INCOME TAX WITHHOLDING CHART

Subject-wise with Payment Codes

TAX YEAR 2027

With effect from July 01, 2026

In light of amendments made through the Finance Act 2026

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Subject Index & Payment Codes

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How to read this chart: rates shown are for **Filer** *(on the Active Taxpayers List) and* **Non-Filer**. *Payment codes are FBR transaction codes. Where Company and Individual/AOP differ, both are shown.*

I IMPORT — Section 148

Payment / Transaction	Part I (12th Sch.) Filer	Non-Filer	Part II Filer	Non-Filer	Part III Filer	Non-Filer
Import — Minimum Tax (except manufacturers & listed companies) *Code: 64010052*	1%	2%	2%	4%	5.5%	11%
Commercial Importer *Code: 64010057 / 64010062*	—	—	3.5%	7%	6%	12%
Manufacturers under rescinded S.R.O. 1125 of 2011 (TLCSS) *Code: 64010052*	—	—	—	—	1%	2%
Pharmaceutical finished goods (not manufactured in Pakistan, certified by DRAP) *Code: 64060008*	—	—	—	—	4%	8%
CKD kits of electric vehicles — small cars (SUVs 50kWh, LCVs 150kWh) *Code: 64010052*	—	—	—	—	1%	2%

Import of Mobile Phones — Fixed Tax (Rs.) by C&F value

Sr.	C&F Value of Mobile Phone (US$)	CBU — PCT 8517.1219	CKD/SKD — PCT 8517.1211
1	Up to 30 (except smart phones)	70	0
2	Exceeding 30 up to 100, and smart phones up to 100	100	0
3	Exceeding 100 up to 200	930	0
4	Exceeding 200 up to 350	970	0
5	Exceeding 350 up to 500	5,000	3,000
6	Exceeding 500	11,500	5,200

II SALARY — Section 149

Taxable Salary Slab (Rs.)	Rate on Amount Exceeding	Fixed Tax (Rs.)
Up to 600,000	Nil	Nil
600,001 – 1,200,000	1%	Nil
1,200,001 – 2,200,000	11%	6,000
2,200,001 – 3,200,000	20%	116,000
3,200,001 – 4,100,000	25%	316,000
4,100,001 – 5,600,000	29%	541,000
5,600,001 – 7,000,000	32%	976,000
7,000,000 and above	35%	1,424,000

Codes — Federal Govt employees 64020001 · Provincial 64020002 · Corporate sector 64020003 · Others 64020004

Other Salary Items	Rate	Code
149(3) — Board (BoD) meeting fee	20% on gross amount to director	64020003
149(1A) — Pension/annuity/supplement by former employer to employee below 70 yrs (up to Rs. 10m)	0%	64020007
149(1A) — Same, Rs. 10m and above	5%	64020007

III DIVIDEND — Section 150

Payment / Transaction	Individual / AOP Filer	Non-Filer	Company Filer	Non-Filer
Power generation (subject to implementation & purchase agreements) *Code: 64030052*	7.5%	15%	7.5%	15%
Cash dividend *Code: 64030055*	15%	30%	15%	30%
Specie dividend (shares of group company) *Code: 64030055*	15%	30%	15%	30%
Mutual fund — stock fund *Code: 64030055*	15%	30%	15%	30%
Mutual fund — money market / income fund *Code: 64330050*	25%	50%	25%	50%
Mutual fund / debt securities *Code: 64330050*	25%	50%	29%	58%
REIT, Modaraba or other collective scheme *Code: 64030055*	15%	30%	15%	30%
Exempt company OR non-tax-payable companies *Code: 64330050*	25%	50%	25%	50%

IV INTEREST / PROFIT ON DEBT — Section 151

Payment / Transaction	Filer	Non-Filer
151(1)(a) — Interest on National Saving Scheme (NSS) *Code: 64040001*	20%	40%
151(1)(b) — Interest on bank account *Code: 64040002*	20%	40%
151(1)(c) — Interest on Federal/Provincial/Local Govt bonds (Individual) *Code: 64040003*	15%	30%
151(1)(c) — Same bonds (AOP & Company) *Code: 64040003*	20%	40%
151(1)(d) — Interest on company loans *Code: 64040004*	15%	30%
151A — Gain on disposal of certain debt securities *Code: 64330072*	20%	40%

151B — Life insurance & family takaful payouts

Condition	Filer	Non-Filer
Payouts/benefits paid within one year of policy issuance	15%	30%
Payout/benefits after 1 year but before 7 years of issuance	10%	20%

151(1A) — Interest on investment in Sukuks

Holder	Filer	Non-Filer	Code
Company	25%	50%	64030086
Individual / AOP — return up to Rs. 1 million	10%	20%	64030084
Individual / AOP — return exceeding Rs. 1 million	12.5%	25%	64030085

V NON-RESIDENT — Section 152

Payment / Transaction	Rate (Filer / Non-Filer)	Code
152(1) — Royalty or fee for technical services	15%	64050051
152(1A)(a) — Construction / assembly or installation project in Pakistan	7%	64050052
152(1A)(b) — Any other contract for construction services	7%	64050053
152(1A)(c) — Advertisement by TV satellite channels	7%	64050054
152(1AA) — Insurance or re-insurance premium	5%	64050055
152(1AAA) — Media person advertisement services	10%	64050006
152(1BA) — Foreign produced commercial	20%	64050100
152(1C) — Fee for offshore digital services	15%	64050057
152(1D) — Capital gain on debt instruments/govt securities via SCRA (NR company, no PE)	10%	64060061
152(1DA) — Capital gain via FCVA/NRVA (NR Pakistani: POC/NICOP/CNIC)	10%	64050050
152(1DB)(a) — Sukuk holder is a company	25%	64050077
152(1DB)(b) — Sukuk holder individual/AOP, return over Rs. 1 million	12.5%	64050077
152(1DB)(c) — Sukuk holder individual/AOP, return under Rs. 1 million	10%	64050077
152(1DC) — Service charges/commission/fee to remittance operators	10%	64050078
152(1DD) — Any fee to card network company / payment gateway	10%	64050079
152(2) — Any other services	20%	64050007

152(2A) — Payments to a permanent establishment of a non-resident

Payment	Company Filer	Non-Filer	Indiv/AOP Filer	Non-Filer
(a) Supply of goods *Code: 64050068*	5%	10%	5.5%	11%
(b) Services *Code: 64050065*	15%	30%	15%	30%
(b) Specified services (transport, freight, courier, manpower, hotel, security, etc.)	8%	16%	8%	16%
(b) IT & IT-enabled services *Code: 64050080*	4%	8%	4%	8%
(c)(i) Sportsman *Code: 64050071*	15%	30%	15%	30%
(c)(ii) Contract *Code: 64050063*	8%	16%	8%	16%

VI GOODS, SERVICES & CONTRACTS — Section 153

153(1)(a) — Sale / supply of goods

Payment / Transaction	Company Filer	Non-Filer	Indiv/AOP Filer	Non-Filer
Rice, cotton seed or edible oils (annual payment > 75K) *Code: 64060003*	1.5%	3%	1.5%	3%
Other goods (annual payment > 75K) *Code: 64060060 / 64060083*	5%	10%	5.5%	11%
Toll manufacturing (annual payment > 75K) *Code: 64060068 / 64060084*	9%	18%	11%	22%
Distributors/dealers/wholesalers & retailers — FMCG, fertilizer, electronics, sugar, cement, edible oil, steel (ATL both ST & IT: 0.25%) *Code: 64060082 / 64060060 / 64060083*	5%	10%	5.5%	11%

Payment / Transaction	Filer	Non-Filer
Traders of yarn *Code: 64060051*	0.5%	1%
Distribution of cigarettes *Code: 64060005*	2.5%	5%
Distribution of pharmaceutical products *Code: 64060002*	1%	2%
Services (annual payment > 30K) *Code: 64060180*	14%	28%

153(1)(b) — Services

Service	Filer	Non-Filer
Independent professional services (doctors, lawyers, architects, accountants, software engineers/developers) — individuals	15%	30%
Specified services (transport, freight, courier, manpower, hotel, security, engineering, warehousing, telecom, travel, etc.)	7%	14%
IT services (software development, maintenance, system integration, web design/dev/hosting, network design) *Code: 64060158*	4%	8%
IT-enabled services (call centers, transcription, graphics, accounting, HR, cloud, data storage, etc.) *Code: 64060158*	4%	8%
Electronic & print media advertising services *Code: 64060153*	1.5%	3%
Terminal or port services	12%	24%

Reduced service rates apply only where the payment for services is subject to withholding on gross receipts and the provider has not contested taxation of gross receipts before any court.

153(1)(c) — Contracts & 153(2)/(2A)

Payment / Transaction	Company Filer	Non-Filer	Indiv/AOP Filer	Non-Filer
153(1)(c) — Contracts (annual payment > 10K) *Code: 64060265 / 64060266*	7.5%	15%	8%	16%
153(1)(c) — Sportsman	15%	30%	15%	30%
153(2) — Stitching, dyeing, printing, embroidery, washing, sizing, weaving *Code: 64060231*	1%	2%	1%	2%
153(2A) — E-commerce: digital/banking channel via payment intermediary *Code: 64060557*	1%	2%	1%	2%
153(2A) — E-commerce: cash on delivery via courier *Code: 64060558*	2%	4%	2%	4%

VII EXPORT OF GOODS & SERVICES — Sections 154 & 154A

(i) Export of Goods — Section 154 · Minimum tax · Filer = Non-Filer

Payment / Transaction	Rate	Code
154 — Exports (minimum)	1.25%	64070054
154(1) — Export of goods (minimum)	1.25%	64070054
154(3) — Inland bank-to-bank letter of credit (minimum)	1.25%	64070054
154(3A) — Export processing zone (minimum)	1.25%	64070054
154(3B) — Indirect exporter; SPO (minimum)	1.25%	64070054

(ii) Export of Services — Section 154A · Filer = Non-Filer

Payment / Transaction	Rate	Code
Export of computer software [TY 2026 – 2029]	0.25%	64060286
IT services [TY 2026 – 2029]	0.25%	64060286
IT-enabled services [TY 2026 – 2029]	0.25%	64060286
(b) Services / technical services rendered outside or exported from Pakistan	1%	64060288
(c) Royalty/commission/fees by resident company from foreign enterprise (use outside Pakistan)	1%	64060288
(d) Construction contracts executed outside Pakistan	1%	64060288
(da) Indenting commission agent on imports / exports	1%	64060288
(e) Other services rendered outside Pakistan, as notified	1%	64060288

154B — Revenue from social media platforms	Filer	Non-Filer
Resident	5%	10%
Non-Resident	5%	5%

VIII RENT — Section 155

Company	Filer	Non-Filer
Rent on gross rental payment — company	15%	30%

Individual / AOP — slab rates (on gross rent)

Annual Rent Slab (Rs.)	Rate on Exceeding	Fixed Tax (Filer)	Non-Filer
Up to 300,000	Nil	Nil	—
300,001 – 600,000	5%	Nil	Double tax
600,001 – 2,000,000	10%	15,000	Double tax
2,000,000 and above	25%	155,000	Double tax

Code 64080001. If the payer is an individual or AOP, withholding applies only where annual rent exceeds Rs. 1.5 million.

IX PRIZE & WINNINGS — Section 156

Payment / Transaction	Filer	Non-Filer	Code
Prize bonds & cross-word puzzle	15%	30%	64090051
Winnings from raffle, lottery, quiz, or company sales-promotion prize	20%	40%	Raffle 64090053 · Lottery 64090054 · Quiz 64090055

X PETROL — Section 156A

Payment / Transaction	Filer	Non-Filer	Code
Petrol & petroleum products (lubricants) — to petrol pump operators	12%	24%	64090151

XI CASH WITHDRAWAL FROM BANK — Section 231AB

Payment / Transaction	Filer	Non-Filer	Code
Cash withdrawal (if exceeding Rs. 50,000 per day)	—	0.8%	64100101

XII MOTOR VEHICLES — Sections 231B & 234

Registration / Sale — % of value	Filer	Non-Filer
231B(1A) — At the time of motor vehicle leasing (any vehicle) · Code 64100304	—	12%
Up to 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%
Above 3000cc	12%	36%
Value Rs. 5 million or more / engine capacity N/A	3%	9%

231B(1)&(3) — On registration by Excise & Taxation Dept. and on sale by manufacturer. Reg. fee code 64100301 · Sale code 64100303.

231B(2) — Transfer of ownership (fixed, per annum; reduced 10% each year from 1st registration)

Engine Capacity	Filer (Rs.)	Non-Filer (Rs.)
Up to 850cc	—	—
851 – 1000cc	5,000	15,000
1001 – 1300cc	7,500	22,500
1301 – 1600cc	12,500	37,500
1601 – 1800cc	18,750	56,250
1801 – 2000cc	25,000	75,000
2001 – 2500cc	37,500	112,500
2501 – 3000cc	50,000	150,000
Above 3000cc	62,500	187,500
Value Rs. 5m or more / engine N/A	20,000	60,000

Code 64100302.

231B(2A) — Sale of locally manufactured vehicles & 234 — Annual motor vehicle tax

231B(2A) — Engine Capacity	Filer (Rs.)	Non-Filer (Rs.)
Up to 1000cc	100,000	300,000
1001 – 2000cc	200,000	600,000
2001cc and above	400,000	1,200,000
234 — Annual (per annum)	**Filer (Rs.)**	**Non-Filer (Rs.)**
Up to 1000cc	800	1,600
1001 – 1199cc	1,500	3,000
1200 – 1299cc	1,750	3,500
1300 – 1499cc	2,500	5,000
1500 – 1599cc	3,750	7,500
1600 – 1999cc	4,500	9,000
2000cc and above	10,000	20,000

Codes — 231B(2A) 64100305 · 234 64130003.

XIII BROKERAGE & COMMISSION — Section 233

Payment / Transaction	Filer	Non-Filer	Code
Advertising commission	10%	20%	64120070
Life insurance agent (commission below Rs. 500,000)	8%	16%	64120066
Other commissions	12%	24%	64120074

XIV ELECTRICITY (ON GROSS) — Section 235

Consumer / Slab (Rs.)	Rate on Exceeding	Fixed Tax	Code
Commercial/Industrial — up to 500	Nil	Nil	—
Commercial/Industrial — 500 to 20,000	10%	Nil	64140101
Commercial — 20,000 and above	12%	1,950	64140001
Industrial — 20,000 and above	5%	1,950	64140002

Domestic / Residential	Filer	Non-Filer	Code
Bill not below Rs. 25,000	—	—	—
Bill exceeding Rs. 25,000	—	7.5%	64140102

XV PHONE & INTERNET — Sections 114B & 236

Payment / Transaction	Filer	Non-Filer
114B — Bills/sales of prepaid internet or telephone cards, or sale of units to any electronic medium	—	75% (per Board General Order)
236 — Telephone bill, internet bills, phone cards	—	15%

236 codes — Telephone bill 236(1)(a) 64150001 · Prepaid telephone card 236(1)(b) 64150003 · Phone unit 236(1)(c) 64150004 · Internet bill 236(1)(d) 64150005 · Prepaid internet card 236(1)(e) 64150006

XVI PROPERTY SALE & PURCHASE — Sections 236C & 236K

Sale of Property — 236C	Filer	Non-Filer (other than NR Pakistani)
Up to 50 million / 50–100 million / 100 million & above	2.75%	11.5%

Code 64150301.

Purchase of Property — 236K	Filer	Non-Filer (other than NR Pakistani)
Up to 50 million	1.25%	10.5%
50 million to 100 million	1.25%	14.5%
100 million and above	1.25%	18.5%

Code 64151101.

XVII DISTRIBUTORS, DEALERS, WHOLESALERS & RETAILERS — Sections 236G & 236H

Payment / Transaction	Filer	Non-Filer	Code
236G — Sale to distributors, dealers, wholesalers by manufacturer & commercial importer	0.1%	2%	64150701
236G — Fertilizers (ATL both ST & IT: 0.25%)	0.70%	1.4%	64150702
236H — Sale to retailers by manufacturer, distributors, dealers, wholesalers & commercial importer	0.5%	2.5%	64150803

XVIII OTHER WITHHOLDING SECTIONS

Payment / Transaction	Filer	Non-Filer	Code
Clause 23A, Part-I, 2nd Schedule — voluntary pension scheme withdrawal	3-year average rate	—	64090202
231C — Visa issuance/renewal for foreign national domestic worker	200,000	400,000	64151907
236A — Property auction; sale by auction of train mgmt services (Pakistan Railway)	5%	10%	64150103
236A — Other auction	10%	20%	64150101
236CB — Functions & gatherings	10%	20%	64150407
236Y — Amount remitted abroad through credit/debit/prepaid cards	0.5%	1%	64151906
236Z — Bonus shares issued by listed & unlisted companies	10%	20%	64151351

XIX NO WITHHOLDING — Section 236O

Advance tax under this chapter shall NOT be collected from:
• Federal Government and Provincial Governments
• Foreign diplomats and diplomatic missions
• Holders of a valid withholding exemption certificate

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