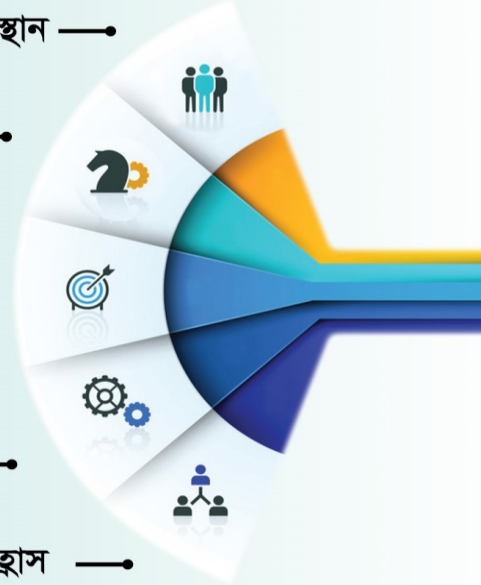




জাতীয় রাজস্ব বোর্ড করনীতি উইং

আয়কর পরিপত্র ২০২১-২০২২

- কর্মসংস্থান —
- উচ্চ প্রযুক্তি সম্পন্ন শিল্পের বিকাশ —
- বিনিয়োগ ও ব্যবসা বান্ধব পরিবেশ নিশ্চিতকরণ —
- “Made in Bangladesh” ব্র্যান্ডিং —
- করহার হ্রাস —



২০২১-২০২২ অর্থ বছরের বাজেট কার্যক্রমের মাধ্যমে
আয়করের ক্ষেত্রে আনীত পরিবর্তন সম্পর্কিত স্পষ্টীকরণ

Major sources of income subject to deduction or collection of tax,
advance payment of tax and presumptive tax:
Rates applicable for Financial Year 2021-2022

SI No	Heads	Withholding authority	Rate
1	Salaries (Section 50)	Any person responsible or making such payment	deduction at the average rate
	Salaries (Government) [Sub-section (1A) of section 50]	Drawing and Disbursing Officer (DDO)	deduction at the average rate
2	Discount on the real value of Bangladesh Bank Bills (Section 50A)	Any person responsible for making such payment	maximum rate
3	Interest or profit on securities (Section 51)	Any person responsible for issuing a security of the Government,	5%

Sl No	Heads	Withholding authority	Rate
		or security approved by the Government or Bangladesh Securities and Exchange Commission	
4	(a) Execution of contract, other than a contract for providing or rendering a service mentioned in any other section of Chapter VII. (b) Supply of goods; (c) Manufacture, process or conversion; (d) Printing, packaging or binding (Section 52 & Rule16)	Specified person as mentioned in section 52	As prescribed in Rule 16. পরিশিষ্ট ১৫ দ্রষ্টব্য
5	Royalties, franchise, fee for issuing license, brand name, patent, invention, formula, process, method, design, pattern, know-how, copyright, trademark, trade name,	Specified person as mentioned in section 52A	পরিশিষ্ট ১৬ দ্রষ্টব্য

Sl No	Heads	Withholding authority	Rate
	literary or musical or artistic composition, survey, study, forecast, estimate, customer list or any other intangibles. (Section 52A)		
6	(1) Advisory or consultancy service (2) Professional service, Technical services fee, Technical assistance fee. (excluding professional services by doctors) (Section 52AA)	Specified person as mentioned in section 52	পরিশিষ্ট ১৭ দ্রষ্টব্য
	(2) Professional service (by doctors) (Section 52AA)	Specified person as mentioned in section 52	পরিশিষ্ট ১৭ দ্রষ্টব্য
7	C&F agency commission (Section 52AAA)	Commissioner of Customs	10%
8	Manufacturer of non-mechanical cigarette (Bidi) (Section 52B)	Any person responsible for selling banderols to a	10% of the value of the banderols

Sl No	Heads	Withholding authority	Rate
		manufacturer of cigarette	
9	Compensation against acquisition of property (Section 52C)	Any person responsible for payment of such compensation	<p>(a) 6% of the amount of such compensation against the immovable property situated within a city corporation, paurashava or cantonment board</p> <p>(b) 3% of the amount of such compensation against the immovable property situated outside the jurisdiction of a city corporation, paurashava or</p>

Sl No	Heads	Withholding authority	Rate
			cantonment board
10	Interest on saving instruments (Section 52D)	Any person responsible for making such payment	10% (No withholding tax on interest on pensioners savings certificate if cumulative investment in such certificate at the end of the income year does not exceed tk. 5 lakh)
11	Payment to a beneficiary of Workers' Participation Fund (Section 52DD)	Any person responsible for making payment from such fund to a beneficiary	5%
12	Brick Manufacturer (Section 52F)	Any person responsible for issuing any	Tk.45,000 for one section

Sl No	Heads	Withholding authority	Rate
		permission or renewal of permission for manufacture of bricks	brickfield, Tk.70,000 for one and half section brickfield, Tk.90,000 for two section brick field, Tk.1,50,000 for automatic brick field
13	Commission of letter of credit (Section 52I)	Any person responsible for opening letter of credit	5%
14	Travel agent (Section 52JJ)	Any person responsible for paying commission, discount or any benefit for selling air tickets or cargo carriage	পরিশিষ্ট ১৮ দ্রষ্টব্য

Sl No	Heads	Withholding authority	Rate
15	Renewal of trade license by City Corporation or Paurashava (Section 52K)	City Corporation or Paurashava	<p>Tk.3000 for Dhaka North City Corporation, Dhaka South City Corporation & Chittagong City Corporation;</p> <p>Tk.2000 for any other city corporation;</p> <p>Tk.1000 for any paurashava of any district headquarters ;</p> <p>Tk.500 for any other area.</p>
16	Freight forward agency commission	Any person responsible	15%

Sl No	Heads	Withholding authority	Rate
	(Section 52M)	for making such payment	
17	Rental power (Section 52N)	Bangladesh Power Development Board or any other person engaged in power distribution	6%
18	Foreign technician serving in diamond cutting (Section 52O)	Employer	5%
19	Services from convention hall, conference centre etc. (Section 52P)	Specified person as mentioned in section 52	5%
20	Any income in connection with any service provided to any foreign person by a resident person (Section 52Q)	Paying or crediting authority (Banks or Financial institutions)	10%
	Where the remittance has been received as	Paying or crediting	7.5%

Sl No	Heads	Withholding authority	Rate
	consideration for contracts on manufacturing, process or conversion, civil work, construction, engineering or works of similar nature	authority (Banks or Financial institutions)	
21	International gateway service in respect of phone call. (Section 52R)	(1)The respective bank, in the case of the amount credited to the account of an International Gateway (IGW) Services operator; (2) IGW services operator, in the case of the amount paid or credited to the account of (ICX),	(1)1.5% of total revenue received by IGW services operator. (2) 7.5% of revenue paid or credited to ICX,ANS and others (2A) 7.5% on the whole amount so paid or credited at the time of payment or credit

Sl No	Heads	Withholding authority	Rate
		<p>Access Network Services (ANS), Bangladesh Telecommunication Regulatory Commission (BTRC) or others</p> <p>(2A) In respect of outgoing international calls, the provider of Interconnection Exchange (ICX) services or Access Network Services (ANS)</p>	
22	<p>Payment in excess of premium paid on life insurance policy (Section 52T)</p>	<p>Any person responsible for paying to a resident, any sum in</p>	5%

Sl No	Heads	Withholding authority	Rate
		excess of premium paid for any life insurance policy maintained with any life insurance company	
23	Payment on account of purchase through local L/C (Section 52U)	Respective Bank or Financial Institutions	<p>3% on the amount paid or credited not being in the nature of Distributor Financing</p> <p>1% on the amount paid or credited in case of Distributor Financing Agreement</p> <p>Tax shall be deducted at the rate of two percent (2%) in</p>

Sl No	Heads	Withholding authority	Rate
			cases of local letter of credit (L/C) and any other financing agreement opened or made for the purchase or procurement of rice, wheat, potato, onion, garlic, peas, chickpeas, lentils, ginger, turmeric, dried chilies, pulses, maize, coarse flour, flour, salt, edible oil, sugar, black pepper, cinnamon, cardamom, clove, date, cassia leaf, computer or

Sl No	Heads	Withholding authority	Rate
			computer accessories, jute, cotton, yarn and all kinds of fruits.
24	Payment of fees, revenue sharing etc. by cellular mobile phone operator (Section 52V)	The principal officer of a cellular mobile phone operator company responsible for making such payment	10%
25	Import (Section 53)	Commissioner of Customs or the officer authorised in this behalf	not exceeding 20%
26	House property (Section 53A)	Specified person as mentioned in section 52	5% of the gross rent
27	Shipping business of a resident	Commissioner of Customs or any other	5% of total freight received or

Sl No	Heads	Withholding authority	Rate
	(Section 53AA)	authority duly authorized	receivable in or out of Bangladesh 3% of total freight received or receivable from services rendered between two or more foreign countries
28	Export of manpower-service charge (Section 53B)	The Director General, Bureau of Manpower, Employment and Training	10%
	Issue or renew license under section 9 of বৈদেশিক কর্মসংস্থান ও অভিবাসী আইন, ২০১৩ (২০১৩ সনের ৪৮ নং আইন) (Section 53B)	The Director General, Bureau of Manpower, Employment and Training	50,000
29	Export of knit wear and	Bank	1% of the

Sl No	Heads	Withholding authority	Rate
	woven garments, terry towel, carton and accessories of garments industry, jute goods, frozen food, vegetables, leather goods ,packed food (Section 53BB)		total export proceeds of all goods
30	Member of Stock Exchanges (Section 53BBB)	The Chief Executive Officer of Stock Exchange	(1) 0.05% on the value of shares and mutual funds transacted (2) 10% on the commission received or receivable for the transaction of securities other than shares and mutual funds
31	Export of any goods except the goods mentioned in section	Bank.	Zero point five percent (0.5)% of

Sl No	Heads	Withholding authority	Rate
	53BB (Section 53BBBB)		the total export proceeds of all goods except the goods mentioned in section-53BB
32	Goods or property sold by public auction (Section 53C)	Any person making such sale	10% of sale price.
33	Courier business of a non-resident (Section 53CCC)	Any company working as local agent of a non resident courier company	15% on the amount of service charge
34	Payment to actors, actresses, producers, etc (Section 53D)	The person responsible for making payment	(a)10% on the payment in case of purchase of film, drama, any kind of television or radio

Sl No	Heads	Withholding authority	Rate
			program (b)10% on the payment to actor/actress (If the total payment Exceed Tk.10,000)
35	Export cash subsidy (Section 53DDD)	Any person responsible for payment	10%
36	Commission, discount or fees [Section 53E(1) and (2)]	Any company or any firm	পরিশিষ্ট ১৯ দ্রষ্টব্য
	Commission, discount or fees [Section 53E(3)]	Any company other than oil marketing company	পরিশিষ্ট ১৯ দ্রষ্টব্য
37	Commission or remuneration paid to agent of foreign buyer (Section53EE)	Bank	10%
38	Interest or share of profit on saving deposits and	Any person responsible for making	10% if there is TIN;

Sl No	Heads	Withholding authority	Rate
	fixed deposits etc. [Section 53F(1)]	such payment	15% if there is no TIN (not applicable if the balance does not exceed tk. 1 lakh at any time in the year in case of saving deposit) (not applicable on the amount of interest or share of profit arising out of any deposit pension scheme sponsored by the Government or by a bank with prior approval of the Government)

Sl No	Heads	Withholding authority	Rate
	Interest or share of profit on any saving deposits or fixed deposits or any term deposit by or in the name of a fund [Section 53F(2)]	Any person responsible for making such payment	5% পরিশিষ্ট ২০ দ্রষ্টব্য
39	Real estate or land development business (Section 53FF)	Any person responsible for registering any document for transfer of any land or building or apartment	Building বা apartment এর ক্ষেত্রে: পরিশিষ্ট ২১ দ্রষ্টব্য Land এর ক্ষেত্রে: (i) (i)5% for Dhaka, Gazipur, Narayanganj, Munshiganj, Manikganj, Narsingdi & Chittagong district; (ii) (ii) 3% for any other district
40	Insurance commission	Any person responsible	5%

Sl No	Heads	Withholding authority	Rate
	(Section 53G)	for paying such commission to a resident	
41	Fees of survey or so for general insurance company (Section 53GG)	Any person responsible for paying such fees to resident	10%
42	Transfer of property (Section 53H)	Any person responsible for registering any document	As mentioned in section 53H.
43	Collection of Tax from lease of property (Section 53HH)	Any registering officer responsible for registering any document in relation to any lease granted by Rajuk, CDA, RDA, KDA & NHA or any other	4%

Sl No	Heads	Withholding authority	Rate
		person being an individual, a firm, an association of persons, a Hindu undivided family, a company or any artificial juridical person	
44	Interest on deposit of post office Saving bank account (Section 53I)	Any person responsible for making such payment	10%
45	Rental value of vacant land or plant or machinery (Section 53J)	The Government or any authority, corporation or body including its units, or any NGO, any university or medical college, dental	5% of the rent

Sl No	Heads	Withholding authority	Rate
		college, engineering college responsible for making such payment	
46	Advertisement of newspaper or magazine or private television channel or private radio station or any web site or any person on account of advertisement or purchasing airtime of private television channel or radio station or such website. (Section 53K)	The Government or any other authority, corporation or body, including its units or any company or any banking company or any insurance company or any cooperative bank or any NGO or any university or medical college or dental college or engineering college responsible	4%

Sl No	Heads	Withholding authority	Rate
		for making such payment	
47	Transfer of shares by the sponsor shareholders of accompany listed with stock exchange (Section 53M)	Securities & Exchange Commission or Stock Exchange	5%
48	Transfer of shares of any Stock Exchange (Section 53N)	The principal officer of a Stock Exchange	15% (on gain)
49	Any sum paid by real estate developer to land owner (Section 53P)	any person engaged in real estate or land development business	15%
50	Dividends (Section 54)	The principal officer of a company	Resident/non-resident Bangladeshi company -- 20% Resident/non-resident Bangladeshi person other

Sl No	Heads	Withholding authority	Rate
			than company -If TIN, 10% -If No TIN, 15%
51	Income from lottery (Section 55)	Any person responsible for making such payment	20%
52	Income of non-residents (Section 56): (1) Advisory or consultancy service (2) Pre-shipment inspection service (3) Professional service, technical services, technical know-how or technical assistance (4) Architecture, interior design or landscape design, fashion design or process design	Specified person as mentioned in section 52 or any other person responsible for making payment to a non-resident	As prescribed in section 56 (পরিশিষ্ট ২২ দ্রষ্টব্য)

Sl No	Heads	Withholding authority	Rate
	<p>(5) Certification, rating etc.</p> <p>(6) Charge or rent for satellite, airtime or frequency, rent for channel broadcast</p> <p>(7) Legal service</p> <p>(8) Management service including event management</p> <p>(9) Commission</p> <p>(10) Royalty, license fee or payments related to intangibles</p> <p>(11) Interest</p> <p>(12) Advertisement broadcasting</p> <p>(13) Advertisement making or Digital marketing</p> <p>(14) Air transport or water transport</p> <p>(15) Contractor or sub-contractor of manufacturing, process or conversion, civil work, construction, engineering or works of</p>		

Sl No	Heads	Withholding authority	Rate
	<p>similar nature</p> <p>(16) Supplier</p> <p>(17) Capital gain</p> <p>(18) Insurance premium</p> <p>(19) Rental of machinery, equipment etc.</p> <p>(20) Dividend</p> <p>(21) Artist, singer or player</p> <p>(22) Salary or remuneration</p> <p>(23) Exploration or drilling in petroleum operations</p> <p>(24) Survey for oil or gas exploration</p> <p>(25) Any service for making connectivity between oil or gas field and its export point</p> <p>(26) Any payments against any services not mentioned above</p> <p>(27) Any other payments under section 56</p>		

Rate of deduction under section 52

16. Deduction of tax from payment to contractors, etc.—

(1) The rate of deduction of income tax under section 52 shall be the following—

(a) subject to clause (b), in case of a payment made under sub-section (1) of section 52, the deduction on payment shall be at the rate specified in the Table-1 below:—

Table-1

Sl . N o.	Amount	Rate of deducti on of tax
1.	Where base amount does not exceed taka 50 lakh	3%
2.	Where base amount exceeds 50 lakh but does not exceed taka 2 crore	5%
3.	Where base amount exceeds taka 2 crore	7%

(b) the rate of deduction from the following classes of persons shall be at the rate specified in the Table-2 below:—

Table-2

Sl. No.	Amount	Rate of deduction of tax
1.	In case of oil supplied by oil marketing companies	0.6%
2.	In case of oil supplied by dealer or agent (excluding petrol pump station) of oil marketing companies, on any amount	1%
3.	In case of supply of oil by any company engaged in oil refinery, on any amount	3%
4.	In case of company engaged in gas transmission, on any amount	3%
5.	In case of company engaged in gas distribution, on any amount	3%
6.	In case of an industrial undertaking engaged in producing cement, iron or iron products except MS Billets	2%
7.	In case of an industrial undertaking engaged in the production of MS Billets	0.5%
8.	In case of locally procured MS Scrap	0.5%
9.	In case of supply of rice, wheat, potato, onion, garlic, peas, chickpeas, lentils, ginger, turmeric, dried chillies, pulses, maize, coarse flour, flour, salt, edible oil, sugar, black pepper, cinnamon, cardamom, clove, date, cassia leaf, jute, cotton, yarn and all kinds of fruits	2%

- (2) The rate of tax under sub-rule (1) shall be fifty percent (50%) higher if the payee does not have twelve-digit Taxpayer's Identification Number at the time of making the payment.
- (3) The rate of tax under sub-rule (1) shall be fifty percent (50%) higher if the payee does not receive payment by bank transfer or by mobile financial services or any other digital means approved by Bangladesh Bank;
- (4) Where the payee or the income of the payee, which is subject to tax at source under section 52, is exempted from tax or is subject to a reduced tax rate in an income year, the Board may, on an application made by the payee in this behalf, give a certificate in writing that the payment referred to section 52 for that income year shall be made without any deduction or with deduction at a proportionately reduced rate, as the case may be.

পরিশিষ্ট ১৬

Rate of deduction under section 52A

Description of payment	Rate of deduction of tax
Where base amount does not exceed taka 25 lakh	10%
Where base amount exceeds taka 25 lakh	12%

Rate of deduction from the payment of certain services under section 52AA

SL. No	Description of service and payment	Rate of deduction of tax	
		Where base amount does not exceed Tk. 25 lakh	Where base amount exceeds Tk. 25 lakh
1	Advisory or consultancy service	10%	12%
2	Professional service, technical services fee, or technical assistance fee	10%	12%
3	(i) Catering service; (ii) Cleaning service; (iii) Collection and recovery service; (iv) Private security service; (v) Manpower supply service; (vi) Creative media service; (vii) Public relations service; (viii) Event management service;		

SL. No	Description of service and payment	Rate of deduction of tax	
		Where base amount does not exceed Tk. 25 lakh	Where base amount exceeds Tk. 25 lakh
	(ix) Training, workshop, etc. organization and management service; (x) Courier service (xi) Packing and Shifting service (xii) any other service of similar nature- (a) on commission or fee (b) on gross bill amount	10% 1.5%	12% 2%
4	Media buying agency service (a) on commission or fee (b) on gross bill amount	10% 0.5%	12% 0.65%
5	Indenting commission	6%	8%
6	Meeting fees, training fees or honorarium	10%	12%
7	Mobile network operator, technical support service provider or service delivery agents engaged in mobile	10%	12%

SL. No	Description of service and payment	Rate of deduction of tax	
		Where base amount does not exceed Tk. 25 lakh	Where base amount exceeds Tk. 25 lakh
	banking operations		
8	Credit rating service	10%	12%
9	Motor garage or workshop	6%	8%
10	Private container port or dockyard service	6%	8%
11	Shipping agency commission	6%	8%
12	Stevedoring/berth operation- a. on commission or fee b. on gross bill amount	10% 1.5%	12% 2%
13	(i) Transport service, carrying service, vehicle rental service (ii) Any other service under any sharing economy platform including ride sharing service, coworking space providing service and accommodation providing service	3%	4%
13A	Wheeling charge for electricity transmission	2%	3%
14	Any other service which is not mentioned in Chapter VII of this Ordinance and is not a	10%	12%

SL. No	Description of service and payment	Rate of deduction of tax	
		Where base amount does not exceed Tk. 25 lakh	Where base amount exceeds Tk. 25 lakh
	service provided by any bank, insurance or financial institutions		

Rate of deduction under section 52JJ

Any person responsible for making any payment to a resident any sum by way of commission or discount or any other benefits, called by whatever name, convertible into money for selling passenger tickets or air cargo carriage shall deduct or collect advance tax at the rate of zero point three zero percent (0.30%) of the total value of the tickets or any charge for carrying cargo by air at the time of payment to such resident.

Where any incentive bonus, performance bonus or any other benefits, called by whatever name, is to be paid in relation to such sale of tickets or bill for carrying cargo by air in addition to the amount mentioned in sub-section (1), person responsible for making such payment shall deduct an amount equal to $(A/B) \times C$, where-

“A” is the amount of incentive bonus, performance bonus or any other benefits as mentioned in sub-section (2),

“B” is the amount of commission or discount or any other benefits as mentioned in sub-section (1), and

“C” is the amount of source tax on commission or discount or any other benefits as mentioned in sub-section (1).

For the purpose of computation of value of tickets or charge, any payment made in respect of any embarkation fees, travel tax, flight safety insurance, security tax and airport tax shall not be included in such value or charge.

“payment” includes a transfer, a credit or an adjustment of payment.

Rate of deduction under section 53E

- (1) Any company making a payment or allowing an amount to a distributor, called by whatever name, or to any other person by way of commission, discount, fees, incentive or performance bonus or any other performance related incentive or any other payment or benefit of the similar nature for distribution or marketing of goods, shall deduct or collect tax at the time of payment or allowing the amount at the rate of ten percent (10%) of the amount of payment or the amount allowed or the value of benefits allowed, as the case may be.
- (2) Any company making a payment in relation to the promotion of the company or its goods to any person engaged in the distribution or marketing of the goods of the company shall, at the time of payment, deduct tax at the rate of one point five percent (1.5%) of the payment.
- (3) Any company, other than an oil marketing company, which sells goods to-
 - (a) any distributor, or
 - (b) any other person under a contract,

at a price lower than the retail price fixed by such company, shall collect tax from such distributor or such any other person at the rate of five percent (5%) on the amount equal to $B \times C$, where-

B = the selling price of the company to the distributor or the other person;

C = 5%:

Provided that a cigarette manufacturer company shall collect tax at the time of sale of its goods to such distributor or to such other person at the rate of three percent (3%) of the difference between the sale price to the distributor or the other person and the retail price fixed by such company.

(4) In this section-

- (a) "payment" includes a transfer, credit or an adjustment of payment, an order or instruction of making payment;
- (b) "contract" includes an agreement or arrangement, whether written or not.

Rate of deduction under section 53F(2)

সঞ্চয়ী আমানত এবং স্থায়ী আমানত, ইত্যাদির সুদ আয় হতে উৎসে কর কর্তন

উপ ধারা (2) এর বিধানমতে, কোনো ফান্ডের কর অব্যাহতির বিষয়ে আয়কর অধ্যাদেশে অথবা বর্তমানে বলবৎ অন্য কোনো আইনে যা-ই বলা থাকুক না কেন, কোনো ব্যাংক বা সমবায় ব্যাংক বা ইসলামি নীতি অনুযায়ী পরিচালিত ব্যাংক অথবা কোন অ-ব্যাংকিং আর্থিক প্রতিষ্ঠান বা কোন লিজিং কোম্পানি বা কোন গৃহায়নে অর্থায়নকারী কোম্পানিতে কোন ফান্ডের দ্বারা বা নামে পরিচালিত বা রক্ষিত কোন সঞ্চয়ী আমানত বা স্থায়ী আমানত বা মেয়াদী আমানতের সুদ বা মুনাফার অংশ (share of profit) পরিশোধের দায়িত্বপ্রাপ্ত ব্যক্তি, তিনি উক্ত সুদ বা মুনাফার অংশ ফান্ডের হিসেবে ক্রেডিটের সময় বা পরিশোধের সময়, দুটির মধ্যে যেটি আগে ঘটে, উক্ত সুদ বা মুনাফার অংশের উপর ৫% হারে উৎসে কর কর্তন করবেন।

উপ ধারা (2) তে ‘ফান্ড’ বলতে approved superannuation fund বা pension fund বা gratuity fund বা recognized provident fund বা workers’ participation fund সহ আইনের দ্বারা সৃষ্ট বা আইন দ্বারা পরিচালিত ফান্ডকে বুঝাবে, যা কৃত্রিম আইনী সত্তা হিসেবে পরিগণিত হয় এবং যাদের নামে আইনানুগভাবে পৃথক হিসাব (account) সংরক্ষণ করা যায়।

নতুন বিধান প্রবর্তনের মাধ্যমে আইনের দ্বারা সৃষ্ট বা আইন দ্বারা পরিচালিত Board কর্তৃক অনুমোদিত কোন ফান্ড, যার সঞ্চয়ী আমানত বা স্থায়ী আমানত বা মেয়াদী আমানতের সুদের উপর আগে উৎস কর অব্যাহতি প্রদান করা হয়েছিল, তার উক্ত সুদের উপর ৫% হারে উৎস কর আরোপিত হবে।