



TRUSTY CONSULTING

Empowering Business to Grow with Confidence, Comply with Clarity.

TAX CARD 2025-2026

Tax Planning & Compliance Experts

Web: www.tconsultingpk.com

Office: Nawab Plaza, Kashmir Road, Sialkot, Punjab

Cell: 0329-6325872 / 0348-0938562

Prepared by: Rehman Idrees

SALARIED (Sec 149)

Income (Rs.)	Tax
0 - 600K	0%
600K - 1.2M	1% > 600K
1.2M - 2.2M	6K + 11%
2.2M - 3.2M	116K + 23%
3.2M - 4.1M	346K + 30%
> 4.1M	616K + 35%

Surcharge: 9% if income > Rs. 10M | Dir. Fee: 20%

Pensioners (< 70 yrs)

≤ Rs. 10M	0%
> Rs. 10M	5% > 10M

AOP & NON-SALARIED (Sec 18)

Income (Rs.)	Tax
0 - 600K	0%
600K - 1.2M	15% > 600K
1.2M - 1.6M	90K + 20%
1.6M - 3.2M	170K + 30%
3.2M - 5.6M	650K + 40%
> 5.6M	1,610K + 45%

Surcharge: 10% if income > Rs. 10M (AOP) | Prof. Firm: Max 40%

COMPANIES (Sec 18, 100A)

Type	Rate
Small Company	20%
Banking Company	39%
All Other Companies	29%
Alternate Corp Tax (ACT)	17%

Super Tax (Sec 4C)

≤ Rs. 150M	0%
150M - 200M	1%
200M - 250M	1.5%
250M - 300M	2.5%
300M - 350M	3.5%
350M - 400M	5.5%
400M - 500M	7.5%
> Rs. 500M	10%

SMEs (Sec 100D)

Normal Tax Regime

Turnover	Rate
≤ Rs. 100M	7.5%
100M - 250M	15%

Final Tax Regime

≤ Rs. 100M	0.25% turnover
100M - 250M	0.5% turnover

Min. Tax (Sec 113)

General	1.25%
SNGPL and SSGCL, PIA, Poultry (>1B)	0.75%
Oil Ref., Motorcycle Dealer, Oil Marketing Companies	0.5%
pharmaceutical, FMCG and cigarettes, Petroleum, Rice mills	0.25%

PROPERTY INCOME (Sec 155)

Income (Rs.)	ATL	Non-ATL
0 - 300K	Nil	Nil
300K - 600K	5% > 300K	+100%
600K - 2M	15K + 10%	-
> 2M	155K + 25%	-

Companies: 15% flat | Non-ATL rate increased by 100%

DEEMED INCOME (Sec 7E)

5% of FMV of property (rented or not)

Basis	Rate
1% of FMV	1%
OR 20% of deemed income	20%

Exempt: FMV ≤ 25M | One asset | First year | Income u/s 15

Builders (Sec 7F)

Construction & Sale	10% gross
Development of Plots	15% gross
Both Activities	12% gross

CG - PROPERTY (Sec 37)

Acquired before Jul 2024

Holding	Plot	Built	Flat
≤ 1 yr	15%	15%	15%
1-2 yr	12.5%	10%	7.5%
2-3 yr	10%	7.5%	0%
3-4 yr	7.5%	5%	-
4-5 yr	5%	0%	-
5-6 yr	2.5%	-	-
> 6 yr	0%	-	-

Post-Jul 2024: Filer 15% | Non-Filer: Normal (cap 15%)

CG - SECURITIES (Sec 37A)

Acquired 2022-2024

Holding	Rate
≤ 1 yr	15%
> 1 yr	12.5%
2-3 yr	10%
3-4 yr	7.5%
4-5 yr	5%
5-6 yr	2.5%
> 6 yr	0%

Acquired Post-Jul 2024

Filer	15%
Non-Filer	Normal (cap 15%)

Future Contracts: 5% | Pre-2013: 0%

PROFIT ON DEBT (Sec 151/151A)

Section 151

Source	ATL	Non-ATL
Bank/Financial	20%	40%
Govt Securities	20%	40%
Other Cases	15%	30%

> Rs. 5M: Normal Tax Regime

Section 151A (Debt Securities)

Disposal	15%	30%
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Sukuks Returns

Ind/AOP < 1M	10%	20%
Ind/AOP > 1M	12.5%	25%
Company	25%	50%

EXPORTS (Sec 154/154A)

Goods (154)

Export by Exporter	1%
Inland back-to-back LC	1%
EPZ Units	1%
Indirect Exporter (DTRE)	1%
Indenting Agent	1%

Services (154A)

IT/Software (PSEB)	0.25%
Other Services	1%

Sec 147(6C): +1% advance tax on exports (adjustable)

DIVIDEND (Sec 150)

Description	ATL	Non-ATL
IPPs	7.5%	15%
Mutual Funds (Debt)	25%	50%
Mutual Funds (Equity)	15%	30%
REIT	15%	30%
Exempt/Loss Companies	25%	50%
Corporate from MF (Debt)	29%	58%

PROPERTY TRANSACTIONS

Sale (236C)

Consideration	ATL	Late	Non-ATL
≤ 50M	4.5%	7.5%	11.5%
50M-100M	5%	8.5%	-
> 100M	5.5%	9.5%	-

Purchase (236K)

FMV	ATL	Late	Non-ATL
≤ 50M	1.5%	4.5%	10.5%
50M-100M	2%	5.5%	14.5%
> 100M	2.5%	6.5%	18.5%

WHT - GOODS (Sec 153(1)(a))

General

Nature	ATL	Non-ATL
By Company (>75K)	5%	10%
By Ind/AOP (>75K)	5.5%	11%
Toll Mfg - Co.	9%	18%
Toll Mfg - Ind/AOP	11%	22%

Specific

Rice, Cotton, Edible Oil	1.5%	3%
FMCG, Fertilizer, Elec.	0.25%	0.5%
Cigarettes, Pharma, Gold	1%	2%
Steel (24C/24D)	0.25%	0.5%

No tax if annual < Rs. 75K

WHT - SERVICES (Sec 153(1)(b))

Service Type	ATL	Non-ATL
Transport, freight, cargo, courier, outsourcing, hotel, security, software, tracking, advertising (non-media), share registrar, engineering, warehousing, asset mgmt, data, telecom towers, car rental, building maint., PSEX/PMEX, inspection, certification, testing, training, oilfield, telecom, collateral mgmt, travel/tour, REIT, NCCPL	6%	12%

IT & IT Enabled Services	4%	8%
Advertising (Electronic/Print)	1.5%	3%
Stitching, Dyeing, Printing, Embroidery, Washing, Sizing, Weaving (Exporters)	1%	2%

No tax if payment ≤ Rs. 30K (aggregate FY)

CONTRACTS (Sec 153(1)(c))

Nature	ATL	Non-ATL
By Company	7.5%	15%
By Ind/AOP	8%	16%
Sportspersons	15%	30%

E-Commerce (Sec 153(2A))

Digital/Banking	1%
COD by Courier	2%

Advance Tax 147(5C)

Commercial: Rs. 210-250/sq ft | Residential: Rs. 50-125/sq ft | Development: Rs. 10-150/sq yd

IMPORTS (Sec 148)

Category	ATL	Non-ATL
Part I - General	1%	2%
Part I - Commercial	3.5%	7%
Part II - General	2%	4%
Part II - Commercial	6%	12%
Part III - General	5.5%	11%
Part III - Commercial	6%	12%
SRO 1125 Manufacturer	1%	2%
Pharma Finished	4%	8%
CKD EV Kits	1%	2%

Industrial: Advance Tax | Others: Minimum Tax

MOTOR VEHICLES (Sec 231-B)		
Engine	ATL	Non-ATL
≤ 850cc	0.5%	1.5%
851-1000cc	1%	3%
1001-1300cc	1.5%	4.5%
1301-1600cc	2%	6%
1601-1800cc	3%	9%
1801-2000cc	5%	15%
2001-2500cc	7%	21%
2501-3000cc	9%	27%
> 3000cc	12%	36%

EV > 5M: ATL 9%, Non-ATL 3%

ELECTRICITY (Sec 235)	
Category	Rate
Comm/Ind ≤ Rs. 500	0%
Comm/Ind 500-20K	10%
Commercial > 20K	1,950 + 12%
Industrial > 20K	1,950 + 5%
Domestic < 25K (Non-ATL)	0%
Domestic ≥ 25K (Non-ATL)	7.5%

TELEPHONE & OTHER TAXES		
Telephone (Sec 236)		
Description	ATL	Non-ATL
Landline > Rs. 1K	10%	75%
Internet & Mobile	15%	15%
Other Taxes		
Cash Withdrawal (231AB)	0%	0.8%
Remittance Abroad (236Y)	5%	10%
Petroleum (156A)	12%	24%
Auction - Goods (236A)	10%	20%
Auction - Property (236A)	5%	10%
Bonus Shares (236Z)	10%	20%
Prize Bonds (156)	15%	30%
Lottery/Raffle (156)	20%	40%

NON-RESIDENTS (152) & BROKERAGE		
Non-Residents		
Nature	ATL	Non-ATL
Royalty, Tech, Digital	15%	30%
PE - Goods (Co.)	5%	10%
PE - Goods (Other)	5.5%	11%
PE - Services	8%	16%
PE - IT Services	4%	8%
PE - Other Services	15%	30%
PE - Contracts	8%	16%
NR Sportspersons	15%	30%
Brokerage (Sec 233)		
Advertising Agents	10%	20%
Life Insurance (< 0.5M)	8%	16%
Others	12%	24%
Sales to Dealers/Retailers		
236G - Fertilizer	0.7%	1.4%
236G - Other	0.1%	2%
236H - Retailers	0.5%	2.5%

KEY COMPLIANCE REQUIREMENTS - Income Tax Ordinance, 2001

Expense Allowability			Withholding Obligations			Important Notes
Expense	Threshold	Requirement	Section	Description	Rate	
Salary	> Rs. 32K/mo	Cross cheque/Bank transfer	149	Salary (> Rs. 55K/mo)	Slab rates	<ul style="list-style-type: none"> All significant transactions must be through banking channels Maintain robust documentation for all expenses Verify withholding tax rates before paying non-residents Section 147(6C) ensures minimum tax from exempt exporters EFS purchases require 1% advance tax deduction Non-compliance may result in penalties and disallowance
Vendor Payment	> Rs. 25K/inv	Cross cheque/Bank transfer	153	Services (Stitching, Dyeing, etc.)	As per service	
Personal Expenses	Any	Strictly prohibited	147(6C)	Purchases from EFS holders	1% (adjustable)	
			152	Payments to Non-Residents	As per nature	

Non-compliance = Full disallowance

TRUSTY CONSULTING	CONTACT US	OUR TEAM
Tax Planning & Compliances Export Services Auditing & Assurance Financial Advisory Risk Advisory BPO Investment Appraisal Accounting	Office: Nawab Plaza, Kashmir Road, Sialkot, Punjab Cell: 0329-6325872 / 0348-0938562 Web: www.tconsultingpk.com	Mohammed Ahsan-ACA (Managing Partner) Rehman Idrees M. Waseem Ahmed Yar Awan-ACCA M. Majid Raza

Disclaimer: This Tax Card is prepared for quick reference purposes based on the Finance Act 2025 and relevant tax laws of Pakistan. Rates and provisions are subject to change. For specific tax advice, please consult with our tax experts.
Prepared by: **Rehman Idrees** | Trusty Consulting