



# WITHHOLDING INCOME TAX Card 2025-2026

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# **WITHHOLDING TAX CARD 2025-2026**

(With Comprehensive Details)

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# WITHHOLDING TAX CARD

## 2025-2026

(With Comprehensive Details)



Section / S.No.	Type of Payment	Rate %		Individual & AOP	Company	Collection Authority
		Filer	Non-Filer			
<b>148</b>	<b>Collection of tax at Imports</b>					
I.	Goods classified in Part I of the Twelfth Schedule	1.00%	2.00%	Minimum / Normal for Industrial Undertaking	Minimum / Normal for Industrial Undertaking	Collector of Customs
II.	Goods classified in Part II of the Twelfth Schedule (Not for commercial importer)	2.00%	4.00%	Minimum / Normal for Industrial Undertaking for its own use	Minimum / Normal for Industrial Undertaking for its own use	Collector of Customs
III.	Goods classified in Part III of the Twelfth Schedule (Not for commercial importer)	5.50%	11.00%	Minimum / Normal for Industrial Undertaking for its own use	Minimum / Normal for Industrial Undertaking for its own use	Collector of Customs
IV.	Manufacturers covered under rescinded SRO. 1125(I)2011 of 2011	1.00%	2.00%	Adjustable	Adjustable	Collector of Customs
V.	Finished pharmaceutical products that are not manufactured in Pakistan as certified by DRAP	4.00%	8.00%	Minimum	Minimum	Collector of Customs
VI.	Mobile phones	Varying rates		Minimum	Minimum	Collector of Customs
VII.	CKD kits of electric vehicles for small cars or SUVs with battery upto 50 kwh and LCVs with battery upto 150 kwh	1.00%	2.00%	Minimum	Minimum	Collector of Customs
VIII.	Import by commercial importer of goods classified in Part II of Twelfth Schedule	3.50%	7.00%	Minimum	Minimum	Collector of Customs
IX.	Import by commercial importer of goods classified in Part III of Twelfth Schedule	6.00%	12.00%	Minimum	Minimum	Collector of Customs
X.	Edible oil, packaging material, paper and paper board, or plastics	1%, 2%, 3.5%, 5.5%, 6% (respectively)	2%, 4%, 7%, 11%, 12% (respectively)	Minimum	Minimum	Collector of Customs
<b>149</b>	<b>Salary</b>					
	<b>For Salaried Persons (More than 75% of taxable income is comprises of salary income)</b>					
	Where the taxable income does not exceed Rs. 600,000	Nil		N/A	N/A	Employer
	Where taxable income exceeds Rs. 600,000 but does not exceed Rs. 1,200,000	1% of amount exceeding Rs. 600,000		Adjustable	N/A	Employer
	Where taxable income exceeds Rs. 1,200,000 but does not exceed Rs. 2,200,000	Rs. 6,000 plus 11% of the amount exceeding Rs. 1,200,000		Adjustable	N/A	Employer
	Where taxable income exceeds Rs. 2,200,000 but does not exceed Rs. 3,200,000	Rs. 116,000 plus 23% of the amount exceeding Rs. 2,200,000		Adjustable	N/A	Employer

Section / S.No.	Type of Payment	Rate %		Individual & AOP	Company	Collection Authority
		Filer	Non-Filer			
	Where taxable income exceeds Rs. 3,200,000 but does not exceed Rs. 4,100,000	Rs. 346,000 plus 30% of the amount exceeding Rs. 3,200,000		Adjustable	N/A	Employer
	Where taxable income exceeds Rs. 4,100,000	Rs. 616,000 plus 35% of the amount exceeding Rs. 4,100,000		Adjustable	N/A	Employer
	Where taxable income exceeds Rs. 10 million.	In addition to the rates specified, a surcharge @ 9% of normal income tax rate will be applied.		N/A	N/A	Employer
	Pension received by an individual from ex-employer amount exceeding Rs. 10 million in tax year, where receiver is below the age of 70 years.	5% of amount exceeding Rs. 10 million		Final	N/A	Employer
	Director fee	20%		Adjustable	N/A	The payer of fee
<b>150</b>	<b>Dividend payment or dividend in specie</b>					
I.	By Independent Power Producers	7.50%	15.00%	Final	Final	The payer of dividend
II.	Company where no tax is payable due to exemption of income / carry forward business losses / claim of tax credits	25.00%	50.00%	Final	Final	The payer of dividend
III.	Dividend received by a REIT scheme from Special Purpose Vehicle	Nil	70.00%	Final	Final	The payer of dividend
IV.	Dividend received by a REIT scheme from other than Special Purpose Vehicle.	15.00%	30.00%	Final	Final	The payer of dividend
IV.	Dividend received by other than REIT scheme from Special Purpose Vehicle.	35.00%	70.00%	Final	Final	The payer of dividend
V.	If mutual funds deriving 50% or more income from profit on debt					
	In case of corporate entity	29.00%	58.00%	Final	Final	The payer of dividend
	Any other case	25.00%	50.00%	Final	Final	The payer of dividend
	If mutual funds deriving 50% or more income from equity securities.	15.00%	30.00%	Final	Final	The payer of dividend
VI.	Any other case	15.00%	30.00%	Final	Final	The payer of dividend
<b>151</b>	<b>Profit on debt</b>					
I	All profit on debt from account or deposits maintained with financial institution or company.	20.00%	40.00%	Final / Minimum (if more than 5 million)	Adjustable	The payer of the profit
II	All profit on debt from any security issued by Federal or Provincial Government other than national saving certificates or post office saving account.					
	In case of Individuals	15.00%	30.00%	Final / Minimum (if more than 5 million)	N/A	The payer of the profit

Section / S.No.	Type of Payment	Rate %		Individual & AOP	Company	Collection Authority
		Filer	Non-Filer			
	In case of AOP or Company	20.00%	40.00%	Final / Minimum (if more than 5 million)	Adjustable	The payer of the profit
III.	In all other cases	15.00%	30.00%	Final / Minimum (if more than 5 million)	Adjustable	The payer of the profit
151 (1A)	<b>Return on investment in sukuk,</b> (excluding "The Second Pakistan Sukuk Company" and "The Third Pakistan Sukuk Company"). In case, sukuk holder is:					
I.	Company	25.00%	50.00%	N/A	Final	SPV or Company making payment
II.	Individual & AOP (where the return is more than Rs.1 million)	12.50%	25.00%	Final	N/A	SPV or Company making payment
III.	Individual & AOP (where the return is less than Rs. 1 million)	10.00%	20.00%	Final	N/A	SPV or Company making payment
151 (A)	<b>Gain on disposal of certain debt securities</b>					
I.	Capital gain on disposal of debt securities other than disposal of debt securities through stock exchange and settled through NCCPL	15.00%	30.00%	Adjustable	Adjustable	Custodian of debt securities
152	<b>Payments to non-residents</b>					
I.	Royalty and technical fee	15.00%	N/A	Final	Final	Every person paying an amount
II.	Execution of contract or sub-contract under a construction, assembly or installation project in Pakistan including supervisory activities.	7.00%	N/A	Minimum	Minimum	Every person paying an amount
III.	Contract for advertisement services rendered by TV Satellite channel	7.00%	N/A	Minimum	Minimum	Every person paying an amount
IV.	Insurance premium or re- insurance premium	5.00%	N/A	Minimum	Minimum	Every person paying an amount
V.	Advertisement services relaying from outside Pakistan	10.00%	N/A	Minimum	Minimum	Every person paying an amount
VI.	Foreign produced commercial for media advertisement	20.00%	N/A	Final	Final	Every person paying an amount
VII.	Capital gain arising disposal of investment in debt securities invested through special convertible rupee account. For non- resident company having no PE in Pakistan.					
	For period less than 6 months	20.00%	N/A	N/A	Final	Financial institution maintaining special convertible rupee account
	For period more than 6 months	10.00%	N/A	N/A	Final	Financial institution maintaining special convertible rupee account
VIII.	Capital gain arising on the disposal of investment invested through Foreign Currency Value Account or non-resident Pakistani Rupee Value Account by a non-resident individual holding CNIC, NICOP or POC	10.00%	N/A	Final	N/A	Financial institution maintaining these accounts.

Section / S.No.	Type of Payment	Rate %		Individual & AOP		Company	Collection Authority
		Filer	Non-Filer				
IX.	Return on investment in sukuk (excluding "The Second Pakistan Sukuk Company" and "The Third Pakistan Sukuk Company"). Where, sukuk holder is:						
	Company	25.00%	N/A	N/A	Final		Tax deduction by every special purpose vehicle or a company
	Individual & AOP (where the return is more than Rs. 1 million)	12.50%	N/A	Final	N/A		Tax deduction by every special purpose vehicle or a company
	Individual & AOP (where the return is less than Rs. 1 million)	10.00%	N/A	Final	N/A		Tax deduction by every special purpose vehicle or a company
X.	Profit on debt to non-resident person not having a Permanent Establishment in Pakistan	10.00%	N/A	N/A	Adjustable/ Final in specified situations		Person responsible for making of payment
XI.	Profit on debt to an individual, on debt security purchased exclusively through a foreign bank account, a non-resident repatriable rupee account, or a foreign currency account.	10.00%	N/A	Final	N/A		Person responsible for making of payment
XII.	Fee for offshore digital services	15.00%	N/A	Final	Final		Banking or financial institutions except where recipient is also subject to tax under Digital Proceeds levy Act 2025 and the same has been collected.
XIII.	Payment of service charges, commission, or fee to global money transfer operators for facilitating outward remittances by exchange companies licensed by SBP.	10.00%	N/A	Final	Final		Exchange companies
XIV.	Payment by banking company to card network company or payment gateways.	10.00%	N/A	Final	Final		Every banking company making payment
XV.	Other payments	20.00%	N/A	Adjustable	Adjustable		Person responsible for making of payment
XVI.	If allowed by the Commission on application by the person making payment to cohesive business operation under section 2(41)(g).	1.40%	N/A	Adjustable in hands of PE	Adjustable in hands of PE		Person responsible for making of payment
<b>152 (2A) Payments to PE of a non-resident</b>							
I.	<b>Sale of goods</b>						
	Company	5.00%	10.00%	N/A	Minimum / not minimum subject to conditions		Person making a payment

Section / S.No.	Type of Payment	Rate %		Individual & AOP	Company	Collection Authority
		Filer	Non-Filer			
	Other than company	5.50%	11.00%	Minimum	N/A	Person making a payment
II.	Transport services	8%	16%	Minimum	Minimum	Person making a payment
III.	Freight forwarding services	8%	16%	Minimum	Minimum	Person making a payment
IV.	Air cargo services	8%	16%	Minimum	Minimum	Person making a payment
V.	Courier services	8%	16%	Minimum	Minimum	Person making a payment
VI.	Manpower outsourcing services	8%	16%	Minimum	Minimum	Person making a payment
VII.	Hotel services	8%	16%	Minimum	Minimum	Person making a payment
VIII.	Security guard services	8%	16%	Minimum	Minimum	Person making a payment
IX.	Software development services	8%	16%	Minimum	Minimum	Person making a payment
X.	IT services and IT enabled services as defined in section 2	4%	8%	Minimum	Minimum	Person making a payment
XI.	Tracking services	8%	16%	Minimum	Minimum	Person making a payment
XII.	Advertising services (other than by print or electronic media)	8%	16%	Minimum	Minimum	Person making a payment
XIII.	Share registrar services	8%	16%	Minimum	Minimum	Person making a payment
XIV.	Engineering services	8%	16%	Minimum	Minimum	Person making a payment
XV.	Car rental services	8%	16%	Minimum	Minimum	Person making a payment
XVI.	Building maintenance services	8%	16%	Minimum	Minimum	Person making a payment
XVII.	Services rendered by Pakistan Stock Exchange Ltd and Pakistan Mercantile Exchange Ltd inspection and certification	8%	16%	Minimum	Minimum	Person making a payment
XVIII.	Testing and training services	8%	16%	Minimum	Minimum	Person making a payment
XIX.	Oil field services	8%	16%	Minimum	Minimum	Person making a payment
XXI.	<b>Services not covered above:</b>					Person making a payment
	Company	15%	30%	N/A	Minimum	
	Other than company	15%	30%	Minimum	N/A	
XXII.	Execution of a contract	8%	16%	Minimum	Minimum	Person making a payment
XXIII.	Sports Person	15%	30%	Minimum	N/A	Person making a payment
<b>153</b>	<b>Goods, services and execution of a contract</b>					
I.	Sales of rice, cotton seed oil or edible oil	1.50%	3.00%	Minimum	Minimum / adjustable for manufacturers & listed companies	Person making a payment
II.	Distributors of			Minimum	Minimum	Person making a payment
	Cigarettes	2.50%	5.00%			
	Pharmaceutical products	1.00%	2.00%			
III.	Distributors, dealers, sub- dealers, wholesalers and retailers of fast-moving consumer goods, fertilizers, electronics excluding mobile phones, sugar, cement, steel and edible oil, if they are appearing in active taxpayers list of income tax and sales tax.	0.25%	0.50%	Minimum	Minimum	Person making a payment

Section / S.No.	Type of Payment	Rate %		Individual & AOP	Company	Collection Authority
		Filer	Non-Filer			
IV.	On supplies of gold, silver and articles thereof	1.00%	2.00%	Adjustable	Adjustable	Person making a payment
V.	Sale of any other goods in the case of:					
	Company (excluding toll manufacturing)	5.00%	10.00%	N/A	Minimum / adjustable for manufacturer / listed company	Person making a payment
	Toll manufacturing companies	9.00%	18.00%			
	Others (excluding toll manufacturing)	5.50%	11.00%	Minimum	N/A	Person making a payment
	Others - toll manufacturing	11.00%	22.00%			
VI.	Transport services	6.00%	12.00%	Minimum	Minimum	Person making a payment
VII.	Freight forwarding	6.00%	12.00%	Minimum	Minimum	Person making a payment
VIII.	Air cargo services	6.00%	12.00%	Minimum	Minimum	Person making a payment
IX.	Courier services	6.00%	12.00%	Minimum	Minimum	Person making a payment
X.	Manpower outsourcing	6.00%	12.00%	Minimum	Minimum	Person making a payment
XI.	Hotels	6.00%	12.00%	Minimum	Minimum	Person making a payment
XII.	Security guard services	6.00%	12.00%	Minimum	Minimum	Person making a payment
XIII.	Software development	6.00%	12.00%	Minimum	Minimum	Person making a payment
XIV.	IT services and IT enabled services as defined in section 2	4.00%	8.00%	Minimum	Minimum	Person making a payment
XV.	Tracking services	6.00%	12.00%	Minimum	Minimum	Person making a payment
XVI.	Advertising services (other than by print or electronic media)	6.00%	12.00%	Minimum	Minimum	Person making a payment
XVII.	Share registrar services	6.00%	12.00%	Minimum	Minimum	Person making a payment
XVIII.	Engineering services including architectural services	6.00%	12.00%	Minimum	Minimum	Person making a payment
XIX.	Warehousing	6.00%	12.00%	Minimum	Minimum	Person making a payment
XX.	Services rendered by asset management companies	6.00%	12.00%	Minimum	Minimum	Person making a payment
XXI.	Data services provided under license issued by the Pakistan Telecommunication Authority	6.00%	12.00%	Minimum	Minimum	Person making a payment
XXII.	Telecommunication infrastructure (tower), car rental services	6.00%	12.00%	Minimum	Minimum	Person making a payment
XXIII.	Building maintenance services, services rendered by Pakistan Stock Exchange Limited and Pakistan Mercantile Exchange Limited	6.00%	12.00%	Minimum	Minimum	Person making a payment
XXIV.	Inspection, certification	6.00%	12.00%	Minimum	Minimum	Person making a payment
XXV.	Testing and training services	6.00%	12.00%	Minimum	Minimum	Person making a payment
XXVI.	Oilfield services	6.00%	12.00%	Minimum	Minimum	Person making a payment
XXVII.	Telecommunication services	6.00%	12.00%	Minimum	Minimum	Person making a payment
XXVIII.	Collateral management	6.00%	12.00%	Minimum	Minimum	Person making a payment



Section / S.No.	Type of Payment	Rate %		Individual & AOP	Company	Collection Authority
		Filer	Non-Filer			
XXIX.	Travel and tour	6.00%	12.00%	Minimum	Minimum	Person making a payment
XXX.	REIT management services, services rendered by National Clearing Company of Pakistan Limited.	6.00%	12.00%	Minimum	Minimum	Person making a payment
XXXI.	Oil tanker contractor services	2.00%	4.00%	Minimum	Minimum	Person making payment
XXXII.	Other services in the case of: Company	15.00%	30.00%	N/A	Minimum	Person making payment
	Other than company	15.00%	30.00%	Minimum	N/A	Person making payment
XXXIII.	Electronic and print media for advertisement	1.50%	3.00%	Minimum	Minimum	Person making payment
XXXIV.	Execution of a contract in the case of: Company	7.50%	15.00%		Minimum/ adjustable for listed company	Person making payment
	Sports person	8.00%	16.00%	Minimum	N/A	
	Other persons	15.00%	30.00%	Minimum	N/A	
XXXV.	Deduction by exporter or an export house on payment for rendering of certain services	1.00%	2.00%	Minimum	Minimum	Person making payment
<b>153 (2A) E-Commerce</b>						
I.	Sales					
	Payment made through digital means or banking channel	1%	2%	Minimum	Minimum	Payment intermediary Sec 153(7)
	Payment made on cash on delivery basis	2%	4%	Minimum	Minimum	Payment intermediary Sec 153(7)
<b>154 Exports</b>						
I.	At the time of realization of proceeds on account of export of goods.	1% + *1% (* ) deduction u/s 147 as an advance tax		Minimum	Minimum	Authorized dealer in foreign exchange
II.	At the time of realization of the proceeds of sale of goods to an exporter under an inland back-to-back LC or any other arrangement	1% + *1% (* ) deduction u/s 147 as an advance tax		Minimum	Minimum	Banking company
III.	At the time of export of goods by an industrial undertaking located in EPZ located by Pakistan Government.	1% + *1% (* ) deduction u/s 147 as an advance tax		Minimum	Minimum	Export Processing Zone Authority
IV.	Every direct exporter and an export house registered under DTRE and EFS at the time of making payment for a firm contract to an indirect	1% + *1% (* ) deduction u/s 147 as an advance tax		Minimum	Minimum	Direct exporter and an export house
V.	At the time of clearing of goods exported	1% + *1% (* ) deduction u/s 147 as an advance tax		Minimum	Minimum	The Collector of Customs
<b>154 (A) Export of Services</b>						
I.	Exports of computer software or IT services or IT enabled services persons registered with PSEB	0.25%		Final subject to conditions	Final subject to conditions	Authorized dealer in foreign exchange
II.	Services or technical services rendered outside Pakistan or exported from Pakistan:	1.00%		Final subject to conditions	Final subject to conditions	Authorized dealer in foreign exchange

Section / S.No.	Type of Payment	Rate %		Individual & AOP	Company	Collection Authority
		Filer	Non-Filer			
	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;	1.00%		Final subject to conditions	Final subject to conditions	Authorized dealer in foreign exchange
	Construction contracts executed outside Pakistan;	1.00%		Final subject to conditions	Final subject to conditions	Authorized dealer in foreign exchange
	Foreign commission due to an indenting commission agent; and	1.00%		Final subject to conditions	Final subject to conditions	Authorized dealer in foreign exchange
	Other services rendered outside Pakistan as notified by the Board from time to time.	1.00%		Final subject to conditions	Final subject to conditions	Authorized dealer in foreign exchange
155	Income from Property					
I.	Annual rent of immovable property including rent of furniture and fixtures and amount of service relating to such property					Person making a payment in full / part
	In case of company	15.00%	30.00%	N/A	Adjustable	
	In case of other persons			Adjustable	N/A	
	Upto 300,000	Nil				
	300,000 < 600,000	5.00%				
	600,000 < 2,000,000	Rs.15,000 + 10%				
	Above 2,000,000	Rs.155,000 + 25%				
156	Prizes and winnings					
I.	Gross amount of prize bond winning	15.00%	30.00%	Final	Final	Person paying prize on prize bond, winnings from raffle / lottery
II.	Gross amount of prize on crossword puzzle	15.00%	30.00%	Final	Final	
III.	Gross amount of raffle/lottery winning, prize on winning a quiz, prize offered by a company for promotion of sales	20.00%	40.00%	Final	Final	
156A	Petroleum products					
I.	Commission or discount allowed to petrol pump operators	12.00%	24.00%	Final	Final	Person selling petroleum product to petrol pump operator
231AB	Advance Tax on Cash Withdrawal					
I.	Cash withdrawal exceeding Rs. 50,000/- per day from all accounts	0.00%	0.80%	Adjustable	Adjustable	Banks
231B	Advance Tax on Motor Vehicles					
I.	At the time of registration of a motor vehicle and sale by manufacturer.			Adjustable	Adjustable	Vehicle registration authority of excise and taxation department
	Engine Capacity:					
	Upto 850CC	0.50%	1.00%			
	851 < 1,000CC	1.00%	3.00%			
	1,001 < 1,300	1.50%	4.50%			
	1,301 < 1,600	2.00%	6.00%			
	1,601 < 1,800	3.00%	9.00%			
	1,801 < 2,000	5.00%	15.00%			

Section / S.No.	Type of Payment	Rate %		Individual & AOP	Company	Collection Authority
		Filer	Non-Filer			
	2,001 < 2,500	7.00%	21.00%			
	2,501 < 3,000	9.00%	27.00%			
	Above 3,000CC	12.00%	27.00%			
	Provided that in cases where the engine capacity is not applicable, and the value of vehicle is Rs. 5.00 million or more, the rate of tax collectible shall be 3% of the import value as increased by custom duty, sales tax and federal excise duty in case of imported vehicles or invoice value in case of locally manufactured or assembled vehicles					
	Provided that tax required to be collected shall be increased by 200% for persons not appearing in active taxpayers list.					
II.	At the time of leasing of a motor vehicle to a person not appearing in active taxpayers list	4%		Adjustable	Adjustable	Leasing company or Bank
	At the time of transfer of registration or ownership of a motor vehicle:			Adjustable	Adjustable	Vehicle registration authority of excise and taxation department
	Upto 850CC	Nil	Nil			
	851 < 1,000CC	Rs. 5,000	Rs. 15,000			
	1,001 < 1,300	Rs. 7,500	Rs. 22,500			
	1,301 < 1,600	Rs. 12,500	Rs. 37,500			
	1,601 < 1,800	Rs. 18,750	Rs. 56,250			
	1,801 < 2,000	Rs. 25,000	Rs. 75,000			
	2,001 < 2,500	Rs. 37,500	Rs. 112,500			
	2,501 < 3,000	Rs. 50,000	Rs. 150,000			
	Above 3000CC	Rs. 62,500	Rs. 187,500			
	Provided that in cases where the engine capacity is not applicable, and the value of vehicle is Rs. 5.00 million or more, the rate of tax shall be Rs. 20,000					
	Provided further that 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					
Provided that tax required to be collected shall be increased by 200% for persons not appearing in active taxpayers list						
III.	Collection of Advance tax at the time of registration if the locally manufactured motor vehicle is sold prior to registration by the original purchaser					Advance Tax Collection every motor vehicle registration authority of excise and taxation department
	- Upto 1,000cc	Rs. 100,000	Rs. 300,000	Adjustable	Adjustable	
	- 1,001cc to 2,000cc	Rs. 200,000	Rs. 600,000	Adjustable	Adjustable	
	- 2,001cc and above	Rs. 400,000	Rs. 1,200,000	Adjustable	Adjustable	
231C	Advance tax from agency, sponsor on Foreign Domestic Workers					
I.	On issuance or renewal of visa to foreign national as domestic worker	Rs. 200,000	Rs. 400,000	Adjustable	Adjustable	Person paying the amount
233	Brokerage & Commission					
I.	Advertisement agent	10.00%	20.00%	Minimum	Minimum	The principle of the agency
II.	Life Insurance Agent where commission is less than Rs. 0.5 million per annum	8.00%	16.00%	Minimum	Minimum	
III.	Others	12.00%	24.00%	Minimum	Minimum	
234	Motor vehicle tax					
I	Registered laden weight / Seating capacity / Engine capacity and life of vehicle used	Annual / Lump Sum		Adjustable	Adjustable	Person collecting motor vehicle tax
	On Engine Capacity or Lump Sum:	Engine Capacity / Lump Sum				
	Upto 1,000CC	800	10,000			
	1,001 < 1,199	1,500	18,000			
	1,200 < 1,299	1,750	20,000			
	1,300 < 1,499	2,500	30,000			
	1,500 < 1,599	3,750	45,000			
	1,600 < 1,999	4,500	60,000			
	Above 2,000CC	10,000	120,000			

Section / S.No.	Type of Payment	Rate %		Individual & AOP	Company	Collection Authority
		Filer	Non-Filer			
235	Electricity consumption					
I.	Industrial or commercial consumers with monthly electricity bill:					Person preparing electricity consumption bill
	- Upto Rs. 500	Nil		-	-	
	- Exceeds Rs. 500 but does not exceed Rs. 20,000	10%		Minimum	Adjustable	
	- Exceeds Rs. 20,000					
	For Commercial consumers	Rs. 1,950 plus 12% of the amount exceeding Rs. 20,000		Minimum/ Adjustable subject to conditions	Adjustable	
	For Industrial consumers	Rs. 1,950 plus 5% of the amount exceeding Rs. 20,000		Minimum/ Adjustable subject to conditions	Adjustable	
II.	Domestic consumers, if not included in active taxpayers list	N/A	7.5% if the monthly bill exceeds Rs. 25,000	Minimum/ Adjustable subject to conditions	N/A	Person preparing electricity consumption bill
236	Telephone & internet bill					
I.	Telephone monthly bill exceeding Rs. 1,000	10%		Adjustable	Adjustable	Person preparing telephone or internet bill
II.	Subscriber of internet and prepaid internet card or sale of units through any electronic medium or whatever form	15%	75%	Adjustable	Adjustable	Person issuing or selling prepaid card for telephones
III.	Mobile telephone and prepaid card for telephones or sale of units through any electronic medium or whatever form	15%		Adjustable	Adjustable	Person issuing or selling units
236A	Sale by auction / tender					
I.	Sale of goods or moveable property	10.00%	20.00%	Adjustable	Adjustable	Person making sale by public auction
II.	Sale of immovable property	5.00%	10.00%	Adjustable	Adjustable	
III.	Lease of right to collect toll	10.00%	20.00%	Final	Final	
236C	Sale or transfer of immovable property					
I.	Where the gross amount of consideration received does not exceed Rs. 50 million	4.5% / *7.5% (* For late filers who filed last three tax returns after their due dates	11.50%	Adjustable / minimum / final subject to conditions	Adjustable/ minimum subject to conditions	Person responsible for registering or attesting transfer
II.	Where the gross amount of consideration received exceeds Rs. 50 million but does not exceed Rs.100 million	5% / *8.5% (* For late filers who filed last three tax returns after their due dates	11.50%	Adjustable/ minimum/ final subject to conditions	Adjustable/ minimum subject to conditions	Person responsible for registering or attesting transfer
III.	Where the gross amount of consideration received exceeds Rs. 100 Million.	5.5% / *9.5% (* For late filers who filed last three tax returns after their due dates	11.50%	Adjustable/ minimum/ final subject to conditions	Adjustable/ minimum subject to conditions	Person responsible for registering or attesting transfer
236CA	Advance tax on TV plays and advertisements					
I.	Foreign-produced TV drama serial or play (Per Episode)	Rs. 1,000,000	Rs. 2,000,000	N/A	Minimum	Licensing authority certifying foreign TV drama

Section / S.No.	Type of Payment	Rate %		Individual & AOP	Company	Collection Authority
		Filer	Non-Filer			
II.	Foreign-produced TV play (single episode)	Rs. 3,000,000	Rs. 6,000,000	N/A	Minimum	Licensing authority certifying foreign TV drama
III.	Advertisement starring foreign actor (per second)	Rs. 100,000	Rs. 200,000	N/A	Minimum	Licensing authority certifying foreign TV drama
236CB	Advance tax on functions and gatherings					
I.	Function and gathering of any nature.	10%	20%	Adjustable	Adjustable	Owner / operator of facility
236G	Advance tax on sales of specified goods to distributors, dealers, and wholesalers					
I.	- Fertilizer	0.7 / *0.25	1.40%	Adjustable	Adjustable	Manufacturer or commercial importer
	(*) Only if appearing in the active taxpayers list of income and sales tax					
II.	- Other than fertilizer	0.10%	2%	Adjustable	Adjustable	Manufacturer or commercial importer
236H	Advance tax on sales of specified goods to Wholesalers and Retailers					
I.	Sales of specified goods to Wholesalers	0.50%	1.00%	Adjustable	Adjustable	Manufacturer, wholesaler, distributor, dealer or commercial importer
II.	Sales of specified goods to retailers	0.50%	2.50%			
236K	Advance tax on purchase of immovable property					
I.	Where the fair market value does not exceed Rs. 50 million	1.5% / *4.5% (of the FMV)	10.50%	Adjustable / Final subject to conditions	Adjustable	Person responsible for registering or attesting transfer
		(*) For late filers who filed last three tax returns after their due dates				
II.	Where the fair market value exceeds Rs. 50 million but does not exceed Rs. 100 million	2% / *5.5%	14.50%	Adjustable / Final subject to conditions	Adjustable	Person responsible for registering or attesting transfer
		(*) For late filers who filed last three tax returns after their due dates				
III.	Where the fair market value exceeds Rs. 100 million	2.5% / *6.5%	18.50%	Adjustable/ Final subject to conditions	Adjustable	Person responsible for registering or attesting transfer
		(*) For late filers who filed last three tax returns after their due dates				
236Y	Advance tax on remittance to abroad					
I.	Advance tax on persons remitting amounts abroad through credit or debit or prepaid cards	5%	10%	Adjustable		Banking company
236Z	Advance tax on shares and bonds issued					
I.	Value of Bonus shares issued	10%		Final Tax	Final Tax	Company issuing Bonus shares
Persons whose names do not appear in the Active Taxpayers List are subject to 100% increased withholding tax rates as prescribed in the First Schedule to the Income Tax Ordinance, 2001 (Ordinance) except for specified exclusions given in the Tenth Schedule to the Ordinance.						

**BUDGET - IMPORTANT FINANCIAL HIGHLIGHTS**

	% to expenses	2025 - 2026 (PKR in Billions)	% to expenses	2024 - 2025 (PKR in Billions)
<b>Revenues</b>				
Tax revenue				
Direct taxes	18.23%	6,902	13.50%	5,826
Indirect taxes	19.10%	7,229	14.07%	6,074
		14,131		11,900
Non tax revenue				
Levies and fee	0.08%	30	0.06%	27
Receipts of enterprises and properties	1.37%	519	1.09%	472
Receipts from civil and administrative functions	6.47%	2,450	6.17%	2,664
Miscellaneous receipts	5.67%	2,148	4.03%	1,739
		5,147		4,902
Public accounts - Net	0.56%	210	0.54%	231
<b>Gross revenue</b>		<b>19,488</b>		<b>17,033</b>
Revenue transfer to provinces				
Punjab	10.77%	4,076	7.96%	3,436
Sindh	5.40%	2,044	4.06%	1,752
Khyber Pakhtunkhwa	3.55%	1,343	2.63%	1,136
Baluchistan	1.96%	743	1.56%	673
		8,206		6,997
<b>Net revenue</b>		<b>11,282</b>		<b>10,036</b>
<b>Expenditures</b>				
Current expenditure				
Markup - Domestic debt	19.01%	7,197	18.32%	7,907
Markup - Foreign debt	2.67%	1,009	2.41%	1,039
Pension (inclusive of defense)	2.79%	1,055	2.35%	1,014
Defense affairs	6.74%	2,550	5.05%	2,181
Grants and transfers	5.09%	1,928	4.08%	1,761
Subsidies	3.13%	1,186	3.19%	1,378
Running expense of civil government	2.57%	971	2.05%	886
Emergency and others	1.03%	389	0.52%	223
		16,286		16,390
Development expenditures				
Revenue expenses	1.56%	591	1.79%	773
Capital expenses	3.13%	1,184	2.18%	941
		1,775		1,715
Loan repayments				
Foreign loan repayment	14.46%	5,472	7.46%	3,220
Permanent public debt	16.03%	6,069	15.20%	6,559
Floating public debt	20.97%	7,938	34.98%	15,095
Short term credits repayment	0.53%	200	0.07%	30
Current loans and advances repayment	0.28%	105	0.27%	114
Current investments encashment	0.03%	10	0.08%	34
		19,795		25,052
<b>Total expenditure</b>		<b>37,855</b>		<b>43,157</b>
<b>Deficit of revenue over expenditure</b>		<b>26,573</b>		<b>33,121</b>

	% to expenses	2025 - 2026 (PKR in Billions)	% to expenses	2024 - 2025 (PKR in Billions)
<b>Financing of deficit</b>				
External receipts	15.26%	5,778	13.52%	5,833
Permanent public debt	19.35%	7,323	18.55%	8,006
Floating public debt	24.69%	9,348	32.38%	13,974
Domestic debts - Banks (Net)	5.21%	1,971	8.61%	3,718
Recoveries of loans and advances	1.59%	603	1.33%	573
Cash balance surplus by provinces	3.87%	1,464	2.34%	1,009
Privatization proceeds	0.23%	87	0.02%	8
		<b>26,573</b>		<b>33,121</b>

**Important Note:**

Understanding of above budgeted financial receipt and expenditure will help you understand why we need to focus on generation of wealth internally. Currently we are financing our repayments of loans (principal and markup) through acquiring new loans instead of our own resources.

**DISCLAIMER**

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.



**Address:**

House No. 206/1  
Alama Muhammad Anwer Rd, Lawyers' Colony  
Sector 30 Gulzar E Hijri  
Scheme 33, Karachi, Pakistan

**Call and WhatsApp:**

+92 333 1184362 - 65

**Website:**

<https://cfooversight.com/>

**Email:**

[support@cfooversight.com](mailto:support@cfooversight.com)

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