

**TRUSTPOINT CONSULTANTS**

TAX · ADVISORY · ASSURANCE

BUDGET GUIDE

Finance Bill 2026-27

aasaan zaban mein.

Income Tax, Sales Tax, Customs aur Federal Excise ki har bari tabdeeli — saada Roman Urdu mein samjhaayi gayi, aur yeh ke har tabdeeli ka asar aap ki tankhwa, aap ke karobaar aur aap ki sarmaayakaari par kya parta hai.

MULK

Pakistan
(Wifaqi)

NAAFIZ

1 July
2026

HAALAT

Bill — manzoori se
mashroot

EDITION

Roman
Urdu

Aage kya aane wala hai

Yeh guide **Finance Bill 2026** — woh dastaaweez jo Wifaqi Hukumat ne Qaumi Assembly ke saamne pesh ki hai — ko aisi zaban mein samjhaata hai jis par ek aam aadmi amal kar sake. Poore document mein hum teen saadi nishaaniyaan istemaal karte hain:

FAIDA aisi tabdeeli jo aap ka tax ya kharcha *kam* karti hai. **BOJH** aisi tabdeeli jo tax, kharcha ya paaband-giri *barhaati* hai. **DHYAN** nizami ya enforcement ki tabdeeli jis ka khayal rakhna zaroori hai.

ZAROORI BAAT Yeh sab abhi **tajaaviz** (proposals) hain. Yeh 1 July 2026 se *tab* naafiz honggi jab Qaumi Assembly Finance Act paas kar de, aur behes ke dauran in mein tabdeeli mumkin hai. Tamaam rates aur figures Bill ke mutaabiq hain — kisi bhi sauda ya filing se pehle hatmi (final) qanoon ki tasdeeq zaroor karein.

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Khulasa

Agar aur kuch na parhein to bas yeh parh lein. 2026–27 ka Bill teen soch par khara hai: **tankhwaa daar tabqe aur property market ko nazar aane wala faida dena, industry ke imported maal (raw material) ka kharcha kam karna, aur data, digital invoicing aur faceless enforcement ke zariye tax net ko sakht karna.**

Aam aadmi aur bari companies ke liye kam rates — lekin badle mein ek bohat wasee aur behtar documented base. Yahi is budget ka asal sauda hai.

Tankhwaa daar ko faida

Naye darmiyani slabs; 35% wala top rate ab Rs 7m se shuru (pehle Rs 4.1m); zyada aamdani par 9% surcharge khatam.

Super tax mein narmi

Rs 500m aamdani tak super tax sifar (siwaaye banks, oil & gas E&P aur fertiliser); top rate 10% se 8%.

Industry ke liye sasta maal

National Tariff Policy ke tahat Customs Duty, Additional Customs Duty aur Regulatory Duty hazaaron tariff lines par kam.

Digital net sakht

Banks ko Rs 100m se zyada deposits/withdrawals report karna honge taake algorithm se milaan ho; social-media aamdani par naya tax.

Har cheez "faceless"

National Faceless Centre audits, assessments aur appeals chalaayega — officer ki shanaakht taxpayer se chhupi rahegi.

Property ka sauda sasta

Bechne wale ka advance tax ek flat 2.75%, kharidne wale ka 1.25%; Section 7E (deemed rental income) wala tax khatam.

Exporters aur IT ko taqwiyat

Export tax 2% se 1.25%; IT / IT-enabled exports ke liye 0.25% wali riayat tax year 2029 tak barhaai gayi.

Overseas Pakistanis ko aasani

Residents ki bairooni (foreign) jaidaad par Capital Value Tax khatam; non-resident accounts asaan banaaye gaye.

Branded cheezon par zyada

~20 naye packaged maal ki categories ab printed retail qeemat par sales tax; vaping, fuel solvents aur luxury gaariyon par FED zyada.

Bhaari jurmane

Sales-tax aur income-tax jurmane kai guna; jaali/"flying" invoices aur mismatched input tax ke naye jurm.

EK LINE KA NICHOR Agar aap tankhwaa daar hain, property rakhte hain, export karte hain, ya Rs 500m se kam wali company chalaate hain — to yeh budget aap ke liye achhi khabar hai. Agar aap cash mein kaam karte hain, undocumented invoices chalaate hain, luxury imports kharidte hain, ya vape karte hain — to yeh aap ko mehnga parega.

Kis ka faida, kis ka bojh

Har tarah ke taxpayer ke liye ek nazar mein faisla. Tafseelaat aur figures aage ke chapters mein hain.

Tankhwaa daar **FAIDA**

- Darmiyani aur oopar wale slabs 3–6 percentage point kam.
- 35% rate ab sirf Rs 7m se oopar (pehle Rs 4.1m).
- Rs 10m se zyada aamdani par 9% surcharge khatam.
- Saalana bachat: kam aamdani par sifar se le kar zyada aamdani par Rs 500,000+ tak.

Chhota karobaari / dukaandaar **MILA JULA**

- Chhote traders/dukaandaaron ke liye special procedure (section 99B) wasee — fixed tax aur saada filing.
- Lekin: digital integration par tax credit, aur register hone ka dabaa.
- Distributors/dealers ka minimum tax 0.25% se 0.5%.
- Cash aur undocumented kaam zyada khatarnaak aur mehnga.

Bara karobaari / industrialist **FAIDA**

- Rs 500m tak super tax khatam; top rate 10% se 8%.
- Imported raw material aur machinery sasti.
- FBR system integration par 10% tax credit.
- Banks, oil & gas E&P aur fertiliser is riayat se baahar.

Property maalik / sarmaayakaar **FAIDA**

- Section 7E "deemed income" tax khatam.
- Bechne wale ka advance tax flat 2.75%; kharidne wale ka flat 1.25%.
- Wirsay (inherited) property aur family settlement ke liye saaf cost.

Stock market sarmaayakaar **MILA JULA**

- Capital gains hisaab mein NCCPL ka kirdaar barha.
- Non-filers ko listed shares par zyada CGT rates se chhoot khatam.
- Return file karne aur ATL mein aane ki taraf bara zor.

Overseas / bairooni-asset maalik **FAIDA**

- Residents ki bairooni jaidaad par Capital Value Tax khatam.
- Non-resident rupee/foreign-currency accounts asaan.
- NRVA/FCVA rakhne walon ke liye filing chhoot saaf ki gayi.

Content creator / freelancer **MILA JULA**

- Influencers/creators: social-media aamdani par banks ke zariye naya 5% withholding (residents ke liye minimum tax).
- IT aur IT-enabled service exporters: 0.25% riayat barqaraar — ab 2029 tak.
- Azaad professionals (software engineers samet): service withholding 15%.

Aam khareedar (consumer) **ZYADA DENA**

- Branded packaged food, cosmetics, footwear, crockery waghaira printed retail qeemat par tax.
- Vaping, kuch fuels aur luxury gaariyon par FED zyada.
- Faida: sanitary pads aur tampons exempt; magazines aur books exempt.

Income Tax Ordinance, 2001

Woh chapter jo zyada-tar log seedha mehsoos karte hain — tankhwaa, jaidaad, bachat, karobaari aamdani aur tezi se barhti documentation ki machinery.

3.1 Tankhwaa daar — asal aur nazar aane wala faida

Salary tax table dobara banaai gayi hai. Sab se neeche ke do slabs waise hi hain, is liye jo log saal mein **Rs 2.2 million tak (~Rs 183,000/maah)** kamaate hain un par koi farq nahi. Us se oopar rates kam hue hain aur — sab se aham — do naye *darmiyani* slabs (29% aur 32%) daale gaye hain taake sakht 35% rate ab sirf **Rs 7 million** se oopar shuru ho, na ke Rs 4.1 million se. Alag se, jo **9% surcharge** Rs 10 million se zyada kamaane walon par tha, woh **khatam** kar diya gaya hai.

TANKHWAA PAR INCOME TAX — MAUJOODA (2025-26) KE MUQAABLE TAJWEEZ (2026-27)

Saalana taxable aamdani	Maujooda rate (slab par)	Tajweez karda rate (slab par)
Rs 600,000 tak	0%	0%
600,000 – 1,200,000	1%	1%
1,200,000 – 2,200,000	11%	11%
2,200,000 – 3,200,000	23%	20%
3,200,000 – 4,100,000	30%	25%
4,100,000 – 5,600,000	35%	29%
5,600,000 – 7,000,000	35%	32%
7,000,000 se oopar	35%	35%
Surcharge (aamdani > Rs 10m)	tax ka 9%	Khatam

Rupayon mein matlab — hisaab ki misaalein

Tax oopar wali slab tables par lagaya gaya hai (kisi zaati credit ke baghair). "Bachat" se murad saalana tax mein kami hai.

ANDAAZAN SAALANA TAX — TANKHWAA DAAR SHAKHS

Maahana tankhwaa	Saalana aamdani	Ab tax (25-26)	Tajweez tax (26-27)	Saalana bachat	Maahana
Rs 100,000	1,200,000	6,000	6,000	0	0
Rs 183,000	2,200,000	116,000	116,000	0	0
Rs 267,000	3,200,000	346,000	316,000	30,000	2,500
Rs 342,000	4,100,000	616,000	541,000	75,000	6,250
Rs 467,000	5,600,000	1,141,000	976,000	165,000	13,750
Rs 583,000	7,000,000	1,631,000	1,424,000	207,000	17,250
Rs 1,000,000	12,000,000	3,685,290	3,174,000	511,290	42,608

FAIDA — TANKHWAA DAAR TABQA Saal mein Rs 2.2m tak koi farq nahi. Us se oopar har kisi ko faida, aur aamdani jitni zyada faida utna bara — kyunke naye 29% / 32% slabs aur 9% surcharge ka khatma. Rs 1m/maah kamaane wala taqreeban **Rs 0.5 million zyada** saalana bachaata hai.

3.2 Super tax (Section 4C) — bari companies ke liye narmi

Pehle super tax 1% (Rs 150m se oopar) se le kar 10% (Rs 500m se oopar) tak qadam-ba-qadam barhta tha. Bill aam karobaar ke liye ise yun samet deta hai:

- **FAIDA** Zyada-tar logon ke liye **Rs 500m tak bilkul super tax nahi** (pehle Rs 150m se shuru hota tha).
- **FAIDA** Rs 500m se oopar top rate **10% se 8%** ho gaya.
- **ISTISNAA** **Banking companies, oil & gas exploration & production, aur fertiliser** 10% (Rs 150m se) dete rahenge — yeh saaf taur par is riayat se baahar hain.

3.3 Property — kharidna, bechna aur rakhna sab sasta

- **FAIDA Section 7E khatam.** Capital assets ki "deemed" (farzi 5% kiraaye wali) aamdani par tax khatam — ek mutanaaza levy aur 7E certificate ki rukaawat dono gayi.
- **FAIDA Bechne wale ka advance tax (236C):** ab flat **2.75%** (pehle qeemat ke hisaab se 4.5%–5.5% wala slab).
- **FAIDA Kharidne wale ka advance tax (236K):** ab flat **1.25%** (pehle 1.5%–2.5%).
- **WAZAAHAT** Wirsay mein mili property ki **cost** ab asal maalik ke intiqaal (death) wale din ki fair-market value hogi; death ke baad family settlement ko bechna nahi, wirsya samjha jaayega.

3.4 Exporters aur IT sector

- **FAIDA** Export proceeds par kul tax **2% se 1.25%** (147(6C) wala alag 1% advance tax khatam aur export withholding 1.25% par muqarrar).
- **FAIDA IT aur IT-enabled services** ke exporters ke liye **0.25%** wali riayat 2026 se barha kar **tax year 2029** tak.

- **DHYAN** FBR systems se integration ke liye hardware/software par lagaaye paise par naya **10% tax credit** (Section 64D).

3.5 Digital maeshat — naye tax, nayi reporting

- **NAYA TAX** **Social-media aur influencer aamdani (Section 154B)**: YouTube, Facebook, Instagram aur TikTok jaise platforms se aane wali raqam par banks **5%** kaatenge — residents ke liye minimum tax, non-residents ke liye final tax.
- **FAIDA** **Bairooni card kharch**: debit/credit/prepaid card se bahar ki ada-igi par advance tax **5% se 0.5%**.
- **DHYAN** **E-commerce**: online sales par kaata gaya tax Rs 200m se zyada turnover walon ke liye *adjustable* ho jaayega (final nahi).
- **FAIDA** **Bairooni TV plays aur ishtihaaraat** par advance tax khatam (Section 236CA omit).

3.6 Life-insurance "investment" policies par naya tax

Life-insurance ko tax bachaane ke hathkanday ke taur par istemaal rokne ke liye, ek naya tax (Sections 7G / 151B) payout ke *nafa* wale hisse par lagega — yaani jo raqam mili us mein se ada karda premiums minus:

- **NAYA TAX** Agar policy jaari hone ke 1 saal ke andar cash karaayi: **15%**; 1 se 7 saal ke darmiyan: **10%**. Insurer final tax ke taur par kaatega.
- **CHHOOT** **Maut, maazoori (disability)**, ya **7 saal** baad payout par tax nahi — asli long-term aur protection policies mehfooz.

3.7 Professionals aur services — withholding dobara muqarrar

- Specified services ka aam rate **6% se 7%**.
- **NAYI CATEGORY** **Azaad professionals** (doctors, lawyers, architects, accountants, software engineers/developers jo apne taur par kaam karte hain): **15%**.
- Print/electronic media ko advertising services: **1.5%**; baqi services: **14%**; terminal/port services: **12%**.

3.8 Sarmaayakaar aur non-filers

- **COMPLIANCE DABAAO** Non-filers ko listed securities ke capital gains par **barhe huye (Tenth Schedule) rates** se chhoot khatam — file karne aur ATL mein aane ki bari wajah.
- **DHYAN** Listed shares par capital-gains tax ke hisaab aur wusooli mein **NCCPL** ka kirdaar barha (banks, insurers aur mutual funds 37A ke tahat hisaab karte hain magar tax jama karwaate rahenge).

3.9 Overseas Pakistanis

- **FAIDA** Resident Pakistanis ki **bairooni manqoola aur ghair-manqoola jaidaad** par **Capital Value Tax khatam** (Finance Act 2022 mein tarmeem).
- **FAIDA** **FCVA / FCBVA / NRVA / NRBVA** accounts ka treatment asaan; in account-holders ke liye filing aur Section 181 (registration) ki chhoot — jab in ki Pakistan-source aamdani sirf muqarrara categories tak ho.

3.10 Documentation, data aur enforcement — khaamosh inqilaab

- **SAB SE BARI** **Bank data cross-matching (Section 165AB):** banks aur e-money institutions un account-holders ko report karenge jin ke deposits ya withdrawals 6 maah mein **Rs 100 million** se barh jaayein — yeh Central Data Hub mein ja kar tax declarations se algorithm ke zariye milaaya jaayega. Data kisi officer ko dikhaaye baghair process hota hai; sirf "gross mismatch" Faceless Centre ko jaata hai.
- **DHYAN** **National Faceless Centre aur faceless audit/assessment/appeal:** kaarwaai electronic tareeqe se, officer ki shanaakht (chehra aur awaaz tak) chhupi rahegi.
- **DHYAN** **Algorithmic Settlement Mechanism:** system taxpayer ko ek hisaab-shuda settlement offer de sakta hai; 10 din mein qubool kar ke ada karen to maamla band — koi alag jurmana ya default surcharge nahi.
- **BOJH** Muqarrara electronic resources install / integrate na karne par **kharchon ka 5% tak na-manzoor** ho sakta hai aur har default par Rs 1m+ jurmana.
- **BOJH** Jurmane aam taur par barhaaye gaye — misaal: jitna withholding actually jama hua us se zyada ka credit claim karne par utni hi raqam ka jurmana.

Sales Tax Act, 1990

Jahan budget seedha grocery ki tokri tak pohanchta hai — aur undocumented supply chain ko nichorta hai.

4.1 Third Schedule barhi — printed qeemat par tax

Third Schedule ke maal par sales tax us ki **retail (printed) qeemat** par lagta hai, aur manufacturer poora tax pehle hi ada karta hai. Bill mein rozmarra branded, retail-packed maal ki taqreeban **20 nayi categories** shaamil ki gayi hain, jin mein:

- Cooking oil, ghee aur vegetable/animal fats; doodh aur infant milk; jams; sugar confectionery; pasta; sauces aur ketchup; fermented beverages.
- Footwear (har qism); plastic tableware, ghar ke aur storage items; trunks, bags aur cases; crockery; ceramic aur sanitaryware; bathroom fittings aur taps.
- Baal, shaving, cosmetic aur toilet preparations; toilet/facial tissue; gaari ke accessories; ghar ke bartan (steel, aluminium, melamine); insecticides; petroleum jelly aur waxes.

BOJH — AAM KHAREEDAR Branded, packaged shaklon par sales tax ab kam ex-factory value ke bajaaye **poori printed retail qeemat** par lagega — documented brands par mamooli qeemat ka asar, aur MRP print aur invoicing integrate karne ka dabao.

4.2 Documented chain ko sakht karna

- **DHYAN** **Tier-1 retailer** mein ab woh har retailer shaamil jis ka turnover **Rs 200 million** ya zyada ho (236G/236H ke withholding se "worked back" turnover samet).
- **BOJH** **Steel sector** (melters, re-rollers, composite units) par tax **bijli ke units** ke hisaab se lag sakta hai, aur adjustment/refund sirf un ko jo production-monitoring aur digital invoicing integrate karein.
- **BOJH** **Toll (contract) manufacturers** ko unregistered khareedaron se sales tax kaatna hoga — conversion charges par tax ka **chaar guna**.
- **BOJH** Jo commercial importers imported maal usi haalat mein bechte hain un par **3% value-addition tax**; in-house consumption waiver ka ghalat faida lene par muqadma (prosecution) ho sakta hai.
- **BOJH** AOPs aur afraad ka unregistered logon se withholding barhaaya gaya.

4.3 Faide ke iqdaamaat

- **FAIDA** **Sanitary pads aur tampons exempt** — "tampon tax" khatam.
- **FAIDA** **Newsprint, books aur magazines** exempt (brochures/leaflets/directories ke ilaawa).
- **FAIDA** **Electric-vehicle CKD** import exemption 30 June 2027 tak; EV buses/trucks par kam rate 1%.
- **FAIDA** Refinery up-gradation ke capital goods, shipping/vessel imports, aircraft aur parts (PIACL), aur SCO-summit / counter-terrorism imports par exemptions.

4.4 Enforcement aur jurmane

- **BOJH** Jurmane kai guna — bohat se minimum Rs 10,000 se Rs 50,000; register/integrate na karne par Rs 1m, phir Rs 5m, aur **premises seal** ho sakti hain.
- **NAYE JURM** **Jaali/"flying" (simulated) invoice** jari karna — jurmana us ki face value ke barabar, saath "simulated invoice issuers register" par naam aur jis ne use kiya us ka input tax khud-ba-khud reverse; mismatched ya un-reversed input tax par **20%** jurmana.
- **DHYAN** Nayi enforcement machinery — faceless audit, jurisdiction aur appeals National Faceless Centre ke zariye; algorithmic settlement; production-monitoring aur video-analytics; confiscated maal ki auction; aur chartered / cost accountants se audit.

Customs Act, 1969

Sab se bairooni chapter: input cost kam karne ke liye tariff ki deewarein soch-samajh kar girna — saath hi smuggling ke khilaaf tez daant.

5.1 Tariff rationalisation (National Tariff Policy 2025–30)

Import duties mein wasee, marhala-waar kami — maqsad sasta industrial maal aur saada tariff:

- **FAIDA Customs Duty:** 92 input lines par kam — misaal: 20%→15% aur 10%, 15%/10%→10%/5%, aur 5%→0%.
- **FAIDA Additional Customs Duty (ACD):** 449 lines par 6%→4%; 2,107 lines par 4%→2%; **569 lines par 2%→0%.**
- **FAIDA Regulatory Duty (RD):** 359 lines par 20% par capped; 1,347 lines par 20% kami; 208 chhoti lines par kam ya khatam.

FAIDA — INDUSTRY AUR KHAREEDAR Raw material, intermediate maal aur machinery par kam duties manufacturing cost ghataati hain. Waqt ke saath isse mqami banaaye maal ki qeematein narm aur export ki muqaabla-baazi behtar honi chahiye.

5.2 Makhsoos exemptions

- **FAIDA Cancer APIs** (active pharmaceutical ingredients) exempt; **zaraa'i machinery** CD, ACD aur RD se exempt.
- **FAIDA** Construction ke makhsoos vehicles 20%→10%; **defence imports** exempt; **SCO summit** aur counter-terrorism ke bullet-proof vehicles exempt.
- Fifth Schedule saaf ki gayi: jahan concession aam tariff ke barabar ya zyada tha woh hata diya gaya.

5.3 Enforcement aur intizaamiya

- **DHYAN Faceless adjudication** virtual kaarwaai ke zariye; non-intrusive **cargo scanning** ko qanooni cover; "State warehouse" ki tareef.
- **BOJH** Terminal operators par delay/detention certificate na maan-ne ka jurmana **Rs 0.5m se Rs 10m**; state warehouse se maal ghair-qanooni nikaalne par naya jurmana (qeemat ka do guna tak + 5 saal tak qaid).
- **DHYAN** Ghair-qanooni cross-border fund-transfer cases mein Special Judges ko **assets freeze** karne ka ikhtiyaar; smuggled maal ki "removal" ki wasee tareef; faaltu appeals rokne ke liye Independent Case Scrutiny Committees; mulzim na milne par notice akhbaar mein.

Federal Excise Act, 2005

Teen bari laws ke saath ek "related" qanoon mein tarmeem — aur woh jo petrol pump, car showroom aur airport par sab se zyada nazar aata hai.

6.1 Vaping aur beverages

- **BOJH** **E-cigarettes ka e-liquid:** FED barha kar **Rs 16,500 per kg** (pehle Rs 10,000), aur purana "retail ka 65%" wala option khatam.
- **FAIDA** **WHO-standard hydration / electrolyte (sports) beverages** — bila zaaid sugar ya artificial sweetener — FED se baahar.

6.2 Petroleum aur lubricants

- **BOJH** **Petroleum top naphtha, white spirit / mineral turpentine, aur solvent oil** par naya FED — har ek **Rs 80 per litre** (aur VAT mode mein).
- **BOJH** **Lubricating aur base-lubricating oils** par FED — **5% ad valorem**.

6.3 Luxury aur imported gaariyan

- **BOJH** Nayi **Table 1A** imported cars/SUVs par FED lagaati hai: **40%** (2000–3000cc) aur **41%** (3000cc se oopar).
- **BOJH** **Imported electric cars/SUVs/pickups (CBU) zaati istemaal** par FED: Rs 20m import value tak 0%, **30%** Rs 20–30m, **40%** Rs 30m se oopar.

6.4 Hawaii safar

- **FAIDA** **Club / business / first-class bairooni tickets** par FED kam — misaal: Rs 50,000 (Americas), Rs 25,000 (Middle East aur Africa), Rs 40,000 (Europe; Far East/Australia/Pacific).
- **FAIDA** **Acetate tow** par FED Rs 44,000 se Rs 10,000 per kg; EV CKD exemption 30 June 2027 tak.

Deegar tabdeeliyan aur ab kya karein

Do chhote qanoon bhi chhue gaye — aur is budget par amal karne ke liye ek mukhtasar, amali checklist.

7.1 Islamabad vehicle token tax (Motor Vehicles Taxation Act)

- Islamabad Capital Territory mein token tax zyada-tar **value ki bunyaad** par aa gaya: misaal — 1000cc tak flat Rs 20,000; 1001–2000cc **invoice value ka 0.25%**; 2001cc aur oopar **0.35%**. Cabs, public-service aur commercial/loading vehicles ke liye bhi nayi tables.

7.2 Petroleum Levy aur Climate Support Levy Ordinance

- Levy ka nizaam jadeed banaaya gaya: lubricant reclaimers shaamil, ek **late-payment surcharge** aur Commissioner (IR) ke zariye 90-din ki wasooli, saath hi oil companies, refineries aur licensees se **maahana reporting** aur saalana audited certificate.

7.3 Aap ke liye amal ki checklist

Agar aap tankhwaa daar hain

- Naye slabs par apna maahana tax dobara hisaab karein — agar saal mein Rs 2.2m se zyada kamaate hain to take-home barhega.
- Tasdeeq karein ke employer July 2026 se payroll update kare.

Agar aap property rakhte/bechte hain

- Pending sauda mein kam 2.75% / 1.25% advance tax aur 7E ke khatme ko shaamil karein.
- Wirsay ki property ke liye death wale din ki fair-market value ko apni cost ke taur par document karein.

Agar aap karobaar chalaate hain

- Digital invoicing aur FBR integration ki taiyari karein — aur 10% integration tax credit lein.
- Dekhein ke Rs 200m turnover line aap ko Tier-1 retailer banaati hai ya nahi.
- Cash dealings ko naye Rs 100m bank-reporting net ke khilaaf parakhein.

Agar aap online / bahar kamaate hain

- Social-media wasooli par 5% withholding ki tawaqqo rakhein; platform aamdani ka record rakhein.
- IT/ITeS exporters — 0.25% regime 2029 tak pakka karein.
- Overseas Pakistanis — naye faide ke liye account structure (FCVA/NRVA) dekhein.

7.4 Trustpoint aap ki kaise madad kar sakta hai

Is guide ki har tabdeeli ke peeche ek amali faisla hai. Yeh woh shobe hain jahan hamari team clients ke saath sab se zyada kaam karti hai — aur jahan 2026-27 ke iqdaamaat sab se zyada planning ki zaroorat paida karte hain.

Salary aur payroll planning

Naye slabs par take-home pay ka hisaab aur employers ko July-2026 payroll update ka mashwara.

Property ke sauday

236C / 236K planning, Section 7E ke khatme ke baad transaction, aur wirsay ki property ki cost tay karna.

Corporate aur super-tax strategy

Rs 500m super-tax line ke qareeb companies ke liye planning, banking, E&P aur fertiliser carve-outs samet.

Digital compliance aur FBR integration

E-invoicing, production-monitoring aur integration — aur naya 10% integration tax credit lena.

Audit aur dispute resolution

Faceless audits, assessments aur appeals mein numaindagi, aur algorithmic settlement mechanism.

Data-readiness aur documentation

Rs 100m bank-data cross-matching net aur wasee reporting ke liye afraad aur karobaar ko taiyaar karna.

IS GUIDE KE BAARE MEIN

Trustpoint Consultants — Tax, Advisory aur Assurance. Yeh Budget Guide sirf aam maaloamat ke liye hai, jo Finance Bill 2026 aur tayyaari ke waqt naafiz tax qanoon par mabni hai. Rates aur thresholds ki tabdeeliyan Bill ke apne matn se li gayi hain; customs ke macro figures (misaal: kitni tariff lines mutaassir hain) FBR ki Salient-Features ki shaaya-karda tadaad hain, line-ba-line tasdeeq-shuda nahi. Yeh tax, qanooni ya maali **mashwara nahi** — kisi makhsos sauday ya filing ke liye is par bharosa na karein. Tamaam shqein tajaaviz hain aur Finance Act 2026 ki manzoori se pehle ya baad badal sakti hain. Hisaab ki misaalein sirf wazaahat ke liye, mehez slab rates par hain aur zaati credits/allowances/surcharges ko shaamil nahi kartein. Apne haalaat ke liye hamesha professional mashwara lein. © 2026 Trustpoint Consultants. Tamaam haqooq mahfooz.



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2026-27 budget aap par ya aap ke karobaar par kaise asar daalta hai — koi sawaal ho to hum madad ke liye haazir hain. Neeche raabta karein.

TRUSTPOINT MEIN AAP KA RAABTA

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Yeh Budget Guide Finance Bill 2026 (jaisa pesh kiya gaya) par mabni aam maaloomat hai — tax, qanooni ya maali mashwara nahi. Tajaaviz Finance Act 2026 ki manzoori par badal sakti hain. © 2026 Trustpoint Consultants. Tamaam haqooq mahfooz.