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Pakistan Income Tax Rates

Finance Bill 2026 — Effective 01 July 2026 to 30 June 2027

SALARIED INDIVIDUALS - Sec 149 / Div I Part I First Schedule

Taxable Salary (Rs.)	TY 2025-26 Rate	TY 2026-27 Rate	Remarks
Up to 600,000	0%	0%	No change
600,001 - 1,200,000	1% of amount exceeding 600,000	1% of amount exceeding 600,000	No change
1,200,001 - 2,200,000	Rs.6,000 + 11% > Rs.1.2M	Rs.6,000 + 11% > Rs.1.2M	No change
2,200,001 - 3,200,000	Rs.116,000 + 23% > Rs.2.2M	**Rs.116,000 + 20% > Rs.2.2M**	Rate 23%->20%
3,200,001 - 4,100,000	Rs.346,000 + 30% > Rs.3.2M	**Rs.316,000 + 25% > Rs.3.2M**	Rate 30%->25%
4,100,001 - 5,600,000	Rs.616,000 + 35% > Rs.4.1M	**Rs.541,000 + 29% > Rs.4.1M**	New bracket 29%
5,600,001 - 7,000,000	-- (bracket did not exist)	**Rs.976,000 + 32% > Rs.5.6M**	NEW bracket
Above 7,000,000	Rs.616,000 + 35% > Rs.4.1M	**Rs.1,424,000 + 35% > Rs.7M**	Threshold raised

Surcharge of 9% on salaried individuals WITHDRAWN under Finance Bill 2026. Surcharge continues for AOP/Non-salaried @ 9% where taxable income > Rs.10M.

PENSIONERS (Age below 70) - Div I Part I First Schedule

Pension Amount	TY 2025-26 Rate	TY 2026-27 Rate	Remarks
Pension <= Rs.10 million	0%	0%	No change
Pension > Rs.10 million	5% exceeding Rs.10M	5% exceeding Rs.10M	No change

AOPs & NON-SALARIED INDIVIDUALS - Div II Part I First Schedule

Taxable Income (Rs.)	TY 2025-26 Rate	TY 2026-27 Rate	Remarks
Up to 600,000	0%	0%	No change
600,001 - 1,200,000	15% exceeding 600,000	15% exceeding 600,000	No change
1,200,001 - 1,600,000	Rs.90,000 + 20% > Rs.1.2M	Rs.90,000 + 20% > Rs.1.2M	No change
1,600,001 - 3,200,000	Rs.170,000 + 30% > Rs.1.6M	Rs.170,000 + 30% > Rs.1.6M	No change
3,200,001 - 5,600,000	Rs.650,000 + 40% > Rs.3.2M	Rs.650,000 + 40% > Rs.3.2M	No change
Above 5,600,000	Rs.1,610,000 + 45% > Rs.5.6M	Rs.1,610,000 + 45% > Rs.5.6M	No change
Surcharge (income>Rs.10M)	9% on tax payable	9% on tax payable	AOP/Indiv. only

COMPANIES - General Tax Rates

Category	TY 2025-26	TY 2026-27	Remarks
Small Company	20%	20%	No change
Banking Company	39%	39%	No change
All Other Companies	29%	29%	No change
Alternate Corporate Tax (ACT) Sec 113C	17%	17%	No change

SUPER TAX - Section 4C (Revised)

Taxable Income	TY 2025-26 Rate	TY 2026-27 Rate	Remarks
Up to Rs.150M	0%	0%	No change
Rs.150M - Rs.200M	1%	**0% (exempt < Rs.500M)**	Exempt - non-banking
Rs.200M - Rs.250M	1.5%	**0% (exempt < Rs.500M)**	Exempt - non-banking
Rs.250M - Rs.300M	2.5%	**0% (exempt < Rs.500M)**	Exempt - non-banking
Rs.300M - Rs.350M	3.5%	**0% (exempt < Rs.500M)**	Exempt - non-banking
Rs.350M - Rs.400M	5.5%	**0% (exempt < Rs.500M)**	Exempt - non-banking
Rs.400M - Rs.500M	7.5%	**0% (exempt < Rs.500M)**	Exempt - non-banking
Above Rs.500M (general)	10%	**8%**	Rate reduced 10%->8%
Above Rs.150M - Banks, Fertilizer & ENP	10%	10%	No change

MINIMUM TAX - Section 113 (Revised)

Category	TY 2025-26 Rate	TY 2026-27 Rate	Remarks
General Rate	1.25%	1.25%	No change
SNGPL, SSGCL (turnover>Rs.1B), PIA, Poultry	0.75%	0.75%	No change
Oil Refineries, Motorcycle Dealers (ST Reg), Oil Mktg	0.5%	0.5%	No change
Distributors of Pharma, FMCG & Cigarettes	0.25%	**1.25%**	Increased to std rate
Petroleum agents & distributors (ST Reg), Rice mills	0.25%	0.25%	No change
Tier-1 FMCG Retailers (FBR-integrated), E-commerce	0.25%	0.25%	No change
Trading of used vehicles; Flour mills	0.25%	0.25%	No change
Distributors/dealers/sub-dealers/wholesalers (Cl.24D)	0.25%	**0.5%**	Rate doubled

Specified goods under Cl.24D (0.5%): packaged food, fertilizer, locally manufactured mobile phones, sugar, electronics (excl. imported mobiles). Cement, steel, edible oil removed from concessional list.

INCOME FROM PROPERTY - Individuals, AOP & Companies (Sec 155)

Annual Rent (Rs.)	Person in ATL	Person NOT in ATL	Remarks
Up to 300,000	Nil	Nil	No change
300,001 - 600,000	5% exceeding 300,000	Increased by 100%	No change
600,001 - 2,000,000	Rs.15,000 + 10% > 600,000	Increased by 100%	No change
Above 2,000,000	Rs.155,000 + 25% > Rs.2M	Increased by 100%	No change
Companies (flat rate)	15%	30%	No change

CAPITAL GAINS - Disposal of Immovable Property (acquired BEFORE 01-Jul-2024)

Holding Period	Open Plots	Constructed Property	Flats
<= 1 Year	15%	15%	15%
1 - 2 Years	12.5%	10%	7.5%
2 - 3 Years	10%	7.5%	0%
3 - 4 Years	7.5%	5%	--
4 - 5 Years	5%	0%	--
5 - 6 Years	2.5%	--	--
Above 6 Years	0%	--	--

No rate change for properties acquired before 01-Jul-2024. On/after 01-Jul-2024: 15% flat (Filer); Normal Tax Regime capped 15% (Non-Filer).

ADVANCE TAX ON SALE / TRANSFER - Sec 236C (Revised)

Gross Consideration (Rs.)	TY 2025-26 ATL	TY 2026-27 ATL	Non-ATL
Up to Rs.50M	4.5%	**2.75% (flat)**	11.5%
Rs.50M - Rs.100M	5.0%	**2.75% (flat)**	11.5%
Above Rs.100M	5.5%	**2.75% (flat)**	11.5%

Single flat rate 2.75% replaces the three-slab structure. Late-filer enhanced rates (Rule 1A, Tenth Schedule) ABOLISHED.

ADVANCE TAX ON PURCHASE - Sec 236K (Revised)

Fair Market Value (Rs.)	TY 2025-26 ATL	TY 2026-27 ATL	Non-ATL (old)
Up to Rs.50M	1.5%	**1.25% (flat)**	10.5%
Rs.50M - Rs.100M	2.0%	**1.25% (flat)**	14.5%
Above Rs.100M	2.5%	**1.25% (flat)**	18.5%

Single flat rate 1.25% for all amounts. Persons via FCVA/FCBVA/NRVA/NRBVA: 0%. Section 7E (Deemed Income on property) ABOLISHED - Federal Constitutional Court ruling 06-May-2026.

CAPITAL GAINS - Disposal of Securities - Sec 37A

Holding Period / Category	Acq. Jul-2022 to Jun-2024	Acq. Jul-2024 to Jun-2025	Acq. on/after 01-Jul-2025
<= 1 Year	15%	15% (Filer, any holding)	15% (Filer & Non-Filer)
1 - 2 Years	12.5%	15% (same)	15% (same)
2 - 3 Years	10%	Ind/AOP: NTR (NF cap 15%)	--
3 - 4 Years	7.5%	Companies: NTR	--
4 - 5 Years	5%	--	--
5 - 6 Years	2.5%	--	--
Above 6 Years	0%	--	--
PME future commodity contracts	5%	5%	5%
Acquired 01-Jul-2013 to 30-Jun-2022	12.5%	--	--
Acquired before 01-Jul-2013	0%	--	--

Non-filers on securities (on/after Jul-2025): 100% enhanced rate RESTORED - Tenth Schedule sub-rule (y) exclusion removed by Finance Bill 2026.

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

Service Type	TY 2025-26 ATL	TY 2026-27 ATL	Non-ATL
IT services & IT-enabled services	4%	4%	8%
Electronic & print media advertising	1.5%	1.5%	3%
SPECIFIED SERVICES: transport, freight forwarding, air cargo, courier, manpower outsourcing, hotel, security guard, software development, tracking, share registrar, engineering/architectural, warehousing, asset mgmt, PTA-licensed data services, telecom tower, car rental, building maintenance, PSX/PMEX, inspection, certification, testing & training, oilfield, telecom, collateral mgmt, travel & tour, REIT mgmt, NCCPL	6%	**7%**	**14%**
Independent professionals (doctors, lawyers, architects, accountants, sw engineers/developers - independently)	15%	15%	30%
Terminal & port services	15%	**12%**	**24%**
All other services (Annual payments > Rs.30K)	15%	**14%**	**28%**

Specified services: 6%->7%. General services: 15%->14%. Terminal/port: new reduced 12% (Cl.24CC). IT unchanged 4%. Independent professionals unchanged 15%.

CONTRACTS - Sec 153(1)(c)

Category	TY 2025-26 ATL	TY 2026-27 ATL	Non-ATL
By Company	7.5%	7.5%	15%
By Individual / AOP	8%	8%	16%
Sports Persons	15%	15%	30%

SALE OF GOODS - Sec 153(1)(a)

Category	TY 2025-26 ATL	TY 2026-27 ATL	Non-ATL
By Company (Annual supplies > Rs.75K)	5%	5%	10%
By Individual / AOP (Annual supplies > Rs.75K)	5.5%	5.5%	11%
Rice, cotton seed & edible oil (FMCG)	1.5%	1.5%	3%
Toll Manufacturing - By Company	9%	9%	18%
Toll Manufacturing - By Individual / AOP	11%	11%	22%

E-COMMERCE DIGITAL TRANSACTIONS - Sec 6A (Revised)

Mode of Payment	TY 2025-26	TY 2026-27	Remarks
Digital means / banking channel (payment intermediary)	1% gross (Final Tax)	**1% gross (Adjustable*)**	*If turnover > Rs.200M
Cash on delivery via courier service	2% gross (Final Tax)	**2% gross (Adjustable*)**	*If turnover > Rs.200M

Tax under Sec 6A is now ADJUSTABLE (not final) for persons with annual turnover exceeding Rs.200M.

PAYMENT TO PE OF NON-RESIDENTS - Sec 152(2A) | NON-RESIDENTS - Sec 6

Category	TY 2025-26 ATL	TY 2026-27 ATL	Non-ATL
PE - Companies - Sale of goods	5%	5%	10%
PE - Other than companies - Sale of goods	5.5%	5.5%	11%
PE - Companies & others - Specified services	8%	8%	16%
PE - IT services & IT-enabled services	4%	4%	8%
PE - Other services	15%	15%	30%
PE - Contracts	8%	8%	16%
PE - Non-resident sports persons - Contracts	15%	15%	30%
Royalty, technical fees, offshore digital services (Sec 6)	15%	15%	30%

WHT ON IMPORTS - Sec 148 | Part I First Schedule (No change in TY 2026-27)

Category	TY 2025-26 ATL	TY 2025-26 Non-ATL	TY 2026-27
Part I of 12th Schedule	1%	2%	1% / 2%
Part II of 12th Schedule	2%	4%	2% / 4%
Part II - Commercial Import	3.5%	7%	3.5% / 7%
Part III of 12th Schedule	5.5%	11%	5.5% / 11%
Part III - Commercial Import	6%	12%	6% / 12%
Manufacturer under SRO 1125(i)/2011	1%	2%	1% / 2%
Pharmaceutical - Finished Goods	4%	8%	4% / 8%
CKD kits for EV (small cars <=50kWh / LCVs <=150kWh)	1%	2%	1% / 2%

IMPORT OF MOBILE PHONES - Part II First Schedule

CBV Value (USD)	CBU Rate	CKD / SKD Rate	Nature of Tax
Up to 30 (excl. smartphones)	Rs.70	NIL	Adv. Tax - Filer/Indiv.
31 - 100	Rs.100	NIL	File / Individual
101 - 200	Rs.300	NIL	File / Individual
201 - 350	Rs.500	NIL	--
351 - 500	Rs.5,000	Rs.3,000	Min. Tax for others
Above 500	Rs.11,500	Rs.5,000	Min. Tax for others

DIVIDEND - Sec 150 / Div III Part I & Part III Div I

Source of Dividend	TY 2025-26 ATL	TY 2026-27 ATL	Non-ATL
Power Generation IPPs	7.5%	7.5%	15%
Mutual Funds - income from debt securities	25%	25%	50%
Mutual Funds - income from equities	15%	15%	30%
Real Estate Investment Trusts (REITs)	15%	15%	30%
Companies with exempt income or carrying losses	25%	25%	50%
Corporate entities from MFs (debt income component)	29%	29%	58%

PROFIT ON DEBT - Sec 151 / Sec 7B | DEBT SECURITIES - Sec 151A (Revised)

Category	TY 2025-26 ATL	TY 2026-27 ATL	Non-ATL
Banking company / financial institution (Sec 151)	20%	20%	40%
Government securities (Sec 151)	20%	20%	40%
Other cases (Sec 151)	15%	15%	30%
(Sec 7B) Bank/FI - profit up to Rs.5M	20%	20%	--
(Sec 7B) Govt securities - up to Rs.5M	20%	20%	--
(Sec 7B) Other cases - up to Rs.5M	15%	15%	--
(Sec 7B) Profit exceeding Rs.5M	Normal Tax Regime	Normal Tax Regime	--
Gain on disposal of debt securities (Sec 151A)	15%	**20%**	--

Sec 151A rate increased from 15% to 20% to align with profit on debt rate.

RETURN ON SUKUK - Div IIIB Part I & Part III Div IB

Category	TY 2025-26 ATL	TY 2026-27 ATL	Non-ATL
Individual / AOP - profit < Rs.1M	10%	10%	20%
Individual / AOP - profit > Rs.1M	12.5%	12.5%	25%
Company	25%	25%	50%

EXPORTS - Sec 154 & Sec 154A (Revised)

Category	TY 2025-26	TY 2026-27	Remarks
Advance tax on export proceeds - Sec 147(6C)	1% (on realization)	**ABOLISHED**	Advance tax removed
WHT on export of goods - Sec 154	1% (minimum tax)	**1.25%**	Rate increased
Stitching/dyeing/printing/embroidery/washing - Sec 153(2)	1%	**1.25%**	Rate increased
IT/IT-enabled services (PSEB-registered) - Sec 154A	0.25% (expiring)	**0.25% (extended to TY 2029)**	Extended
Other export of services - Sec 154A	1%	1%	No change

Net effect for goods exporters: saving of 0.75% overall (advance 1% removed; WHT up by 0.25% only).

MISCELLANEOUS WITHHOLDING TAXES

Description / Section	TY 2025-26 ATL	TY 2026-27 ATL	Non-ATL
Cash Withdrawal > Rs.50,000/day - Sec 231-AB	0%	0%	0.8%
Remittance abroad - Debit/Credit/Prepaid Card - Sec 236Y	5%	**0.5%**	**1.0%**
Petrol & Petroleum Products - Sec 156A	12%	12%	24%
Sale by auction (other) - Sec 236A	10%	10%	20%
Bonus shares issued by Company - Sec 236Z	10%	10%	20%
Immovable Property sold by auction - Sec 236A	5%	5%	10%
Prize bonds & winnings - Sec 156	15%	15%	30%
Prize, Lottery & Raffles - Sec 156	20%	20%	40%
Sales to Distributors/Dealers/Wholesalers (non-fertilizer) - Sec 236G	0.1%	0.1%	2%
Sales to Fertilizer distributors - Sec 236G	0.7%	0.7%	1.4%
Sales to Retailers - Sec 236H	0.5%	0.5%	2.5%
Brokerage - Advertising agents - Sec 233	10%	10%	20%
Brokerage - Life insurance < Rs.0.5M pa - Sec 233	8%	8%	16%
Brokerage - Other cases - Sec 233	12%	12%	24%
Foreign TV drama / serial WHT - Sec 236CA	Applicable	**ABOLISHED**	**ABOLISHED**
Social media platform revenues - Sec 154B (NEW)	N/A	**5% (min - ATL)**	**5% (final - NR)**
Life insurance payout <= 1 year from issuance (NEW)	N/A	**15%**	Final Tax
Life insurance payout 1-7 years from issuance (NEW)	N/A	**10%**	Final Tax

Life insurance payout EXEMPT if: death/disability claim, OR policy > 7 years old.

ELECTRICITY CONSUMPTION - WHT Rates

Category / Bill Amount	TY 2025-26 Rate	TY 2026-27 Rate	Remarks
Commercial/Industrial - bill <= Rs.500	0%	0%	No change
Commercial/Industrial - Rs.500 - Rs.20,000	10% of Amount	10% of Amount	No change
Commercial - above Rs.20,000	Rs.1,950 + 12% > Rs.20K	Rs.1,950 + 12% > Rs.20K	No change
Industrial - above Rs.20,000	Rs.1,950 + 5% > Rs.20K	Rs.1,950 + 5% > Rs.20K	No change
Domestic - bill < Rs.25,000	0%	0%	No change
Domestic - Rs.25,000 or more	7.5% of Amount	7.5% of Amount	No change

TELEPHONE & INTERNET - Sec 236 | CAPITAL GAINS on Mutual Funds / REITs

Category	ATL Rate	TY 2026-27 ATL	Non-ATL / General Order
Telephone bill > Rs.1,000	10%	10%	75%
Internet subscription	15%	15%	75%
REIT / CIS - Stock Fund (Div VII Pt I)	15% Ind/AOP	15%	15% Company
REIT / CIS - Other Fund (Div VII Pt I)	15% Ind/AOP	15%	25% Company

ADVANCE TAX ON MOTOR VEHICLES - Purchase/Registration/Transfer (Div VII Part IV)

Engine Capacity	TY 2025-26 ATL	TY 2026-27 ATL	Non-ATL
Up to 850cc	0.5% of value	0.5% of value	1.5% of value
851cc - 1000cc	1% of value	1% of value	3% of value
1001cc - 1300cc	1.5% of value	1.5% of value	4.5% of value
1301cc - 1600cc	2% of value	2% of value	6% of value
1601cc - 1800cc	3% of value	3% of value	9% of value
1801cc - 2000cc	5% of value	5% of value	15% of value
2001cc - 2500cc	7% of value	7% of value	21% of value
2501cc - 3000cc	9% of value	9% of value	27% of value
Above 3000cc	12% of value	12% of value	36% of value

SME TAX RATES | BUILDERS & DEVELOPERS - Sec 7F

Category	TY 2025-26 Rate	TY 2026-27 Rate	Remarks
SME (Normal Tax Regime) - Turnover <= Rs.100M	7.5% of taxable income	7.5% of taxable income	No change
SME (Normal Tax Regime) - Turnover Rs.100M-Rs.250M	15% of taxable income	15% of taxable income	No change
SME (Final Tax Regime) - Turnover <= Rs.100M	0.25% of gross turnover	0.25% of gross turnover	No change
SME (Final Tax Regime) - Turnover Rs.100M-Rs.250M	0.5% of gross turnover	0.5% of gross turnover	No change
Builder/Developer - Construction & sale of buildings	10% of gross receipt	As per Div I/II Sch.	No change
Builder/Developer - Development & sale of plots	15% of gross receipt	As per Div I/II Sch.	No change
Builder/Developer - Both construction and development	12% of gross receipt	As per Div I/II Sch.	No change

ADVANCE TAX ON BUILDERS / DEVELOPERS - Sec 147(5C)

Building Type / Size	Karachi, Lahore & Islamabad	Other Major Cities*	Other Urban Areas
Commercial Buildings - Any Size (Sq Ft)	Rs.250/sq ft	Rs.230/sq ft	Rs.210/sq ft
Residential - Up to 3,000 Sq Ft	Rs.80/sq ft	Rs.65/sq ft	Rs.50/sq ft
Residential - 3,000 Sq Ft & Above	Rs.125/sq ft	Rs.110/sq ft	Rs.100/sq ft
Open Plots - Any Size (Sq Yd)	Rs.150/sq yd	Rs.130/sq yd	Rs.100/sq yd
Industrial Area Development - Any Size (Sq Yd)	Rs.20/sq yd	Rs.20/sq yd	Rs.10/sq yd

** Other Major Cities: Hyderabad, Sukkur, Multan, Faisalabad, Rawalpindi, Gujranwala, Sahiwal, Sialkot, Bahawalpur, Peshawar, Mardan, Abbottabad, Quetta.*

KEY CHANGES IN FINANCE BILL 2026 — Complete Summary

Area / Section	Old Position (TY 2025-26)	New Position (TY 2026-27)	Eff.
Salary slabs - 35% threshold	Rs.4.1M	**Rs.7M + new intermediate brackets (29%, 32%)**	01-Jul-26
Salary surcharge (9%)	Applicable on salaried persons	**WITHDRAWN for salaried individuals**	01-Jul-26
Super Tax - general scope	10% from Rs.150M+ (all)	**8% from Rs.500M+; Banks/Fertilizer/ENP: 10% from Rs.150M**	01-Jul-26
Section 7E (Deemed Income)	20% on 5% of FMV = 1%	**ABOLISHED - FCC ruling 06-May-2026**	01-Jul-26
Min. Tax (Pharma/FMCG/cigarette distrib.)	0.25%	**1.25% (standard rate)**	01-Jul-26
Min. Tax (distributors/dealers Cl.24D)	0.25%	**0.5% (rate doubled)**	01-Jul-26
Advance tax on property SALE (236C)	4.5%-5.5% (3 slabs)	**2.75% flat rate for all amounts**	01-Jul-26
Advance tax on property PURCHASE (236K)	1.5%-2.5% (3 slabs)	**1.25% flat rate for all amounts**	01-Jul-26
Late-filer enhanced rates (Tenth Sch. Rule 1A)	Enhanced rates for 236C/236K	**ABOLISHED - same as on-time filers**	01-Jul-26
Cards remittance abroad - Sec 236Y	5%	**0.5% (reduced by 90%)**	01-Jul-26
WHT on SPECIFIED services - Sec 153(1)(b)	6%	**7%**	01-Jul-26
WHT on GENERAL services - Sec 153(1)(b)	15%	**14%**	01-Jul-26
WHT terminal & port services - Cl.24CC	15% (general)	**12% (new reduced rate)**	01-Jul-26
WHT debt securities disposal - Sec 151A	15%	**20%**	01-Jul-26
Export WHT - goods - Sec 154	1% min tax	**1.25% min tax**	01-Jul-26
Export advance tax - Sec 147(6C)	1% on realization	**ABOLISHED**	01-Jul-26
IT/IT-enabled export rate - Sec 154A	0.25% (expired Jun-2026)	**0.25% EXTENDED to 30-Jun-2029**	01-Jul-26
E-commerce tax (Sec 6A) - treatment	Final tax for all	**Adjustable if turnover > Rs.200M**	01-Jul-26
Social media revenues - new Sec 154B	Not subject to WHT	**5% min (resident ATL); 5% final (NR)**	01-Jul-26
Life insurance payout FTR - new	Not separately taxed	**15% (<=1yr); 10% (1-7yrs); Exempt >7yrs/death**	01-Jul-26
Foreign TV drama WHT - Sec 236CA	Applicable	**ABOLISHED**	01-Jul-26
ATL late-filer surcharge	Rs.20K/Rs.10K/Rs.1K	**Rs.100K (Co) / Rs.50K (AOP) / Rs.25K (Indiv)**	01-Jul-26
Capital Value Tax (CVT on foreign assets)	1%-2% on assets > Rs.100M	**ABOLISHED**	01-Jul-26