37 (1A) – First Sch. Part I Div. VIII)</u>	Open Plot	Constructed	Flats
Holding Period up to 1 Year	15%	15%	15%
Holding Period 1 Year to 2 year	12.5%	10%	7.5%
Holding Period 2 Year to 3 year	10%	7.5%	-
Holding Period 3 Year to 4 year	7.5%	5%	-
Holding Period 4 Year to 5 year	5%	-	-
Holding Period 5 Year to 6 year	2.5%	-	-
Holding Period exceed 6 Year	-	-	-
Disposal of immovable Property acquired on or after 01 st July 2014	15%		

<u>CAPITAL GAIN ON DISPOSAL OF SECURITIES</u> <u>(Sec 37A – First Sch. Part I Div. VII)</u>	Tax Rates
<u>Disposal of Securities acquired before 01st July 2024</u>	
Holding Period does not exceed 1 Year	15%
Holding Period exceeds 1 Year but does not exceed 2 year	12.5%
Holding Period exceeds 2 Year but does not exceed 3 year	10%
Holding Period exceeds 3 Year but does not exceed 4 year	7.5%
Holding Period exceeds 4 Year but does not exceed 5 year	5%
Holding Period exceeds 5 Year but does not exceed 6 year	2.5%
Holding Period exceeds 6 Year	0%
Future commodity contracts entered by members of PMEX	5%
Disposal of Securities acquired between July 2024 to June 2025	15% Slab rate of Non-Salaried Ind. & AOP will be used
Disposal of Securities acquired on or after 01 st July 2025	15%

<u>TAX ON DEEMED INCOME (Sec 7E)</u>	Tax Year 2022 and onwards
On an amount equal to five percent of the fair market value of capital assets situated in Pakistan held on last day of tax year	20% of the deemed income

<u>TAX AT IMPORT STAGE</u> <u>(Sec 148 – First Sch. Part II)</u>	ATL	Non-ATL
Persons importing goods classified in Part I, Twelfth Schedule	1%	2%
Persons importing goods classified in Part II, Twelfth Schedule (other than commercial importer)	2%	4%
Commercial importers importing goods classified in Part II, Twelfth Schedule	3.5%	7%
Person importing goods classified in Part III, Twelfth Schedule	5.5%	11%
Persons importing goods classified in Part III of the Twelfth Schedule, In case of Commercial Importer	6%	12%
Goods covered under rescinded SRO 1125(I)/2011	1%	2%
Persons importing finished pharma products, not manufactured in Pakistan as certified by the DRAP	4%	8%
In case of importers of CKD kits of electric vehicles for small cars or SUVs	1%	2%
<u>IMPORT OF MOBILE PHONES</u> <u>C&F Value (USD)</u>	<u>CBU</u>	<u>CKD/SKD</u>
Up to 30, except smartphone	70	-

IMPORT OF MOBILE PHONES	CBU	CKD/SKD
From 101 to 200	930	-
From 201 to 350	970	-
From 351 to 500	5,000	3,000
Above 500	11,500	5,200
Note: *Advance tax is to be increased by 100% for Non-Active Tax Payers.		

<u>SUPPLY OF GOODS</u> <u>(Sec 153 (1)(a) – First Sch. Part III Div. III)</u>	ATL	Non-ATL
Sale of rice, cotton seed & edible oil	1.5%	3%
Sale of cigarettes by distributors	2.5%	5%
Sale of pharma products by distributors	1%	2%
Sale by distributors, dealers, sub-dealers, wholesalers, Tier-1 retailers integrated and configured with board (also appearing on Sales Tax ATL) of the following: FMCG , Fertilizer , Electronics (excluding mobile phones) , Sugar , Cement , Steel , Edible Oil	0.25%	0.5%
Sales, supplies & services by taxpayers in the following sectors: Textile & article thereof , Carpets , Leather & articles thereof , Artificial leather footwear , Surgical goods , Sports Goods	1%	2%
Supplies and services to above sectors by Yarn Traders	0.5%	1%
Sale of gold & silver and articles thereof	1%	2%
Toll manufacturing in the case of company	9%	18%
Toll manufacturing in the case of AOP & individual	11%	22%
Sale of any other goods in the case of company	5%	10%
Sale of any other goods in the case of AOP and individual	5.5%	11%
Note: Minimum Limit on Tax Deduction for payments against Goods & Services Shall be Rs.75,000/- and Rs.30,000/- per annum.		

<u>PAYMENTS FOR SERVICES</u> <u>(Sec 153 (1)(b) – First Sch. Part III Div. III)</u>	ATL	Non-ATL
Transport, Freight forwarding, Air cargo services, Courier, Manpower outsourcing, Hotel services, Security guard, Software development, Tracking services, Advertising (other than by print or electronic media), Share registrar services, Engineering / Architectural services, warehousing, services rendered by AMCs, Data services, Telecom infrastructure (tower) services, Car rentals, Building maintenance, Services of PSEL & PMEL, Inspection, Certification & Testing, Training services, Oilfield services, Telecom, Collateral management, travel and tours, REIT management, NCCPL services.	6%	12%
IT services & IT enabled services	4%	8%
Collection of Tax on payments to seller of Digitally Ordered Goods/Services via local E-Commerce through digital means	1%	2%

<u>PAYMENTS FOR SERVICES</u> <u>(Sec 153 (1)(b) – First Sch. Part III Div. III)</u>	ATL	Non-ATL
Courier Companies (Collecting cash on delivery payments)	2%	4%
Advertising services (print and electronic media)	1.5%	3%
Stitching, dying, printing, embroidery, washing, sizing & weaving to Exporters	1%	2%
In any other case (AOP/Individual/Company) – general services	15%	30%
<i>Note: Tax shall be withheld under this section where payment is greater than or equal to Rs.30,000/- in aggregate, during a financial year.</i>		

<u>EXECUTION OF CONTRACTS</u> <u>(Sec 153 (1)(c) – First Sch. Part III Div. III)</u>	ATL	Non-ATL
In case of sportspersons	15%	20%
In case of a company	7.5%	15%
In any other case (AOP/Individual)	8%	16%

<u>EXPORTS</u> <u>(Sec 154 – First Sch. Part III Div. IV)</u>	Rates
Realization of export proceeds:	1% + 1% additional u/s 147 adjustable
-Non-export indenting agent	
-Export indenting agent / export buying house	
On realization of proceeds under inland back to back LC	
Export of goods by industrial undertaking in EPZ	
Indirect exporters (DTRE rules, 2001)	
Collection of collector of customers at the time of clearance of goods exported	

<u>EXPORT OF SERVICES</u> <u>(Sec 154A – First Sch. Part III Div. IV)</u>	Rates
Export proceeds of computer software or IT services or IT Enabled services by persons registered with Pakistan Software Export Board	0.25% of proceeds
Services or technical services rendered outside Pakistan or exported from Pakistan	1% of proceeds
Construction contracts executed outside Pakistan	
Royalty, commission or fees derived by a resident company from a foreign enterprise in consideration for the use outside Pakistan of any patent, invention, model, design, secret process or formula or similar property right or information concerning industrial, commercial or scientific knowledge, experience or skill made available or provided to such enterprise;	
Other services rendered outside Pakistan as notified by the Board from time to time	

<u>PAYMENT TO NON-RESIDENTS (Sec 152)</u> <u>(Sec 152 – First Sch. Part III Div. II)</u>	ATL	Non-ATL
Royalty/ fee for technical services	15%	30%
Contract or sub-contract under a construction, assembly or installation project in Pakistan including a contract for the supply of supervisory activities relating to such project	8%	

<u>PAYMENT TO NON-RESIDENTS (Sec 152)</u> <u>(Sec 152 – First Sch. Part III Div. II)</u>	ATL	Non-ATL
Any other contract for constructions or services rendered relating thereto or a contract for advertising services rendered by T.V Satellite channels		
Payment of insurance premium or re-insurance premium	10%	20%
Payment for advertisement services from non-resident person delaying from outside Pakistan	20%	40%
Foreign produced commercial	15%	30%
Capital gain on disposal of debt instruments & Government	10%	

<u>TAX ON PRIVATE MOTOR VEHICLE</u> <u>Sec 231B – First Sch. Part IV Div. VII)</u>	ATL	Non-ATL
<u>Tax on Registration of Private Motor Vehicle (Sec 231B (1))</u>		
Up to 850 cc	0.5% of the value	1.5% of the value
851 cc – 1000 cc	1% of the value	3% of the value
1001 cc – 1300 cc	1.5% of the value	4.5% of the value
1301 cc – 1600 cc	2% of the value	6% of the value
1601 cc – 1800 cc	3% of the value	9% of the value
1801 cc – 2000 cc	5% of the value	15% of the value
2001 cc – 2500 cc	7% of the value	21% of the value
2501 cc – 3000 cc	9% of the value	27% of the value
Above 3000 cc	12% of the value	36% of the value
<u>Where the engine capacity is not applicable and the value of vehicle is five million or more</u>		
Imported Vehicles	3% of the value	9% of the value
Locally manufactured vehicle	3% of the value	9% of the value
<u>Leasing of Motor Vehicle to a person not appearing in ATL 4% of the value of Motor Vehicle (Sec 231B (1A))</u>		
<u>Transfer of Registration or ownership of motor vehicles (Sec 231B (2))</u>		
Up to 850 cc	-	-
851 cc – 1000 cc	Rs.5,000	Rs.15,000
1001 cc – 1300 cc	Rs.7,500	Rs.22,500
1301 cc – 1600 cc	Rs.12,500	Rs.37,500
1601 cc – 1800 cc	Rs.18,750	Rs.56,250
1801 cc – 2000 cc	Rs.25,000	Rs.75,000
2001 cc – 2500 cc	Rs.37,500	Rs.112,500
2501 cc – 3000 cc	Rs.50,000	Rs.150,000
Above 3000 cc	Rs.62,500	Rs.187,500
Provided that where engine capacity is not applicable and the value of vehicle is Rs.5 million or more, the amount of tax collectible shall be Rs.20,000 & Rs.60,000 for non-filer		
The rate of tax to be collected under this clause shall be reduced by ten percent each year from the date of first registration in Pakistan		
<u>The locally manufactured motor vehicle is sold prior to registration by the original purchaser</u>		
Up to 1000 cc	Rs.100,000	Rs.300,000
1001 cc – 2000 cc	Rs.200,000	Rs.600,000
Above 2000 cc	Rs.400,000	Rs.1,200,000

<u>TAX ON ELECTRICITY</u> <u>(Sec 235 – First Sch. Part IV Div. IV)</u>	
<u>COMMERCIAL & INDUSTRIAL ELECTRICITY</u> <u>CONSUMERS (Sec 235)</u>	Tax Rates
Where the amount of monthly bill is up to Rs.500	-
Where the amount of monthly bill is more than Rs.500 and less than Rs.20,000	10%
In case of industrial customer, where the amount of monthly bill is more than Rs.20,000	Rs.1,950 + 5% of the amount exceeding Rs. 20,000
In case of commercial customer, where the amount of monthly bill is more than Rs.20,000	Rs.1,950 + 12% of the amount exceeding Rs.20,000

<u>ADVANCE TAX ON CASH WITHDRAWAL</u> <u>(Sec 231AB)</u>	ATL	Non-ATL
Cash withdrawal exceeding Rs.50,000/- per day from all accounts	0%	0.8%

<u>BROKERAGE AND COMMISSION</u> <u>(Sec 233 – First Sch. Part IV Div. II)</u>	ATL	Non-ATL
Advertising Agent	10%	20%
Life insurance commission less than Rs.0.5M per annum	8%	16%
In all other cases	12%	24%

<u>TAX ON ELECTRICITY</u> <u>(Sec 235– First Sch. Part IV Div. IV))</u>	ATL	Non-ATL
<u>Domestic Electricity Consumption</u>		
Where monthly bill is less than Rs.25,000	Nil	Nil
Where monthly bill is Rs.25,000 and above	Nil	7.5%
<u>Commercial and Industrial Consumption</u>		
Where the amount of monthly bill is upto Rs. 500	Nil	
Where the amount of monthly bill is more than Rs. 500 and less than Rs. 20,000	10%	
In case of industrial consumer, where the amount of monthly bill is more than Rs. 20,000	Rs. 1,950+5% of the amount exceeding Rs, 20,000	
In case of commercial consumer, where the amount of monthly bill is more than Rs. 20,000	Rs. 1,950+12% of the amount exceeding Rs, 20,000	

<u>TELEPHONE USERS</u> <u>(Sec 236 – First Sch. Part V Div. IV)</u>	Tax Rates
Telephone and internet, where the monthly bill exceeds Rs.1,000	10% of the exceeding amount of the bill
In case of subscriber of internet, mobile telephone and pre-paid internet or telephone card	15% of amount of bill or price of internet prepaid telephone card or sale of units through any electronic medium or whatever form
In case of persons mentioned in income tax general orders under section 1148 (Non-Filer)	75% of the amount

<u>PUNJAB AGRICULTURAL INCOME TAX (Act 1997)</u>		
Taxable Income		Tax Rates
From	Up to	
Up to Rs.600,000		0%
Rs.600,000	Rs.1,200,000	15% exceeding Rs.600,000
Rs.1,200,001	Rs.1,600,000	90,000 + 20% exceeding Rs.1,200,000
Rs.1,600,000	Rs.3,200,000	170,000 + 30% exceeding Rs.1,600,000
Rs.3,200,000	Rs.5,600,000	Rs.650,000 + 40% exceeding Rs.3,200,000
Above Rs.5,600,000		Rs.1,610,000 + 45% exceeding Rs.5,600,000

<u>SALES TAX ON GOODS AND SERVICES IN PAKISTAN</u>	General Rates
FBR General Sales Tax - Goods	18%
Punjab – Services – PRA	16%
Islamabad Capital Territory (ICT) - Services	15%
Sindh – Services - SRB	15%
Khyber Pakhtunkhwa – Services - KPRA	15%
Balochistan – Services - BRA	15%

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