



**AUDIT REPORT  
ON  
THE ACCOUNTS OF  
SOCIAL SAFETY NETS  
(FEDERAL GOVERNMENT)  
AUDIT YEAR 2023-24**

**AUDITOR-GENERAL OF PAKISTAN**

## **PREFACE**

Articles 169 and 170 of the Constitution of Islamic Republic of Pakistan 1973, read with Sections 8 and 12 of the Auditor-General's (Functions, Powers and Terms and Conditions of Service) Ordinance, 2001 and Section 11 of Zakat and Ushr Ordinance, 1980, require the Auditor-General of Pakistan to conduct audit of the receipts and expenditure from the Federal Consolidated Fund and Public Account including collection, deduction and utilization of Zakat fund.

This report is based on the audit of Social Safety Nets programs of the Federal Government managed by Ministry of Overseas Pakistanis & Human Resource Development; Ministry of Human Rights; and Poverty Alleviation & Social Safety Division for the financial year 2022-23. The Directorate General Audit, Social Safety Nets, Islamabad, a Field Audit Office (FAO) of the Auditor-General of Pakistan conducted audit during Audit Year 2023-24 on test check basis with a view to report significant findings to the stakeholders. The main body of the Audit Report includes only systemic issues and significant audit findings. Relatively less significant issues are listed in Annexure-I of the Audit Report, which shall be pursued with the Principal Accounting Officers (PAOs) at the DAC level. In cases where the PAO does not initiate appropriate action, the audit observations will be brought to the notice of the Public Accounts Committee in the next year's Audit Report. Sectoral analysis has been added in this report covering strategic review and overall perspective of audit results.

Audit findings indicate the need for adherence to the regularity framework, besides instituting and strengthening internal controls to avoid recurrence of similar violations and irregularities in future.

Most of the observations included in this report have been finalized in the light of management response and discussion in the DAC meetings.

There are certain audit paras which were also reported in previous years Audit Reports for the financial years 2018-19, 2019-20, 2020-21 and 2021-22. Recurrence of such irregularities is matter of concern and needs to be addressed.

The Audit Report is submitted to the President of Pakistan in pursuance of Article 171 of the Constitution of Islamic Republic of Pakistan, 1973 for causing it to be laid before both houses of *Majlis-e-Shoora* [Parliament].

Islamabad:  
Dated: .02.2024

Muhammad Ajmal Gondal  
**Auditor-General of Pakistan**

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## **ABBREVIATIONS AND ACRONYMS**

ABL	Allied Bank Limited
AGP	Auditor General of Pakistan
AGPR	Accountant General Pakistan Revenues
AIR	Audit and Inspection Report
AJK	Azad Jammu and Kashmir
API	Application Programming Interface
ATM	Automated Teller Machine
AY	Audit Year
BAFL	Bank Alfalah Limited
BB	Branchless Banking
BE&OE	Bureau of Emigration and Overseas Employment
BISP	Benazir Income Support Program
BINUQ	Balochistan Institute of Nephrology Quetta
BoG	Board of Governors
BoT	Board of Trustee
BPS	Basic Pay Scales
BSTS	Balochistan Sale Tax on Services
BVS	Biometric Verification System
CCI	Council of Common Interests
CCT	Conditional Cash Transfer
CDA	Capital Development Authority
CGA	Controller General of Accounts
CNIC	Computerized National Identity Card
COVID	Corona Virus Disease
CPF	Contributory Provident Fund
CRC	Child Registration Certificate
CSP	Child Support Program
CZF	Central Zakat Fund
DAC	Departmental Accounts Committee
DAGP	Department of the Auditor General of Pakistan
DG	Director General
DGA-SSN	Directorate General Audit, Social Safety Nets

DoB	Date of Birth
DUE	Dar-ul-Ehsaas
DWE	Directorate of Workers Education
DZF	District Zakat Fund
ECC	Economic Coordination Committee
EKBNS	Ehsaas Koi Bhoka na Soye
EOBI	Employees Old Age Benefit Institution
EOT	Extension of Time
F&A	Finance and Accounts
FAM	Financial Audit Manual
FAP	Foreign Aided Project
FATA	Federally Administered Tribal Areas
FBR	Federal Board of Revenue
FI	Financial Institution
FIA	Federal Investigation Agency
FIR	First Investigation Report
FRC	Family Registration Certificate
FY	Financial year
GB	Gilgit-Baltistan
GFR	General Financial Rules
GLI	Group Life Insurance
GoP	Government of Pakistan
GP Fund	General Provident Fund
GPO	General Post Office
GPS	Global Positioning System
HBL	Habib Bank Limited
HEC	Higher Education Commission
HEIs	Higher Education Institutions
HR	Human Resource
HSS	Higher Secondary School
HQ	Head Quarters
ICT	Islamabad Capital Territory
ID	Identity Document
IDPs	Internally Displaced Persons

IFA	Individual Financial Assistance
IMEI	International Mobile Equipment Identity
INTOSAI	International Organization of Supreme Audit Institutions
IPs	Insured Persons
IR	Investigation Report
IRA	Industrial Relations Act
ISACs	Institutional Scholarship Award Committee
ISC	Indirect Support Cost
KIBOR	Karachi Inter Bank Offer Rate
KP	Khyber Pakhtunkhwa
KYC	Know Your Customer
LMA	Limited Mandate Account
LOC	Line of Control
MAC	Media Access Control
MDA	Main Disbursement Account
MFDAC	Memorandum for Departmental Accounts Committee
MIA	Main Investment Account
MIS	Management Information System
MTBF	Medium Term Budgetary Framework
NTC	National Technology Council
NAB	National Accountability Bureau
NADRA	National Database and Registration Authority
NBP	National Bank of Pakistan
NDMA	National Disaster Management Authority
NFC	National Finance Commission
NITB	National Information Technology Board
NSER	National Socio-Economic Registry
NOC	No Objection Certificate
OEC	Overseas Employment Corporation
OEPs	Overseas Employment Promoters
O.M	Office Memorandum
OPF	Overseas Pakistanis Foundation
OP& HRD	Overseas Pakistanis & Human Resource Development
PAC	Public Accounts Committee

PAO	Principal Accounting Officer
PASSD	Poverty Alleviation & Social Safety Division
PBM	Pakistan Bait-ul-Mal
PCMS	Payment complaint/Case Management System
PE	Protectorate of Emigrants
PEC	Pakistan Engineering Council
PEIRA	Private Educational Institutions Regulatory Authority
PMT	Proxy Mean Test
PO	Provincial Office
POS	Point of Sale
PPAF	Pakistan Poverty Alleviation Fund
PPRA	Public Procurement Regulatory Authority
PRIMACO	Pakistan Real Estate Investment and Management Company
Pvt. Ltd	Private Limited
PW	Pregnant Women
PWD	Pakistan Public Works Department
PZF	Provincial Zakat Fund
RO	Regional Office
Rs.	Rupees
SDGs	Sustainable Development Goals
SIM	Subscriber Identity Module
SLA	Service Level Agreement
SLIC	State Life Insurance Corporation of Pakistan
SNF	Specialized Nutritious Food
SOP	Standard Operating Procedure
SRCL	School for Rehabilitation of Child Labour
SSN	Social Safety Nets
TSA	Treasury Single Account
UBL	United Bank Limited
UCT	Unconditional Cash Transfer
VTIs	Vocational Training Institutes
WEC	Women Empowerment Centres
WeT	<i>Waseela-e-Taleem</i>
WFP	World Food Programme

WWB	Workers Welfare Board
WWF	Workers Welfare Fund
ZCCAs	Zakat Collection Controlling Agencies
ZCOs	Zakat Collection Offices



## EXECUTIVE SUMMARY

Directorate General Audit, Social Safety Nets, Islamabad is a Field Audit Office of Department of the Auditor-General of Pakistan that conducts the audit of social safety and welfare programs at Federal and Provincial levels. Its mandate includes Compliance with Authority Audit, Certification Audit of Foreign Aided Projects, Special Audit, Special Studies and Performance Audit of the entities.

The Directorate General Audit Social Safety Nets carries out the audit of Benazir Income Support Program (BISP), Pakistan Poverty Alleviation Fund (PPAF), Pakistan Bait-ul-Mal (PBM), Ministry of Overseas Pakistanis and Human Resource Development (OPHRD) and all its allied offices such as Employees Old Age Benefit Institution (EOBI), Overseas Pakistanis Foundation (OPF), Overseas Employment Corporation (OEC), Workers Welfare Fund (WWF), Workers Welfare Board(s) (WWB), Bureau of Emigration and Overseas Employment (BE&OE) and Directorate of Workers Education (DWE). Moreover, Ministry of Human Rights, Poverty Alleviation and Social Safety Division, Central Zakat Fund (CZF), Provincial Zakat Funds (PZFs), District Zakat Funds (DZFs) and Zakat deducted by Zakat Collection Controlling Agencies (ZCCAs)/Zakat Collection Offices (ZCOs) are also audited by this office.

The Directorate General Audit, Social Safety Nets has a human resource of 26 officers and staff having 51,792 man-hours. The annual budget of the Directorate General for the Financial Year 2023-24 was Rs. 114.96 million.

### **a. Scope of Audit**

The audit universe of Directorate General Audit Social Safety Nets consists of 486 formations working under 11 PAOs. Total expenditure and receipts of these formations were Rs. 539,921 million and Rs. 99,606 million respectively for the financial year 2022-23.

This report relates to audit of 73 formations of 09 PAOs having a total expenditure of Rs. 500,838.117 million during FY 2022-23. In terms of percentage, the audit coverage for expenditure is 93% of auditable expenditure.

This report also includes audit observations resulting from the audit of expenditure of Rs. 13,540.40 million for the financial year 2021-22 pertaining to 02 formations of 01 PAO.

**b. Recoveries at the instance of Audit**

As a result of audit, a recovery of Rs. 6,377.182 million was pointed out in this report and an amount of Rs. 79.54 million had been received and verified till the finalization of this report.

**c. Audit Methodology**

At the planning stage this office employed intensive application of desk audit techniques which included examining permanent files, computer generated data and other relevant documents along with the review of regulatory framework, policies and procedures applicable to the auditee entities. Risk assessment was carried out by reviewing the internal controls structures of the entities. Desk review helped auditors in understanding the systems, procedures and environment of the audited entity and identification of risk areas.

The audit was conducted in accordance with Financial Audit Manual (FAM) of the Department of the Auditor General of Pakistan which is in line with the International Standards of Supreme Audit Institutions (ISSAIs). The overall objective of audit was to assess compliance with law, rules/regulations and policies and evaluate the adequacy of internal controls. Evidence was primarily gathered by applying procedures like inquiries from the management; review of policy documents and monitoring reports; examination of payment vouchers; and collection, interpretation and analysis of primary and secondary data.

**d. Audit Impact**

Major issues pointed out during audit were admitted by the management and the entities agreed to review the issues and take necessary corrective actions. The strengthening of internal controls in the audited entities were also well taken by the management for review and corrective measures.

The most significant examples of review of rules and regulations by the auditee entities and introduction of new policies/initiatives as a result of audit are as follows:

- i. EOBI calculated interest on amount not debited amount of Rs. 285 million, which was also agreed upon by bank. This was not in the knowledge of management and was pointed out by audit authorities.

- ii. As a result of observations raised by Audit, the Benazir Income Support Programme formulated a policy for exclusion of pensioners from the payments of Cash Transfers.
- iii. Pakistan Bait-ul-Mal took initiative for establishing database of beneficiaries of Individual Financial Assistance.

**e. Comments on Internal Controls and Internal Audit Department**

The audit team extensively studied and evaluated the internal controls in the audited entities so as to obtain an adequate understanding of the internal control system. The objective was to identify the material and significant internal control weaknesses and report to management for taking corrective measures. Although the entities have put in place internal controls, however, there is a strong need for a periodic review and updation of the internal Control structures. Moreover, the system of internal audit was found in place in most of the audited entities which requires the attention of the management.

**f. The key audit findings of the report;**

- i. 02 cases of fraud and embezzlement amounting to Rs. 47.840 million<sup>1</sup>
- ii. 31 cases of irregular expenditure/payments and violation of rules amounting to Rs. 9,073.245 million<sup>2</sup>
- iii. 23 cases of recovery amounting to Rs. 6,327.760 million<sup>3</sup>
- iv. 17 cases of weak internal controls amounting to Rs. 39,671.844 million<sup>4</sup>

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<sup>1</sup> Para No. 2.4.1 & 2.4.19

<sup>2</sup> Para No. 2.4.2, 2.4.5, 2.4.9, 2.4.11, 2.4.12, 2.4.15, 2.4.16, 2.4.24, 2.4.25, 3.4.1, 3.4.3, 3.4.4, 3.4.5, 4.4.13, 4.4.15, 4.4.16, 4.4.18, 4.4.19, 4.4.22, 4.4.23, 4.4.24, 4.4.25, 4.4.26, 4.4.28, 4.4.29, 4.4.30, 4.4.31, 4.4.34, 4.4.38, 4.4.39, & 5.4.1

<sup>3</sup> Para No. 2.4.4, 2.4.6, 2.4.10, 2.4.14, 2.4.17, 2.4.20, 2.4.23, 4.4.2, 4.4.3, 4.4.4, 4.4.7, 4.4.10, 4.4.11, 4.4.14, 4.4.20, 4.4.21, 4.4.27, 4.4.32, 4.4.33, 4.4.36, 4.4.37, 5.4.2 & 5.4.3

<sup>4</sup> Para No. 2.4.3, 2.4.7, 2.4.8, 2.4.13, 2.4.18, 2.4.21, 2.4.22, 3.4.2, 4.4.1, 4.4.5, 4.4.6, 4.4.8, 4.4.9, 4.4.12, 4.4.17, 4.4.35 & 4.4.40

**g. Recommendations**

Recommendations included in this audit report highlight actions that are expected to improve the financial management and overall governance of the audited entities. Appropriate and timely implementation of audit recommendations is an important part to realize full benefit of the audit activity.

Based on the findings of this report contained in the respective chapters, the following major recommendations are placed before the management of the audited entities:

- i. Fraud and embezzlement cases may thoroughly be investigated, recoveries effected and action may be taken against person(s) at fault.
- ii. Unauthorized expenditure incurred by various entities as pointed out by Audit may be got regularized from the competent forum.
- iii. Recoveries may be effected as pointed out in the audit observations.
- iv. The PAOs may review and update internal control structures periodically and put in place effective internal audit function in the respective entities. Moreover, internal audit reports may be generated on a timely basis.

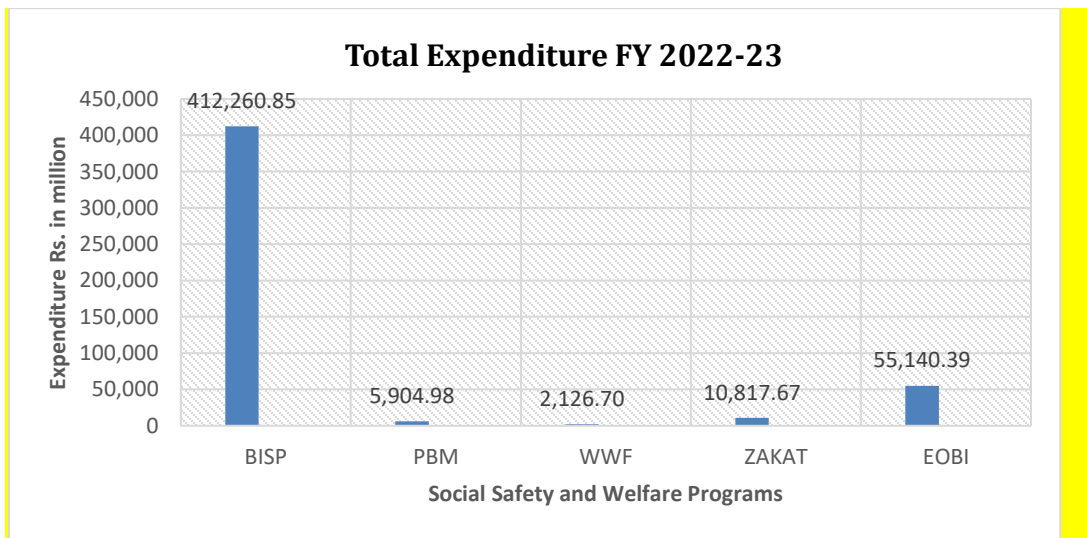
# CHAPTER 1

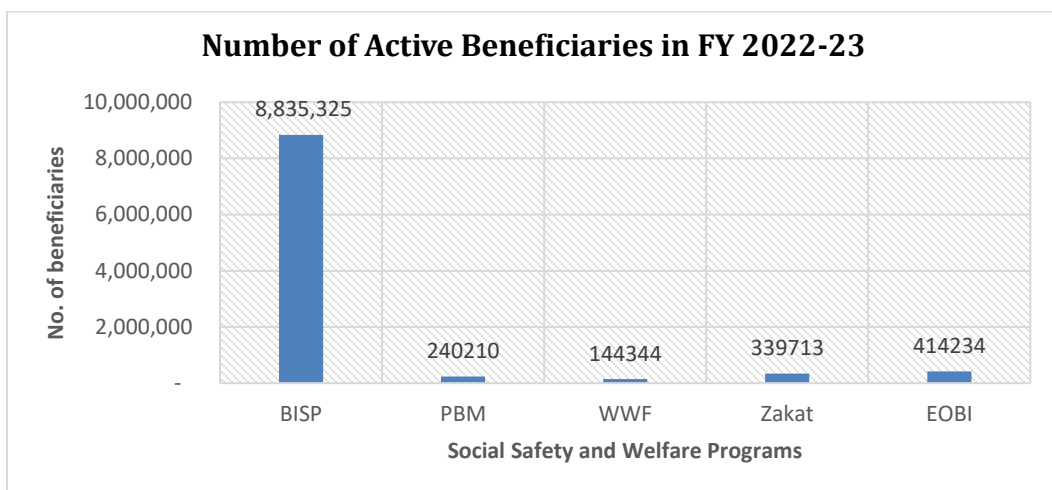
## SOCIAL PROTECTION SECTOR ANALYSIS

### 1.1 Introduction

Social Protection sector is the emerging sector of the state, with increased budgetary allocations over the years. Universal access of the poor and marginalized sector to the basic necessities of life including proper food, clothes and housing facilities is the basic goal of this sector. Various federal and provincial governments have introduced Social Safety programs. Starting from 1967, the Provincial Employees Social Security Scheme was introduced as first social protection measure in Pakistan. Currently, Benazir Income Support Programme (BISP), Pakistan Poverty Alleviation Fund, Workers Welfare Fund (WWF), Employee Old Age Benefit Institution (EOBI), Pakistan Bait-ul-Mal (PBM) and Central/Provincial/District Zakat Funds are the main social protection institutions/funds catering both chronic and transient poor population for reducing poverty. The beneficiaries registered with these programs are increasing gradually.

The total expenditure of these programs in FY 2022-23 was Rs. 486,250.59 million. Details of expenditure and number of beneficiaries registered with these social protection programs are given in the graphs below:





In order to enhance the coverage of Social Protection programmes, so as to reduce the poverty in all its forms the current government has streamlined the Conditional Cash Transfers and established appropriate graduation programs. For this purpose, Poverty Alleviation Coordination Council was created with the following aims i) to synergize the efforts of various organizations working for poverty alleviation in public and private sector, ii) to develop a framework for improving the implementation plans for capacity building and performance enhancement of subject organizations. Poverty Alleviation and Social Safety Division has also been established to effectively administer all Social Protection Programs throughout the country, through one window operation. Moreover, *Ehsaas* Program has been initiated which implies a multi-dimensional approach to reduce poverty effectively. The major initiatives under *Ehsaas* Program include *Kafalat* program, Under-graduate Scholarships, *Ehsaas Nashonuma* and establishment of *Sehat Insaf* Card for free medical treatment to around eight million families all over the country.

## 1.2 Sectoral Analysis

Following are the organizations under Social Protection Programs to counter poverty by graduating the poor out of poverty and making them self-sufficient.

### 1.2.1 Benazir Income Support Programme

BISP is a flagship federal cash transfer Social Safety Net initiative of Government of Pakistan. Its long-term objectives include meeting the targets set

by Sustainable Development Goals (SDGs) to eradicate extreme & chronic poverty and empowerment of women through establishment of comprehensive social protection. BISP has a nationwide presence with headquarter in federal capital and six zonal/regional offices at provincial capitals, Azad Jammu & Kashmir and Gilgit-Baltistan. There are also 34 divisional and 385 District offices all across the country. Since inception of this program till 30.06.2023, Rs. 1,671,797 million was disbursed under different cash transfer programs and total number of beneficiaries now stands at Rs. 8.83 million. BISP uses Poverty Score Card under NSER, where a score of PMT 32 (New Survey) makes the beneficiary eligible for this cash transfer program. BISP has following programs:

- ▶ **Unconditional Cash Transfers (UCT)** provides minimum income support package (Rs. 2,000 monthly) to those rated poor on Poverty Score Card.
- ▶ **Conditional Cash Transfer Programs** which include *Waseela-e-Taleem* to facilitate primary education.
- ▶ **Nutrition *Nashonuma* Program** provides women cash stipends, specialized nutritious food, immunizations, antenatal and postnatal checkups, health awareness sessions and tackling stunting in children across 15 most stunted districts in the country.
- ▶ **Under-graduate Scholarships Program** started in 2019 provides a total number of 200,000 scholarships with 70,000 scholarships each year with a 50% scholarships quota is reserved only for girls.

BISP started in 2008 with the aim to reduce poverty and making beneficiaries self-sufficient to prevent them from falling below the poverty line. In FY 2022-2023, Rs. 274,096 million was disbursed as Unconditional Cash Transfer, Rs. 40,575 million was disbursed for Conditional Cash Transfer Program i.e., *Waseela-e-Taleem* and Rs. 20,661 million and Rs. 8,615 million were disbursed for *Ehsaas Nashonuma* and Under-graduate scholarships program, respectively.

BISP has developed the database of its beneficiaries in Management Information System through multiple surveys by participation of both public and private sector. To track down the financial status of the beneficiaries being covered by the BISP programs over the long period of time, it is very important to

update the beneficiaries' data after shorter periods to check the economy, efficiency and effectiveness of the program. Latest Survey report (National Socio-economic Registry) was completed during the financial year 2021-22. Moreover, data integration across the multiple social safety organizations remains an issue because auditors have reported deficiencies in beneficiaries' record in these MIS.

To become a productive and robust vehicle to deliver services to the poorest, BISP still has to plug the identified gaps as reported in the recent audit report. Though efforts have been made to improve the payment mechanism and currently Biometric Verification System is operational, still instances of fraud and embezzlement have been reported from different regions of the country. This speaks for inadequate inbuilt controls in the payment mechanism. That is why the Complaint Monitoring System needs to be more effective for timely remedial measures to address recipients' concerns. Delayed and incomplete reconciliation process among BISP, Banks and Post Offices are potential grey areas. In addition to this, retention of undisbursed funds by the banks is against the terms of agreements.

### **1.2.2 Pakistan Bait-ul-Mal**

Pakistan *Bait-ul-Mal* (a welfare fund) established in 1992 by PBM Act, 1991. PBM is significantly contributing towards poverty alleviation through its various poorest of the poor focused services and providing assistance to the poor and needy persons, as per eligibility criteria approved by *Bait-ul-Mal* Board irrespective of their gender, cast, creed and religion through its establishment at the district level. A person to be eligible for PBM program should have monthly household income less than Rs. 17,000. During FY 2022-23, PBM has disbursed an amount of Rs. 5,905 million through its following core projects/schemes:

- **Individual Financial Assistance** caters poor, widows, and orphans for medical treatment, education and general assistance.
- **School for Rehabilitation of Child Labour (SRCLs)** are working for the rehabilitation of the bonded child labour and provide them primary education. PBM has established 159 National Centre's for Rehabilitation of Child Labour countrywide since 1995.
- **Women Empowerment Centers (WEC)** works for the skill-development i.e. cutting, sewing, knitting, computers and embroidery along with other trades to



women and provide free training to widows, orphans and poor girls in different skills. There are 160 WECs operating across the country.

- **Pakistan Sweet Homes/*Dar-ul-Ehsaas*** are for the orphan children where they get free food, medical treatment, boarding and lodging and free education. There are 51 Sweet Homes now called *Dar-ul-Ehsaas* across the country.
- **Orphan Widow Support Program** for families having orphan child, preferably girls, launched in four districts Abbottabad, Peshawar, Gujrat and Okara. This program has launched in replacement of 4 closed *Dar-ul-Ehsas* 247 children in those districts.
- ***Panaghahs*** Under the vision of Prime Minister, PBM launched the program of *Panaghahs* (5 in Islamabad, 1 in Mardan, 1 in Abbottabad, 5 in Karachi, 1 in Quetta, 1 in Gawadar, 1 in Qilla Abdullah, 1 in Lasbella and 1 in Skardu) during the FY 2022-23.
- ***Ehsas Koe Bokha na Soay*** Under the vision of Prime Minister, PBM launched the Program of 12 *Ehsas Koe Bokha na Soay* food vehicle (4 in Peshawar, 4 in Lahore, 2 in Islamabad and 2 in Faisalabad)

### **1.2.3 Workers Welfare Fund**

Workers Welfare Fund (WWF) was established under Workers Welfare Fund Ordinance, 1971 for providing low cost housing and other welfare amenities to the industrial labour. Initial contribution of Rs. 100 million was made by the Federal Government and further resources were to be raised by the private sector. The main objective of WWF is to finance housing schemes for the industrial workers which include construction of houses, flats and development of plots, establishment of health facilities like hospitals, wards and dispensaries and education facilities like secondary and higher secondary schools, technical institutes and industrial homes in all major industrial cities. Provision of death grant to the widow/legal heir of the deceased workers and marriage grant for the marriage of daughters of workers is also provided. Total budget for the FY 2022-2023 was Rs. 2,126.701 million.

During audit of financial year 2022-23, significant number of irregularities were reported. There were cases of payments of fees to un-registered schools, provision of allowances to the employees of WWF without approval of Finance,

non-deduction of Income Tax at source on account of fee paid directly to the Institutions and payment of gratuity in addition to Contributory Provident Fund. In addition to this, in WWB, Punjab and Khyber Pakhtunkhwa there was cases of mis-procurement, non-deposit of tax timely to taxation authorities, non-obtaining of utilization reports from schools and losses due to non-letting out properties of Board.

#### **1.2.4 Zakat**

Zakat plays an important role in poverty alleviation. Apart from support to the poor and needy, it helps in re-distribution of wealth which curtails unemployment and reduces chances of economic recession. Zakat funds are utilized for assistance to the needy, indigent, poor, orphans, widows, handicapped and disabled for their subsistence or rehabilitation. These poor segments of society are provided Zakat funds either directly through respective Local Zakat Committee or indirectly through institutions i.e. educational, vocational, social institutions and hospitals, etc.

The subject of Zakat stands devolved to the provinces and federal areas. Poverty Alleviation and Social Safety Division (Zakat Cell) has been assigned the task of collection and disbursement of Zakat funds to the Provinces/Federal Areas till next NFC Award under the Council of Common Interests approved formula. *Mustahiqeen* should have income less than Rs. 670 per head in a household. A total amount of Rs. 10,817.666 million was collected during FY 2022-23 and distributed in lump sum amongst the Provinces/Federal Areas.

Auditors during the Audit of FY 2022-2023 found the issues of exemptions granted without declarations/on invalid declarations and non-distribution of Zakat on revised population census 2017.

#### **1.2.5 Employees' Old-age Benefits Institution**

EOBI Act, 1976 was enforced w.e.f. 01.04.1976. The statute intends to provide security and benefits to the old-age employees of industries, commercial or other organizations covered under it. EOBI provides an Old-Age Pension, Invalidity Pension, Old-Age Grant and Survivor's Pension to eligible beneficiaries. The purpose of EOBI is to achieve the objective of Article 38(C) of the Constitution, by providing compulsory social insurance.

In provision of pension grant, significant number of incidences of payments on dubious/wrong date of births, wrong de-credit, double re-credit of pensions, multiple pensions on one link claim number and pension awarded at excess rates have been noticed. Moreover, there are instances of non-recovery of contributions from defaulting employers and cases of mis-procurement. Total expenditure on pension payments during financial year 2022-23 was Rs. 51,000 million.

### **1.3 Conclusion**

Social Protection Programs are often fragmented and duplicated, because each program has been working on its own and under different ministries, whereas inter-ministerial coordination is weak. The Social Safety Nets Institutions do not have clear division of responsibilities in terms of target groups and have their own eligibility criteria for rating an individual as poor so they have their own database. Due to lack of data sharing and correspondence among different programs and ministries, beneficiaries are being covered by multiple programs which lead to decrease in overall efficiency and effectiveness of Social protection Sector in achieving the targets of poverty alleviation and self-sustainability in beneficiaries. Poverty Alleviation and Social Safety Division is acting as the administrative head of these programs. Still, EOBI is under Ministry of Overseas Pakistanis and Human Resource Development. To make the Social Safety nets result oriented it is very important to use a single criterion of poverty measurement in line with the national definition of poverty and develop a single database for all programs which should be re-evaluated after appropriate number of years to track down the progress made by each program. Cash transfer programs may be time barred to reduce the dependency syndrome in beneficiaries while the core program should include Poverty Graduation Schemes through skill enhancement and subsequent asset transfer and micro-financing to make the beneficiaries self-sufficient. It is also desired that there may be segregation of duties among social protection sector and development of key performance indicators along with the proper monitoring and evaluation mechanism. Moreover, there is a need for early establishment of financial rules and autonomous funds of formations/commissions under administrative control of Ministry of Human Rights and Ministry of Overseas Pakistanis and Human Resource Development. Additionally, policies must be designed and approved

from competent authority for disbursement of cash transfers and other benefits to be provided in disasters/emergencies such as earth-quake, flood etc.,

In short term, there may be a policy level intervention to resolve the issues of cumbersome delivery mechanism, limited funding, ineffective targeting and low coverage to create the time value of money and make the social protection sector efficient and effective in-service delivery.

## **CHAPTER 2**

### **BENAZIR INCOME SUPPORT PROGRAMME**

#### **2.1 Introduction**

A. The Government of Pakistan launched BISP in July 2008 with an immediate objective to eradicate poverty and to evaluate the status of marginalized and under privileged sections of society, especially women, through establishment of comprehensive Social Protection Net. Accordingly, the Benazir Income Support Programme Act, 2010 was passed by the parliament to provide a basis for regulation and establishment of an autonomous Social Safety Net Authority to coordinate the design and implementation of targeted programs for the poor. The purpose of the program is to:

- Enhance financial capacity of the poor and their dependent family members;
- Formulate and implement comprehensive policies and targeted programs;
- Reduce poverty and promote equitable distribution of wealth, especially for the low-income groups.

The President of Pakistan is Chief Patron and the Prime Minister is Executive Patron of BISP, while a Special Assistant on Poverty Alleviation and Social Safety to the Prime Minister of Pakistan, with the status of Federal Minister, manages its operations as Chairperson with the help of a Board constituted by the President on the advice of the Prime Minister.

Key powers and functions of the Board are as under:

- To approve the budget of the program prepared by the management;
- To take decisions on the financial aspects of the program;
- To monitor the program in a transparent manner;
- To make regulations and approve policies and manuals in order to carry out the purposes of the Ordinance;
- To approve criteria of eligible families for financial assistance under the program;
- To present annual progress reports to the Council and consider recommendations.

## B. Comments on Budget & Accounts (Variance Analysis)

Budget allocated to the Benazir Income Support Program for the Financial year 2022-23 was Rs. 412,633 million, out of which the Program incurred an expenditure of Rs. 412,261 million resulting in savings of Rs. 372.146 million which is 0.1% of the Final Budget.

(Rs. in millions)

Grant No	Grant Type	Original Grant/ Appropriation	Supplementary Grant/ Appropriation	Final Grant/ Appropriation	Actual Expenditure	Excess/ (Savings)	% age Excess/ (Saving)
26	Current	412,633,000	-	412,633,000	412,260,854	(372,146)	(0.10)

## C. Sectoral analysis on the achievements against targets under MTBF

The performance indicators, targets and achievements for the FY 2022-23 by BISP is tabulated below:

Outputs	Selected Performance Indicators	Targets	Achievements
Unconditional cash transfer	Number of beneficiaries (In thousand)	9,000	8,835
Waseela-e-Taleem program	Number of beneficiaries (In thousand)	9,115	7,775
NSER	Number of Households (In thousand)	32,500	36,763
Under-graduate Scholarship	Number of students (In thousand)	102	102

**Table 1: Audit Profile of Benazir Income Support Program**

(Rs. in millions)

Sr. No.	Description	Total Nos	Audited	Expenditure audited (FY 2022-23)
1	Formations	40	09	412,260.854
2	Assignment Accounts (excluding FAP)	01	01	412,260.854
3	Foreign Aided Projects (FAP)	06	06	187,452.160

## 2.2 Classified Summary of Audit Observations

Audit observations amounting to Rs. 11,564.177 million were raised as a result of audit. This amount also includes recoverable of Rs. 1,980.479 million as pointed out by the audit.

**Table 2: Overview of the Audit observations**

(Rs. in millions)

Sr. No.	Classification	Amount
1	<b>Reported cases of fraud, embezzlement and misappropriation</b>	<b>47.840</b>
2	<b>Irregularities</b>	<b>5,631.587</b>
A	HR/ Employees related irregularities	226.372
B	Procurement related irregularities	48.842
C	Management of accounts with commercial banks	5,076.098
D	Financial Management	280.275
3	<b>Value for money and service delivery issue</b>	<b>1,029.188</b>
4	<b>Others</b>	<b>4,855.562</b>

**2.3 Brief comments on the status of compliance with PAC Directives**

Year of AR	PAC Status	No. of Actionable points	Compliance	Non-compliance	% Compliance
2011-12	Held	3	2	1	66.67
2012-13	Held	8	-	8	-
2013-14	Held	18	6	12	33.33
2014-15	Held	9	-	9	-
2015-16	Held	2	-	2	-
2016-17	Held	5	-	5	-
2018-19	Held	14	-	14	-
2019-20	Held	10	-	10	-
2020-21	Not Held	-	-	-	-
2021-22	Not Held	-	-	-	-
2022-23	Not Held	-	-	-	-

**2.4 AUDIT PARAS****Fraud and Embezzlement****2.4.1 Fraudulent withdrawals on account of Tirah IDPs program by unauthorized / ineligible persons – Rs. 30.040 million**

Regulation No. 12(i) of BISP Financial Regulations 2017, states that every officer incurring or authorizing expenditure from public funds should be guided by high standards of financial propriety among the principles on which emphasis is generally laid. Every public officer is expected to exercise the same vigilance in respect of expenditure incurred from public moneys as person of ordinary prudence would exercise in respect of expenditure of his own money.

BISP Board approved to pay one-time relief to ever married woman of Internally Displaced Persons (IDPs) of Tirah Valley.

Audit observed that 1,502 unauthorized and ineligible persons were allowed to withdraw an amount of Rs. 30.040 million @ Rs. 20,000 per person through fraudulent enrollment which was otherwise approved for IDPs of Tirah Valley. These 1,502 persons were not in the Tirah 'one-off enrollment' list of BISP, however, upon reviewing the data, these unauthorized names were found in the payment list shared by bank with BISP during the period March 2022 to September 2022.

Details of 1,502 transactions were provided to the BISP management in digital form. However, a list of CNICs is attached at **Annexure-II**.

Audit held that the wrong withdrawals of Rs. 30.040 million were made due to negligence on the part of BISP management and the bank which needs to be recovered.

The initial audit observation was issued on August 30, 2023. The management replied that the data of eligible beneficiaries of Tirah IDPs program was shared with the bank with the instruction to enroll/disburse only these beneficiaries @ Rs. 20,000 per beneficiary. However, it seems that the bank has also enrolled beneficiaries of Phase-2 of Covid program @ Rs. 20,000. The matter is being further investigated as well as taken up with the bank for clarification. Detailed response on the matter will be shared with audit later.

The matter was discussed in the DAC meeting held on 06.12.2023. The forum directed BISP management that recovery be made from the bank and responsibility be fixed.

Audit recommends that the matter be investigated to fix the responsibility and to find out reasons for such lapses, besides recovery of objected amount within 30 days.

{Para No.37 of AIR of BISP HQrs for the Audit Year 2023-24}



### Irregularity and non-compliance

#### **2.4.2 Irregular refund of Rs. 2,854.87 million by HBL to government of Sindh without any acknowledgement and reconciliation of difference amount - Rs. 4,210.58 million**

A per decision of Sindh Cabinet in its meeting held on 21.03.2023, cash transfer of Rs. 2000 each under the Flour Relief Scheme shall be paid to 7.8 million families approx. of Sindh Province with BISP's PMT score in the range upto 60.

Accountant General Sindh Karachi released an amount of Rs. 12,072 million directly into BISP Shock Responsiveness Account C-3 maintained at HBL, CDA Civic Centre, G-6 Markaz, Islamabad on account of Wheat Flour Subsidy vide authority dated March 31, 2023.

Audit observed that HBL vide letter dated June 27, 2023 authorized Chief Manager, Banking Service Corporation, State Bank of Pakistan to debit its current account number 020211000620034 maintained with SBP as a contra credit to Finance Department, Govt. of Sindh (Non-food Account No.1) an amount of Rs. 2,855 million in lieu of unutilized amount of Wheat Flour Subsidy. Audit further observed as under:

- i. Confirmation/ acknowledgement of credit of such amount in Government of Sindh Exchequer was not found on record.
- ii. The amount was refunded without proper reconciliation of accounts. Difference of Rs. 4,210.58 million (upto May 2023) was yet to be reconciled as detailed below:

(Rs. in millions)

A	Total amount of Wheat flour subsidy credited by GoS	13,581.00
B	Total Bank charges approved by BISP upto May 2023	41.44
C	Services charges rate (inclusive of 13% FED) = 0.006441	
D=B/C	Total withdrawals as per approved service charges	6,434.11
E=B+D	Total amount utilized	6,475.55
F=A-E	Remaining amount unutilized	7,105.45
G	Amount credited to the Govt. of Sindh	2,854.87
H=F-G	Difference amount yet to reconciled	4,210.58

The initial audit observation was issued on 30.08.2023. The management replied that the audit of Sindh Wheat Flour Subsidy program does not come under the purview of Federal Audit as the cash assistance under the program was

disbursed through funds provided by Government of Sindh and that too were directly transferred in the main account of BISP maintained by HBL for Cluster-3, without involving Federal Treasury.

The reply was not acceptable as funds were disbursed from the account operated by BISP and closing balances were refunded after the approval of BISP management.

The matter was discussed in the DAC meeting held on 29.11.2023. The forum directed BISP management that reconciled accounts alongwith verified proof of amount credited into Sindh Government Treasury be provided to audit authorities.

Audit recommends early compliance of DAC directive.

{Para No.11 of AIR of BISP HQrs for the Audit Year 2023-24}

#### **2.4.3 Anomalies in targeting/eligibility related data of seed subsidy shared by NITB and identified by Government of Sindh – Rs. 2,773.86 million**

Para 5 of the approved summary of ECC of Cabinet vide case no.ECC-30/04/2023 dated 25.01.2023 regarding “Subsidy of Wheat Seed (Rabi 2022-23)” provides that targeting/eligibility related grievances to be dealt by Government of Sindh at every forum, whereas, payments related grievances will be dealt by the BISP as per relevant provisions of the contract signed with partner bank.

The Crisis Management Cell of Agriculture Supply & Prices Department, Government of Sindh vide letter dated 10.02.2023 conveyed the decision of Sindh Government to BISP that “the amount will be reimbursed @ 5000/acre of verified wheat area sown 2022-23. Accordingly, the office of Accountant General Pakistan Revenues authorized an amount of Rs. 839 million for placement in the assignment account of BISP vide Authority dated 23.03.2023 as additional budget ceiling through Technical Supplementary Grant approved by ECC of the Cabinet.

Audit observed anomalies in targeting/eligibility related data of seed subsidy shared by NITB / identified by government of Sindh as listed below:

- i. In 1,469 cases, the master sheet did not provide the GPS location of the land against which payment of Rs. 29.55 million was made.

- ii. 115,807 farmers were paid an amount of Rs. 2,675 million against only 16,459 GPS locations despite accuracy of upto 6 decimals (4 decimals are accurate upto 15 meter).
- iii. Payment of Rs. 55.690 million was made to 2,706 farmers from 1300 households (as per NSER data) and in 412 cases payment was made to both spouses
- iv. Seed subsidy payments amounting to Rs. 13.615 million were made to 486 farmers from districts out of Sindh Province as per NSER survey.
- v. Age of 21 farmers, as per BISP database, was from 4-17 years.

Details were provided by the audit team to BISP management in digital form.

Audit held that the above anomalies can only be confirmed by detailed audit of land holding record which was the basis of targeting/eligibility for cash transfers of seed subsidy, which cannot be dealt with during BISP audit.

The initial audit observation was issued on 30.08.2023. The management replied that as per decision of ECC of the Cabinet vide case no.ECC-30.04.2023 dated 25.01.2023, BISP was assigned the task to make disbursements to affected farmers identified and verified by Government of Sindh and shared with BISP by NITB. BISP was not involved in identification/targeting of the beneficiaries and it was clearly mentioned in the said decision of ECC that targeting/eligibility related grievances will be dealt by Government of Sindh at every forum.

The reply was not acceptable as BISP, being a payment authority, was required to perform necessary pre-audit checks before releasing payments to beneficiaries.

The matter was discussed in the DAC meeting held on 06.12.2023. The BISP apprised the DAC forum that BISP was not involved in the process of development of Application Programming Interface (API) with National Information Technology Board (NITB). Moreover, the BISP was only assigned the task by Cabinet to make disbursements to affected farmers identified and verified by Government of Sindh and shared with BISP through NITB. Audit, however, stressed that as per approved summary, BISP was asked to help develop an API for collecting data of the affected farmers by NITB. Audit further

emphasized that BISP, as payment authority, was required to complete all codal formalities/necessary pre-audit checks before releasing payments. DAC directed that the observation be referred to the government of Sindh for corrective action and outcome be reviewed in next DAC meeting.

Audit recommends that a detailed verification of the land holding records be carried out besides rectification of anomalies pointed out by audit.

{Para No.8 of AIR of BISP HQrs for the Audit Year 2023-24}

#### **2.4.4 Unauthentic withdrawals of Cash Transfers from out of districts/province from ATMs located at remote districts – Rs. 839.719 million**

Clause 2(g)(vi) of Appendix-C Payment solutions to the contract states that onus of any fraudulent activity either due to low quality BVS hardware, saving of biometric images, or any fraudulent activity relating to BVS will squarely rest with the Financial Institution (FI).

BISP disbursed an amount of Rs. 274,096 million, Rs. 40,575 million and Rs. 50,419 million as Unconditional Cash Transfers, Conditional Cash Transfers and Emergency Flood Relief Cash Transfers respectively amongst 10.430 million beneficiaries during the financial year 2022-23.

Audit observed that 19 Automated Teller Machines (ATMs) located in remote districts across the country were used for withdrawals of Cash Transfers of beneficiaries belonging to 22-72 other districts per ATM. Details of 80,000 transactions have been provided to BISP management by the audit team in digital form, whereas summary of transactions is as under:

(Rs. in millions)

<b>Sr. no.</b>	<b>ATM ID</b>	<b>ATM District</b>	<b>Number of other districts</b>	<b>Out of district beneficiaries' amount</b>
1	5057	Shaheed Benazirabad	72	186.506
2	1669	Jamshoro	67	69.0985
3	0071	Jacobabad	66	30.0575
4	0095	Jacobabad	58	16.9795
5	0076	Mirpur Khas	56	59.8515
6	0093	Bhakkar	56	108.833
7	1674	Rahim Yar Khan	55	7.626
8	0433	Sanghar	54	67.949
9	1648	Zhob	52	45.725

10	0285	Jaffarabad	50	10.4445
11	0101	Muzaffargarh	49	44.725
12	0091	Dadu	46	50.26
13	0068	Bhakkar	44	30.2405
14	0141	Lodhran	42	36.6845
15	0079	Kambar Shahdad Kot	40	5.6435
16	0160	Rahim Yar Khan	34	4.751
17	0203	Charsadda	30	16.7715
18	0066	Umer Kot	22	37.498
19	0698	Shikarpur	22	10.0745
<b>Total</b>				<b>839.719</b>

Audit held that out of district withdrawals of Cash Transfers from BVS devices/ATMs of beneficiaries belonging to 22 to 72 districts created serious doubts about withdrawals made by actual beneficiaries.

The initial audit observation was issued on 30.08.2023. The management replied that ATM withdrawals for payment represent a common occurrence, primarily designed to assist beneficiaries who have migrated. It is important to note that there are no district-check restrictions or controls placed on ATM withdrawals.

The matter was discussed in the DAC meeting held on 06.12.2023. The forum directed BISP management to probe the matter and conduct field verification of 2% cases on sample basis amounting in total to Rs. 839.719 million and recover the amount as pointed out.

Audit recommends implementation of DAC directives.

{Para No.43 of AIR of BISP HQrs for the Audit Year 2023-24}

**Note:** The issue was reported earlier also in the Audit Report for the Audit Year 2022-23 vide para no. 2.4.7 having financial impact of Rs. 107.406 million. Recurrence of same irregularity is a matter of serious concern.

#### **2.4.5 Delay in de-crediting of funds from beneficiaries Accounts and interest earned by banks thereon on government funds – Rs. 793.518 million**

Clause 6.4.1(a) of the Contracts with Banks states that if a BISP beneficiary does not perform any activity i.e. withdrawal from LMA or transferred to linked BB saving account for six months or any other period as subsequently approved by the BISP Board, the bank shall block his/her LMA and

de-credit amount available in the LMA. Clause 8.1(a)(i) of the Contracts with Bank Alfalah and HBL further states that the Bank shall make it a routine to regularly deposit all de-credited Funds including forced de-credited funds in the Government Treasury in accordance with Clause 6.4.1(c) on weekly basis, i.e., on every Monday, if not a holiday, without any failure or delays (next working day in case of holiday). In case, the Bank fails to transfer de-credited Funds in the Government Treasury in accordance with above, the Bank shall be liable to penalty on the retained de-credited Funds in BISP main account @ one-year KIBOR Offer Rate per day. Such amount shall be adjustable out of services charges claim of the Bank.

Bank Alfalah and HBL de-credited an amount of Rs. 4,155.217 million during the financial year 2022-23.

Audit observed that the banks had not blocked the accounts of 119,000 beneficiaries despite no activity occurring in these accounts for six months. The de-credited activity involving an amount of Rs. 3,506 million was delayed upto 967 days after the date of last withdrawal from the beneficiaries' accounts. The interest earned on average KIBOR comes to Rs. 793.518 million. Details showing date of decredit, last withdrawal and calculation of interest amount based on average KIBOR were provided to the BISP management by the audit team in digital form.

Audit held that non-de-crediting of beneficiaries' accounts and subsequent non-deposit of de-credited amount into Government Treasury was a loss to the exchequer which also enhanced the risk of fraudulent withdrawals.

The initial audit observation was issued on 30.08.2023. The management replied that automated de-crediting service used earlier by the banks only considered last withdrawal activity for calculating de-crediting period, and the period in which account balance was nil was also counted in the de-crediting period. Banks were, therefore, asked to update de-crediting service so that the de-crediting period may be calculated correctly. The Audit has also calculated the de-crediting period and interest amount on the basis of last withdrawal activity without considering the date of next deposit.

The reply was not acceptable as audit had pointed out cases with delays of more than one year.

The matter was discussed in the DAC meeting held on 06.12.2023. The forum directed BISP management to internally review the reasons for late de-credit of funds by banks, to recover the financial cost in respect of the period in which the amount was retained by Bank and not de-credited and share progress to audit in the next DAC. DAC further directed the BISP management to bound the banks for automated de-credit of funds in future.

Audit recommends early implementation of DAC directive.

{Para No.32 of AIR of BISP HQrs for the Audit Year 2023-24}

**Note:** The issue was reported earlier also in the Audit Reports for the Audit Year 2019-20, 2021-22 and 2022-23 vide para no. 2.5.10, 2.4.3 and 2.4.3 respectively having financial impact of Rs. 3,638.5 million. Recurrence of same irregularity is a matter of serious concern.

#### **2.4.6 Irregular transfer of Emergency Cash Disbursement to both spouses instead of one benefit per family – Rs. 681.650 million**

Para 4(a) of the summary no. NDMA's U.O No. 3(2)/2022-Summary-NDMA/Fin dated 15.08.2022 duly approved by the Prime Minister of Pakistan and Economic Coordination Committee (ECC) of the Cabinet dated 18.08.2022 and 30.04.2022 respectively provides that one benefit per family amounting to Rs. 25,000 will be provided to ever married women of the family. In case of ever married women is not available, the preference will be given to ever married men of the family.

Moreover, Clause 4.1 of the agreement for data validation of the National Socio-Economic Registry was executed between BISP and NADRA on 11.12.2019 for a minimum contract price of Rs. 225 million states that NADRA shall provide the services to BISP in accordance with Appendix A to the Agreement. Para 3(a&c) of Appendix A defining scope of the agreement provides that NADRA shall carry out validation of 6 x fields i.e. (CNIC Number, Name, Father/Husband Name, Gender, Date of Birth, Marital Status) of NSER data with national Database using its own resources and infrastructure. Moreover, NADRA will provide, CNIC number of spouse/Father name and present addresses for only sample household heads having PMT score required to declare them as beneficiaries for ground verification.

BISP disbursed an amount of Rs. 69,221.650 million amongst 2,768,866 beneficiaries under the initiative-Emergency Cash Disbursement to Affectees of Flash Floods-2022 during the financial year 2022-23.

Scrutiny of 2/3rd available spouse relationship available in NSER database (in most of cases NADRA validated the family relation) revealed that in 27,266 cases, both spouses of the family were accommodated through release of emergency cash disbursement to them. Details were provided to the BISP management in soft form.

Audit held that an excess amount of Rs. 681.650 million was disbursed in violation of Cabinet decision.

The initial audit observation was issued on 30.08.2023. The management replied that the BISP never use Spouse relationship in NSER Roster, as these relationships are not up to mark, that's why BISP shared complete list of CNICs to NADRA for eligibility ranking for single benefit after checking spouse and other validation checks. Moreover, NADRA never provide Spouse CNIC during any ranking.

The reply was not acceptable as BISP management did not take measures to block payment to both spouses, as validated spousal information of BISP beneficiaries was already available with BISP in NSER dataset which constituted a violation of directives of Cabinet. Moreover, no evidence of sharing of list of CNICs by BISP to NADRA for eligibility ranking for single benefit after checking spouse and other validation checks was produced to audit.

The matter was discussed in the DAC meeting held on 06.12.2023. The BISP apprised the DAC that NADRA was approached and requested to provide information regarding spouse relationship of flood beneficiaries so that benefit could be extended as per policy, however, NADRA did not respond. DAC directed BISP management to produce the record of correspondence with NADRA to audit authorities. DAC further directed that responsibility for non-compliance of Cabinet decision be fixed.

Audit recommends that record of correspondence with NADRA be produced, responsibility for non-compliance of Cabinet decision be fixed besides recovery of amount from person(s) at fault.

{Para No.1 of AIR of BISP HQrs for the Audit Year 2023-24}



#### **2.4.7 Doubtful registration of pregnant women due to low child-birth registration ratio – Rs. 424.90 million**

Para 5 of agreement between BISP and WFP regarding “implementation of Health & nutrition Conditional Cash Transfer Program to prevent stunting” signed on 16.12.2021 states that the funds earmarked as ‘Benefits’ are to be transferred to eligible beneficiaries as per their entitlements, either in-kind or services. Upon project closure, WFP will return any unutilized funds earmarked as ‘Benefits’ to BISP along with associated operational costs.

World Food Programme (WFP) registered 123,884 pregnant women overall during the period from 24.07.2020 to 31.10.2022 in Nashunuma Nutrition Program.

Audit observed as under:

- i. No child baby registration against 26,328 registered pregnant women (21% of total) was found in the record of Nashunuma Nutrition Program provided by BISP upto 30.06.2023.
- ii. An amount of Rs. 82.636 million was disbursed as cash transfers amongst such 26,328 pregnant women on an average basis upto 30.06.2023. Whereas the total cost of SNF charged by WFP against such beneficiaries on an average basis was Rs. 324.264 million.

Audit held that non-reporting of child against registered pregnant women despite lapse of considerable time makes the early registration of pregnant women as doubtful. Moreover, an expenditure of Rs.424.90 million incurred on such beneficiaries was held as doubtful.

The initial audit observation was issued on 30.08.2023. The management replied that out of the total shared data of 26,368 pregnant women, only 6,803 cases of pregnant and lactating women were enrolled in FY 2022-23. Among 26,368 total enrolled pregnant women, status of 14,232 pregnancies was marked, like 7,620 pregnancies were not successful (abortion, death, miscarriage etc) and 6,612 were marked delivered successfully. Further follow up of 1,549 cases was with field officials and updated regularly.

The reply was not acceptable as the complete status of 26,368 enrolled pregnant women with respect to their pregnancy status along-with documentary

evidence has not been provided to audit despite lapse of more than 2 months after 30.06.2023.

The matter was discussed in the DAC meeting held on 06.12.2023. The forum directed BISP management to provide a revised reply and verify updated reasons of 14,232 pregnancies on sample basis from Audit authorities. DAC further directed to get the status of the remaining 12,136 pregnant women verified and intimate the results to Audit authorities and recovery be effected from beneficiaries where registration of Pregnant women were made on the basis of fake pregnancies.

Audit recommends implementation of DAC decision.

{Para No.20 of AIR of BISP HQrs for the Audit Year 2023-24}

#### **2.4.8 Irregular opening of BB Wallet Saving Accounts and dubious withdrawals of Cash Transfers from beneficiaries' accounts – Rs. 355.698 million**

Clause 6.2.1(i) of the contract with banks states that each beneficiary shall be required to bring her own SIM registered and verified in her name/CNIC, at the time of opening of linked BB Savings account of that beneficiary. The HBL shall be responsible to confirm that the SIM is biometrically verified in the name/CNIC of the beneficiary. The mobile number so confirmed/ verified shall be shared with BISP.

The management of BISP provided a list of 128,911 beneficiaries whom BB Saving/wallet accounts were opened by HBL with the mobile number of beneficiaires. An amount of Rs. 355,698,024 through 28,521 transactions was withdrawn from beneficiaires accounts through Branchless Banking during the financial year 2022-23.

Audit observed the following irregularities:

- i. Correct mobile numbers used for opening of BB Saving accounts of beneficiaries were not provided during audit.
- ii. An amount of Rs. 21.1 million was withdrawn from the accounts of 1,976 beneficiaries of Balochistan province during the financial year 2022-23 through Branchless Banking/ transfer to BB Saving accounts. During Field verification of audit of Regional Office Balochistan Quetta, on sample

basis, beneficiaries confirmed to Audit that neither they had opened their BB saving accounts nor they received their due financial assistance/Cash transfers. Details are provided in **Annexure-III A**.

- iii. Complaints from 2271 beneficiaries involving an amount of Rs. 25.208 million were received in BISP Central Zonal Office Sindh regarding fraudulent withdrawals of BISP Cash transfers from their accounts through Branchless Banking/BB Saving Accounts. Details are provided in **Annexure-III B**.

Audit held that BB saving accounts were opened and withdrawals of Rs. 355.698 million made during the financial year 2022-23 without the knowledge of the beneficiaries which makes the entire list of withdrawals dubious.

Initial audit observations were issued to the management of BISP HQs, Regional Office Balochistan Quetta and BISP Central Zonal Office Sindh on 30.08.2023, 21.09.2023 and 03.11.2023 respectively. The BISP HQs replied that the data of saving accounts provided through MIS indicated that the cell/phone numbers given against each saving account were unique and no duplication found. The management added that cases of 9337 saving accounts received from Audit were also cross verified with MIS record.

The management of Regional Office Balochistan Quetta replied that BISP had not received any complaint from any beneficiary with respect to non-opening of their BB saving account with HBL.

The management of BISP Central Zonal Office Sindh replied that the issue pertained to BISP HQ Islamabad for implementation in case of non-compliance by the partner bank as per contract.

The reply was not acceptable as physical verification on sample basis was carried out in the presence of Assistant Director, BISP.

The matter was discussed in the DAC meeting held on 06.12.2023. The forum was apprised that all saving accounts are opened against unique phone/cell numbers. Management also shared the data with Audit authorities for necessary verification. However, Audit authorities raised concerns that wrong mobile phone numbers were provided by the management of BISP during audit. DAC directed that the revised mobile numbers of all 128,911 beneficiaries be provided to audit authorities. Moreover, sample field verification be conducted on sample basis (2%

of the population) and recovery of amount be made on the basis of sample field verification.

Audit recommends that the matter be referred to FIA for strict action against culprits and recovery of misappropriated amount.

{Para 39,1&20 of BISP H.O, ZO Quetta and ZO Karachi respectively Audit Year 2023-24}

#### **2.4.9 Expected loss to Government exchequer due to change in Indirect Support Cost (ISC) rate for BISP contribution after signing of contracts with WFP – Rs. 264.986 million**

Article IV(4) of the expansion agreement between the World Food Programme and Benazir Income Support Programme executed on 16.11.2021 provides that the operational cost to WFP will be comprised of (i) WFP's operational cost and (ii) its partners' cost who will be involved in the Project implementation. To ensure Full-Cost Recovery, WFP will retain a percentage, as Indirect Support Costs (as defined in WFP Rules and Regulations), as detailed in the Budget attached hereto as Annex II. Annex-II further provides ISC as 2.85% of total cost (whereas ISC was 6% in pilot project as per agreement dated 28.02.2020).

Article III (6) was added through addendum no. 2 to the expansion and pilot agreement dated 01.06.2023 which states that Indirect Support Cost (ISC) rate is calculated at 4.0 percent of the total BISP contribution for both pilot and expansion phase grants in line with WFP's Rules and Regulations.

Audit observed as under:

- i. The total ISC of both pilot and expansion agreements as per original contract was Rs. 1,291.259 million.
- ii. The total ISC of both pilot and expansion agreements after change by an addendum comes to Rs. 1,556.246 million.

Audit held that change in the ISC rate (through addendum no. 2) 27 months and 17 months after signing of agreements of pilot and expansion phase respectively has resulted in expected loss of Rs.264,986,061 (Rs.1,556,245,537–Rs.1,291,259,476) to Government exchequer.

The initial audit observation was issued on 30.08.2023. The management replied that the assertion that the rate of ISC had been increased was not correct.

In-fact the rate of ISC was decreased by fixing it @ 4% in the Addendum. The ISC rate was 4% for all the government contributions as per WFP's universal principle. However, the ISC was calculated mistakenly @ 6% in the initial budget with BISP but was charged, again mistakenly, @ 2.8%. The correction was made in the addendum by fixing it @ 4%. If BISP and WFP would go as per initial approved budget, BISP/ GoP would sustain much more loss to the public exchequer.

The reply is not acceptable as change in ISC (full cost recovery) through addendum had increased the ISC by Rs.264.986 million.

The matter was discussed in the DAC meeting held on 06.12.2023. The forum was apprised that the WFP had a standard method of calculating ISC and there was no difference in ISC mentioned in amount in pilot and expansion agreement and 4% ISC rate agreed upon with WFP through an addendum. DAC directed BISP management to verify the calculations of ISC from audit authorities to the extent that there was no difference in financial impact after revision of ISC rate @ 4% through an addendum.

Audit recommends that the contract may be executed as per its original terms and conditions agreed upon by both the parties.

{Para No.22 of AIR of BISP HQrs for the Audit Year 2023-24}

#### **2.4.10 Failure to maintain POS-Beneficiary ratio and non-imposition of Penalty – Rs. 254.950 million**

Section 6.6 of the contract between Banks and BISP provides that Bank shall disburse cash grant through more than one distribution channels in each district of a cluster. At least one BVS touch point (BVS ATM, sub-agent/agent BVS enabled branch etc.) shall be provided for each 500 beneficiaries per Tehsil and at least one BVS touch point shall be provided in each Union Council”.

Clause 8.1(e) of the contract further states that penalty of PKR 25,000 (Rupees Twenty Five Thousand) per deficient BVS Touch Point per tehsil as per Clause 6.6(i) shall be deducted from service charges at any point.

BISP had more than 9 million of beneficiaries all over Pakistan during FY 2022-23, for which 8,408 POS were required to be in place for smooth and speedy disbursement of funds.

Audit observed that out of 16,914 POS required for the following Zone/Regions of BISP, only 6,716 POS were active or functional during the financial year 2022-23 resulting into a deficiency of 10,198 POS. Details are as follows:

Region	Qtr / Year	Para No. of AIR	No. of POS required	No. of POS Provided (functional)	Deficiency
BISP Central Zone, Lahore	Third	4	8408	3027	5381
BISP Central Zone, Karachi	Fourth	5	4294	1284	3010
BISP Regional / Central Zonal Office, Muzaffarabad	2022-23	7	206	180	26
BISP Central Zone, Quetta	2022-23	3	903	390	513
BISP Regional Office KPK	Fourth	1	2573	1385	1188
Central Zonal Office Gilgit	2022-23	12	530	450	80
<b>Total</b>			<b>16914</b>	<b>6716</b>	<b>10198</b>

Audit held that BISP did not deduct penalty from service charges of bank which resulted loss to Government exchequer Rs. 254.950 million (10,198 x 25,000).

The initial audit observation was issued to the managements of above mentioned BISP Central/Regional/Divisional offices in the months of August and September 2023. The managements replied that imposition of penalty was a mandate of BISP HQ, therefore, Regional/Divisional offices had no capacity to take any action in that regard.

The reply was not satisfactory as the departments did not address the observations raised in the audit para.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that management of BISP may deduct penalty from service charges of the bank by clearly communicating to banks the amount and type of penalty deducted by the BISP.

**Note:** The issue was reported earlier also in the Audit Reports for the Audit Year 2019-20 and 2020-21 vide para no. 2.5.11 and 2.5.6 respectively having financial impact of Rs. 344.625 million. Recurrence of same irregularity is a matter of serious concern.

#### **2.4.11 Non-payment of second installment of assistance package to beneficiaries living along Line of Control (LoC) of Azad Jammu & Kashmir - Rs. 252 million**

BISP Board in its 56<sup>th</sup> meeting held on 01.08.2022 vide agenda no. 13 decided that the Second installment of Rs 12,000 will be disbursed to those beneficiaries, who received 1<sup>st</sup> installment till 31<sup>st</sup> March, 2022. This installment will be disbursed from the budget of financial year 2022-23.

The management of BISP disbursed an amount of Rs 252 million among 21,000 families living on the LOC after verification as first installment during January to June 2020.

Audit observed, during audit of BISP Regional Office Muzaffarabad, that the management of BISP did not pay the second installment to the beneficiaries till date.

Audit held that non-payment of 2<sup>nd</sup> Installment to the beneficiaries of LoC was the violation of Board decision which deprived the beneficiaries living along Line of Control from financial assistance.

Initial audit observation was issued to the management of BISP Regional Office Muzaffarabad on 03.11.2023. The management replied that the matter had been taken up with quarter/Wing concerned of BISP HQ, for guidance and to resolve the issue as per approved policy. Once the response was received, it would be shared with Audit shortly.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that responsibility for non-compliance be fixed and decision of BISP Board be implemented in letter and spirit.

{Para No.2 of AIR of BISP Central Zonal Office Muzaffarabad Audit Year 2023-24}

#### **2.4.12 Inadmissible payment of honorarium to BISP employees – Rs. 224.39 million**

According to Appendix 4 of GFR Vol-II, read with para 41 of GFR Vol-I, the amount of honorarium should not exceed one month pay of the government servant concerned on each occasion. In case of recurring honoraria, this limit

applies to the total of recurring payments made to an individual in a financial year.

Benazir Income Support Program (BISP) paid an amount of Rs. 224.387 million as honorarium to BISP Employees during the Financial Year 2022-23. Details are provided in **Annexure-IV**.

Audit observed as under:

- i. All BISP employees were paid honoraria equal to two (02) month basic pay during the month of May, 2023.
- ii. Again, during the month of June, 2023, honorarium equal to One (01) month basic pay was paid to all employees of BISP.
- iii. F&A, CT, CCT and NSER Wings were again paid special honorarium equal to One (01) month basic pay in addition to the above honorarium during the same month i.e. June, 2023.

Audit held that honorarium paid to the employees beyond entitlement was unauthorized resulting in loss to the government.

The initial audit observation was issued on 30.08.2023. The management replied that Section 14(2) of BISP Act provides that "the Secretary shall have full powers to incur expenditure or re-appropriate funds, subject to any general or specific instructions of the Board". Moreover, Regulation No.46 of BISP Financial Regulations-2018 provides that "the Secretary may make such payments as are deemed to be necessary in the interest of program in accordance with Section 10(d) and Section 14(2) of the Act.

The reply was not acceptable as BISP Board approval for more than one month pay (upto five basic pays) as honoraria was not shown to audit.

The matter was discussed in the DAC meeting held on 29.11.2023. The forum was apprised that the payment was fully covered under the applicable regulatory and legal framework of BISP in terms of Section 10(d) and 14(2) of BISP Act 2010 and Regulation No.46 of BISP Financial Regulations-2018. However, Audit stressed that employee benefits should be defined in clear terms under BISP regulations and should be linked with performance and targets. The para involved a huge amount, so DAC pend the para for discussion in the next DAC meeting.



Audit recommends to recover the inadmissible payments made on account of honorarium to the BISP employees.

{Para No.68 of AIR of BISP HQrs for the Audit Year 2023-24}

### **2.4.13 Irregular payment of Tuition Fees and Scholarship to the students not in the original approved awardee list – Rs. 114.503 million**

Para 3.11 of revised Operations and Payment Manual provides that if a Scholarship Awardee declines the award or otherwise becomes ineligible, the Financial Aid Office of the Higher Education Institution (HEI) may recommend the award of the scholarship to the next student placed on the waiting list (if a waiting list is available) in compliance with the following conditions:

- a. No scholarship payment (tuition or stipend) has been made to the student(s) who have declined or become ineligible. In cases, where such a payment has been made, the university will be responsible for obtaining the refund.
- b. The academic performance of the waiting list student(s) is satisfactory and the student(s) are eligible for promotion to next term / semester.

HEC finalized list of 10,000 students for Batch-III after selection of students by Institutional Scholarship Award Committee (ISAC) of the respective universities.

Audit observed that HEIs accommodated 922 students in total that were not in the original finalized list of 10,000 students of Batch-III as summarized below:

(Rs. in millions)

<b>Reasons provided by HEC</b>	<b>No. of students</b>	<b>*Amount paid</b>	<b>Remarks</b>
No reason provided	195	26.483	
CNIC Updated	117	8.727	Names not found in original awardee list
Updated	19	3.952	Awardee CNIC not found in original list
Waiting List	591	75.340	Reasons of change of students and waiting list showing names of such students duly approved by the respective ISAC was not provided
<b>Total</b>	<b>922</b>	<b>114.503</b>	

\*on the basis of payment details of 4931 students provided

Audit held that the authenticity of selection of these 922 students could not be ascertained without production of minutes of ISAC of respective universities and completion of all missing information.

The initial audit observation was issued on 30.08.2023. The management replied that hard record of ISACs minutes and recommended awardees' list of HEIS are available, which may be verified on sample basis.

The reply was not satisfactory as no record in support of reply was provided.

The matter was discussed in the DAC meeting held on 29.11.2023. The forum directed the CI Wing of BISP to intimate reasons of inclusion of 195 students that were not included in original finalized list and to get the record verified from Audit in respect of the remaining 727 students. DAC further directed the management to ensure that no further release would be made without proper documentation.

Audit recommends implementation of DAC decision.

{Para No.28 of AIR of BISP HQrs for the Audit Year 2023-24}

#### **2.4.14 Irregular payments of Unconditional Cash Transfers (UCT) to the spouses of government employees and pensioners– Rs. 89.890 million**

The Federal Cabinet and BISP board approved various profiling checks for exclusion of beneficiaries from Regular BISP UCT Program. One of the approved profiling checks includes “Government employee (self)” & “Government employee (spouse).

BISP Board approved the pension policy and allowed payment of Cash Transfers to pensioners getting pension less than Rs. 30,000 per month.

Audit observed that 2235 Spouses of Government employees and 704 Spouses of Government Pensioners (that were drawing pension more than 30,000 per month) from Grade 1 to Grade 20 were drawing UCT payments during the FY 2022-23. A total amount of Rs. 83.554 million and Rs. 6.336 million was disbursed by BISP to spouses of Government employees and pensioners respectively. Summary is as follows:

(Rs. in millions)

Spouses of Govt. Employees benefiting from Cash Transfers			Spouses of Pensioners benefiting from Cash Transfers		
Grade	Count	Amount	Grade	Count	Amount
Contract Employee	1	0.032	-	-	-
Grade 01	152	5.167	Grade 01	4	0.036
Grade 02	407	16.277	Grade 02	3	0.027
Grade 03	128	4.504	Grade 03	1	0.009
Grade 04	79	2.787	Grade 04	4	0.036
Grade 05	366	13.619	Grade 05	33	0.297
Grade 06	38	1.452	Grade 06	7	0.063
Grade 07	198	7.329	Grade 07	66	0.594
Grade 08	12	0.525	Grade 08	12	0.108
Grade 09	95	3.329	Grade 09	46	0.414
Grade 10	36	1.442	Grade 10	19	0.171
Grade 11	63	2.456	Grade 11	44	0.396
Grade 12	27	0.932	Grade 12	63	0.567
Grade 13	8	0.284	Grade 13	23	0.207
Grade 14	98	3.432	Grade 14	122	1.098
Grade 15	263	9.578	Grade 15	71	0.639
Grade 16	42	1.551	Grade 16	56	0.504
Grade 16 Non Gazat.	161	6.879	Grade 16 Non-Gazat.	76	0.684
Grade 17	21	0.618	Grade 17	27	0.243
Grade 17 Non-Gazat.	13	0.527	Grade 17 Non-Gazat.	8	0.072
Grade 18	15	0.437	Grade 18	8	0.072
Grade 19	11	0.374	Grade 19	9	0.081
Grade 20	1	0.027	Grade 20	2	0.018
<b>Total</b>	<b>2,235</b>	<b>83.554</b>		<b>704</b>	<b>6.336</b>

Audit held that an amount of Rs. 89.890 million was disbursed amongst 2939 spouses of Government Employees and Pensioners, that were inadmissible and therefore recoverable.

The initial audit observation was issued on 30.08.2023. The management replied that the matter will be taken up with concerned departments/CGA for verifying the government employment status of these beneficiaries. All the beneficiaries mentioned have been blocked temporarily in BISP database.

The reply was not acceptable because proof of the temporary blockage of status of such beneficiaries was not provided to audit.

The matter was discussed in the DAC meeting held on 29.11.2023. The forum directed BISP management to constitute a Committee for devising a mechanism for identification of spouses and expedite efforts to recover the amount.

Audit recommends that responsibility for improper profiling be fixed besides recovery of amount.

{Para No.35 & 36 of AIR of BISP HQrs for the Audit Year 2023-24}

**Note:** The issue was reported earlier also in the Audit Reports for the Audit Year 2019-20, 2021-22 and 2022-23 vide para no. 2.5.1, 2.4.6, 2.4.26 and 2.4.9 respectively having financial impact of Rs. 23,689.497 million. Recurrence of same irregularity is a matter of serious concern.

#### **2.4.15 Irregular withholding of service charges by HBL in advance without authorization of BISP – Rs. 72 million**

Clause 6.2.1 (a) (i) of the contract between BISP and HBL provides that HBL shall open and maintain Accounts (current account) for BISP's cash initiative and BISP main accounts is meant only for receipt, transfer and disbursement of BISP funds and cannot be used for any other purpose whatsoever. Only BISP related funds shall be deposited and transferred from this account(s). Even service charges paid to the HBL shall not be deposited in the BISP's main account(s).

Furthermore, Clause 17.1(a) of Special conditions of contract signed with HBL states that the rate of service charge is 0.57% (in Pak Rupees) of cash withdrawal per BISP beneficiary, including operational and admin costs and excluding all applicable indirect taxes for Cluster No.3. Clause 19.1 further states that BISP shall pay the service charges on withdrawal per BISP beneficiary on actual basis after deducting applicable taxes at source, as per actual.

Accountant General Sindh Karachi released an amount of Rs. 12,072 million directly into BISP Shock Responsiveness Account C-3 maintained at HBL, CDA Civic Centre, G-6 Markaz, Islamabad on account of Wheat Flour Subsidy 2013 vide authority dated 31.03.2023.

Audit observed that HBL withheld and transferred from the BISP main account Rs.72 million as advance service charges without the approval of BISP and also tax at source could not be deducted by BISP. Audit further observed that

only service charges amounting to Rs. 41,442,118 was approved by BISP till 30.05.2023.

Audit held that advance deduction of service charges of Rs. 72 million by HBL was irregular because as per agreement with bank, BISP shall pay service charges on withdrawal of amount by beneficiary as per specified rate subject to deduction of sales tax.

The initial audit observation was issued on 30.08.2023. The management replied that the audit of Sindh Wheat Flour Subsidy program doesn't fall under the purview of Federal Audit as the cash assistance under the programme was disbursed through funds provided by the Government of Sindh and that too were directly transferred to the main account of BISP maintained by HBL for Cluster-3, without involving Federal Treasury.

The reply was not acceptable as funds were disbursed from the BISP account.

The matter was discussed in the DAC meeting held on 29.11.2023. The forum observed that by deduction of advance service charges, HBL committed violation of the contract signed with BISP. DAC directed BISP management to calculate the actual amount admissible on account of service charges and recover financial cost on the amount retained by HBL from its subsequent payments. The DAC directed the management to submit a compliance report in the next meeting of DAC.

Audit recommends implementation of DAC decision.

{Para No.11of AIR of BISP HQrs for the Audit Year 2023-24}

#### **2.4.16 Mis-procurement of services for validation of Child Registration Certificate (CRC) under WeT Program - Rs. 48.842 million**

Rule-42 (f) iv of PPRA regarding Direct Contracting with State-Owned Entities provides that a procuring agency may engage in direct contracting with state-owned entities subject to the condition that the procuring agency shall devise a mechanism for determining price reasonability to ensure that the prices offered by the state-owned entities are reasonable for the award of the contract.

BISP signed an extension of agreement for Data Validation of NSER data with NADRA on 15.01.2020 for the verification of the B-form fields for the

purpose of WeT enrollments. As per extended agreement, the following fields shall be added to the table appearing in Clause 2: “Child Name, Child DOB, Gender and Mother CNIC against provided CNIC of CCT of Waseela-e-Taleem Program.”

Audit observed that the management of the BISP procured different services from NADRA without specifying any appropriate fora to determine the price reasonability. Audit further observed that in original contract the NADRA was required to verify 6 field of NESR Data for Rs. 9 per CNIC. Whereas in extended agreement dated 15.01.2020, the NADRA agreed to verify only 4 fields of Child CRC at the same rate of Rs. 9 per CNIC. A sum of Rs. 48,842,496 was paid to NADRA against Child CNIC Data Validation for BISP (April-22 to May-23).

Audit held procurement of services without specifying any appropriate fora to determine the price reasonability as mis-procurement.

The initial audit observation was issued on 30.08.2023. The management replied that the referred addendum was an extension of the existing contract, originally used for NSER data validation. It involved the addition of extra fields to the existing set, which naturally increased the total number of fields to be validated. The CCT Taleemi Wazaif Program specifically utilizes a subset of fields from the larger set validated by NADRA. The NSER and CCT Taleemi Wazaif Program share the same contract and CCT Taleemi Wazaif uses only certain fields needed for their beneficiary validation under the same contract. The child registration certificate verification service, under the Taleemi Wazaif Program works as a framework service and the same rate is charged for verification of one or all values.

The matter was discussed in the DAC meeting held on 06.12.2023. The forum directed that a fact-finding inquiry be carried out and outcome be shared in the next DAC.

Audit recommends that the matter may be probed.

**{Para No.47 of AIR of BISP HQrs for the Audit Year 2023-24}**

#### **2.4.17 Overpayment to the farmers on account of re-imburement of Seed Subsidy in Sindh Province – Rs. 45.493 million**

The ECC of the Cabinet vide case no.ECC-30/04/2023 dated 25.01.2023 considered the summary submitted by Ministry of Poverty Alleviation and Social Safety Division regarding “Subsidy of Wheat Seed (Rabi 2022-23) and approved the proposal as contained in para 5 of the summary. Furthermore, The Crisis Management Cell of Agriculture Supply & Prices Department, Government of Sindh vide its letter no.1(1)CMC/Flood/2022/54 dated 10.02.2023 convey the decision of Sindh Government to BISP that “the amount will be reimbursed @ 5000/acre of verified wheat area sown 2022-23.

The office of Accountant General Pakistan Revenues authorized an amount of Rs. 839 million for placement in the assignment account of BISP vide its authority dated 23.03.2023 as additional budget ceiling through Technical Supplementary grant approved by ECC of the Cabinet.

Audit observed that a sum of Rs. 45.487 million was overpaid to 2,896 farmers due to miscalculating payments at the rate of Rs. 5,000 per acre of owned land area instead of verified wheat area.

Audit held that overpayment to the farmers amounting to Rs. 45.487 million was a violation of Cabinet/ Govt. of Sindh decision.

The initial audit observation was issued on 30.08.2023. The management replied that the seed subsidy payments were initiated in Mar-2023 and at first all necessary controls were in place to process payments to farmers of Sindh, but due to shortage of time, one of the controls was not properly implemented. However, on identification and recommendations all the necessary controls were implemented along with other necessary actions being taken. Moreover, responsibility was fixed, and action was taken against the responsible individual. For recovery, BISP already requested the Govt. of Sindh to take necessary action to recover overpaid amount.

The reply was not satisfactory as no recovery had been made till the finalization of this audit report.

The matter was discussed in the DAC meeting held on 6.12.2023. The management informed the DAC that responsibility has already been fixed and the concerned employee of BISP has been suspended. Furthermore, the Government

of Sindh has been approached for recovery of the overpaid amount. DAC directed BISP management that matter of recovery of overpaid amounts be expedited with the Government of Sindh.

Audit recommends that overpaid amount should be recovered besides fixing responsibility against person(s) at fault.

{Para No.6 of AIR of BISP HQrs for the Audit Year 2023-24}

#### **2.4.18 Irregular payment against children of Nashonuma Nutrition Program after first quarter without provision of B-forms – Rs. 22.364 million**

Para 5.1 of SOP for payment mechanism under Nashonuma Nutrition Program provides that the Target Population will be referred to the registration counter for verification of their eligibility status in the programme. In case of child registration, the child will be registered on the information provided by the mother in the first quarter. However, the mother will be required to provide the B-Form of child to be issued by NADRA for verification of child linked with enrolled family in the subsequent quarter. No further process will be initiated, in case of non-eligibility of the visitor.

BISP utilized an amount of Rs. 20,661 million on Nashonuma Nutrition Program during the financial year 2022-23.

Audit observed that 9,752 mothers got 2<sup>nd</sup> payment against a child amounting to Rs. 44,728,500 without provision of B-form of Child in subsequent quarter.

Audit held that an average amount of Rs. 22,364,250 (44,728,500/2) was paid to beneficiaries as 2<sup>nd</sup> payment without provision of B-forms of children which was a violation of SOP for payment mechanism under Nashonuma Nutrition Program.

Initial audit observation was issued on 30.08.2023. The management replied that 714 B-forms were obtained from the field and remaining were due in coming quarter. The check for 1<sup>st</sup> payment in the application was for 90 days, after which the next payment could be generated. Moreover, children cannot be facilitated without B-form in the second quarter, however, application gave relaxation for 2 quarters to children where parents had applied for the B-form.



The reply was not acceptable as the relaxation for two quarters was against the approved SOP for payment mechanism under Nashonuma Nutrition Program.

The matter was discussed in the DAC meeting held on 06.12.2023. The forum directed BISP management to provide a revised reply and recovery be effected from the beneficiaries where B-forms are not available after allowable time. The process of recovery be completed within one month time.

Audit recommends implementation of DAC decision besides production of B-forms to audit for verification.

{Para No.19 of AIR of BISP HQrs for the Audit Year 2023-24}

#### **2.4.19 Non-recovery of embezzled amount – Rs. 17.800 million**

Clause 6(xiii) of the banking agreement with Banks states that Bank shall be fully and solely responsible for any wrong doings of their super agents/agents/sub agents and their partners under agreement/ agency agreement including any attempt to force the beneficiary to select either of the option of cash withdrawal or fund transfer as well as denial of service; shall be subject to strict penalties, recoveries, compensations to aggrieved beneficiaries, agent permanent blockage, disciplinary action against the super agents/agents/sub agents or as per BISP instructions. Clause 6(xiv) further states that Bank shall be fully responsible for deduction or embezzlement by a BB agent and shall have to compensate the beneficiary or deposit the embezzled amount in the government treasury as per BISP's instructions, as well as backlist the BB Agent.

BISP disbursed an amount of Rs. 274,096 million, Rs. 40,575 million and Rs. 50,419 million as Unconditional Cash Transfers, Conditional Cash Transfers and Emergency Flood Relief Cash Transfers respectively amongst 10.430 million beneficiaries during the financial year 2022-23.

Audit observed that an amount of Rs. 17.800 million was embezzled through fake biometric/auto withdrawals during disbursement of Regular and Flood funds from 924 beneficiaries' LMA-2 accounts maintained at HBL and BAFL, which was not recovered till the close of audit.

Details are as follows:

(Rs. in millions)

Formation Name	FY	Para No. of AIR	No. of Cases / ATMs Involved	Fraudulent Amount not recovered	Remarks
BISP HO	2022-23(Flood Punjab)	40	458	11.450	ATM & POS
Zonal Office Karachi	2022-23 (Flood)	2	35	0.875	ATM
Zonal Office Karachi	2022-23 (Flood)	2	33	0.579	POS
Zonal Office Karachi	2022-23 (Regular)	6	82	1.483	ATM & POS
Zonal Office Lahore	Regular	6	24	0.301	POS
Zonal Office Lahore	Regular	6	24	0.274	ATM
Zonal Office Muzaffarabad	Regular	8&9	15	0.160	POS
RO Quetta	Regular	13	55	0.551	POS
Zonal Office Peshawar	Regular	3	36	0.295	ATM
Zonal Office Peshawar	Regular and Flood	4	146	1.649	POS
Zonal Office Gilgit Baltistan	Regular	5	16	0.186	POS
	<b>Total</b>		<b>924</b>	<b>17.800</b>	

The initial audit observation was issued to BISP HQs on 30.08.2023. The management replied that Regional Office, Punjab in liaison with relevant Bank/HBL took up the case to investigate the matter, ensure compliance on the part of the Bank as per Agreement, and recovery of all the embezzled amount. The Bank desired to ensure all complaints through PCMS. Through consistent follow-up, complaints have been uploaded by field formations in PCMS shared with the bank for further necessary action to effect recovery and rectification.

The Regional Offices replied that most of the cases were forwarded to BISP HQs, Islamabad for proper follow up and recovery, and remaining cases were under necessary preliminary inquiries, the outcome of which will be shared with Audit.

The matter was discussed in the DAC meeting held on 06.12.2023. The forum directed the management to expedite the process of recovery of the embezzled amount and share the updated status in the next meeting.

Audit recommends that fraudulent amount may be recovered from the culprits and be paid to the beneficiaries.

{Para No.40, of AIR of BISP HQrs for the Audit Year 2023-24}

**Note:** The issue was reported earlier also in the Audit Reports for the Audit Year 2019-20 and 2021-22 vide para no. 2.5.1 and 2.4.2 respectively having financial

impact of Rs. 79.115 million. Recurrence of same irregularity is a matter of serious concern.

**2.4.20 Late deposits of Rs. 282.073 million of Government receipts into Government treasury by HEC and earning of interest thereof – Rs. 15.289 million**

Para 4.5(a) of revised Operations and Payment Manual regarding reconciliation processes states “payments reconciliation by Higher Education Commission (HEC) for funds received in sub-assignment account and onwards transferred to HEIs and Students. Disbursement by concerned Universities and withdrawal by the students. All undisbursed funds will be credited to Govt. Treasury, if not withdrawn within One Year”.

118 Higher Education Institutions (HEIs) refunded an amount of Rs. 282.073 million to HEC during the financial years 2021-23.

Audit observed that HEC retained such funds for upto 356 days before depositing them into Government treasury. The interest of Rs. 15.289 million was earned on these funds by HEC at the average KIBOR rate. Details are provided in **Annexure-V**.

Audit held that retention of unutilized funds by HEC to earn interest instead of its timely deposit into Government Treasury was irregular and the interest amount earned was recoverable.

The initial audit observation was issued on 30.08.2023. The management replied that refunds are received in small tranches from HEIs to HEC whereas, comprehensive reconciliation with the respective universities are carried out before surrendering the amount to the Government Treasury. Therefore, HEC bears responsibility of depositing the amount in the Treasury received from HEIS which is an agreed procedure with the BISP.

The reply was not acceptable as timely refund of government receipts and the reconciliation of amounts are two different activities, and government receipts cannot be withheld on the pretext of reconciliation of accounts.

The matter was discussed in the DAC meeting held on 29.11.2023. The DAC observed that according to the rules all the amounts refunded by HEIs to HEC were to be promptly deposited into government treasury. DAC directed that

the matter of late deposit of Government receipts by HEC be dealt with as per applicable Federal Government rules.

Audit recommends that interest earned by HEC on government funds (similar to the cases of HEIs that have opened Saving Accounts) may be refunded into Government Treasury, besides timely deposit of refund amount in future.

{Para No.31 of AIR of BISP HQrs for the Audit Year 2023-24}

#### **2.4.21 Irregular payments of WeT Cash transfers due to change in tagging of same Child ID with different mothers – Rs. 14.075 million**

Section-III(C)(x) of the Operation Manual of Taleemi Wazaif provides that B-form will be verified through NADRA database and information available in NADRA's database will be replaced with the information provided by the beneficiary. When child B-Form is entered during enrolment, it should be verified and accepted through NADRA in real-time.

BISP disbursed an amount of Rs. 40,575 million as Taleemi Wazaif under WeT Conditional Cash Transfers program during the financial year 2022-23.

Audit observed changes in tagging of same Child ID with different mothers, in 2,312 cases, over the period of time. An amount of Rs. 12.855 million was released against such child IDs as Taleemi Wazaif under WeT Conditional Cash Transfers program. Audit further observed that against the same 435 Child IDs, funds of Rs.1.22 million were released to different mothers during the last two financial years despite verification of B-forms of these Children by NADRA.

Audit held that release of Taleemi Wazaif funds, amounting to Rs. 14.075 million, against incorrectly tagged Child IDs was irregular/doubtful.

The initial audit observation was issued on 30.08.2023. The management replied that children were enrolled in Taleemi Wazaif program on the basis of B-form duly verified by NADRA. Data provided by Audit was examined and found that all identified mothers' information was updated on their request and validated through NADRA.

The reply indicates that the management has accepted the audit observation to the extent that single child was tagged with more than one mother.

The matter was discussed in the DAC meeting held on 6.12.2023. The management informed that all identified mothers were updated on the request of

children's mother and B-Form numbers of all children are duly verified by NADRA. DAC directed BISP management to take up the case with NADRA for clarification and outcome be shared with Audit authorities. DAC further directed BISP that 50 B-forms on sample basis be provided to audit authorities for verification.

Audit recommends implementing DAC decision besides recovery of incorrectly paid amounts to beneficiaries.

{Para No.14 of AIR of BISP HQrs for the Audit Year 2023-24}

#### **2.4.22 Doubtful payment of Group Life Insurance claims to BISP beneficiaries - Rs.10 million**

BISP provided Group Life Insurance (GLI) coverage to its beneficiaries under Group Life Insurance Agreement with State Life Insurance Corporation of Pakistan (SLICP) to cover the lives of breadwinners of its beneficiaries' families since January, 2011. Under this scheme, the dependents (Widows / mothers/children) of deceased were compensated with Rs. 100,000 in case of natural or accidental death of breadwinner.

SLICP communicated to BISP that 19212 bread winners in total were paid compensation claims @ Rs 100,000 each over the contract period.

Audit observed that BISP HQ issued a reminder to the BISP Regional Office Quetta dated 22.06.2022 to expedite the verification process of GLI cases. It was noticed from the record that the BISP Regional Office Quetta verified only 155 cases who received these claims while 18 confirmed that they did not receive any claim and 82 are yet to be verified.

Details are at **Annexure-VI**.

Audit held that in the absence of verification, the authenticity of payments made could not be verified.

Initial audit observation was issued to the management of BISP Regional Office Quetta on 21.09.2023. The management replied that all concerned Deputy Directors/ Assistant Directors were directed to get verified all pending 82 Group Life Insurance (GLI) cases at the earliest. However, it would be difficult to trace them at a belated stage.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that the pending cases should be verified at the earliest and disciplinary action should be taken against the person responsible for delay in verification process.

{Para No.10 of AIR of BISP Regional Office Quetta Audit Year 2023-24}

#### **2.4.23 Irregular cash transfers of Wheat Flour Subsidy to both spouses – Rs. 5.648 million**

The Government of Sindh Food Department vide letter dated 21.03.2023 conveyed the decision of Sindh Cabinet in its meeting held on 21.03.2023 as “it was decided that approximately 7,810,482 families (preferably through women or incase women are not available than through man) with PMT score in the range upto 60, shall be eligible for cash transfer of Rs. 2000/family under the relief scheme”.

Accountant General Sindh vide authority dated 31.03.2023 deposited an amount of Rs. 12,072 million directly into BISP Shock Responsiveness Account C-3 maintained at HBL, CDA Civic Centre, G-6 Markaz, Islamabad on account of Wheat Flour Subsidy 2013.

Audit observed during scrutiny of available spouse relationship in NSER database (in most of cases NADRA validated the family relation during desk survey) maintained by BISP that in 2,824 cases, both spouses of the family were accommodated through release of Wheat Flour Subsidy cash transfer to them.

Audit held that an excess amount of Rs. 5.648 million was disbursed in violation of Sindh Cabinet decision.

BISP replied that the audit of Sindh Wheat Flour Subsidy program doesn't come under the purview of Federal Audit as the cash assistance under the programme was disbursed through funds provided by Government of Sindh and that too were directly transferred in the main account of BISP maintained by HBL for Cluster-3, without involving Federal Treasury.

The reply was not acceptable as the ineligible families were selected by the BISP management.

The matter was discussed in the DAC meeting held on 29.11.2023. The forum directed BISP management to constitute a committee for devising a mechanism for identification of spouses. Moreover, recover the amount within one month.

Audit recommends that responsibility for non-compliance be fixed besides recovery of objected amount.

{Para No.13 of AIR of BISP HQrs for the Audit Year 2023-24}

#### **2.4.24 Irregular payment of honorarium to employees of other departments from BISP budget- Rs. 1.982 million**

Clause 14(2) of Chapter VII of BISP Act, 2010 states that the Secretary shall have full powers to incur expenditure or re-appropriate funds, subject to any general or specific instructions of the Board”.

Audit observed that the management of Benazir Income Support Program paid an amount of Rs. 1,982,010 as honorarium (Rs. 1,216,600 and Rs. 765,410 to AGPR, PWD, NTC and Police department employees) @ two month’s basic pay during the month of May and June-2023 are as follows:

(Rs. in millions)

<b>Sr. No.</b>	<b>Name of Department</b>	<b>Number of Employees</b>	<b>Month</b>	<b>Amount of Honorarium</b>
01	NTC	02	05/2023	0.199
02	PWD (EM)	03	05/2023	0.260
03	PWD (Civil)	08	05/2023	0.655
04	Security Staff/Police	02	05/2023	0.102
05	Pak PWD & NTC	13	06/2023	0.475
06	AGPR Islamabad	04	06/2023	0.199
07	Police Security Office (CP Office)	03	06/2023	0.092
<b>Total</b>				<b>1.982</b>

Audit held as under:

- i. No general or specific instructions for payment of honorarium were given by the BISP Board.
- ii. There is no provision for Honorarium paid to other than BISP employees in the Employees Services Rules and BISP Act, 2010.

- iii. There was no proof available on record to substantiate that the above employees had not received honorarium from their own departments.

The initial audit observation was issued on 30.08.2023. The management replied that the payment was fully covered under the applicable regulatory and legal framework of BISP in terms of Section 10(d) and 14(2) of BISP Act 2010. Moreover, Regulation No.46 of BISP Financial Regulations-2018 provides that “the Secretary may make such payments as are deemed to be necessary in the interest of program in accordance with Section 10(d) and Section 14(2) of the Act.

The reply was not acceptable as there was no provision under the Employees Services Rules and BISP Act 2010 for payment of honorarium to employees other than BISP employees. Moreover, non-payment certificates/ affidavit from parent offices for such employees were not produced to audit.

The matter was discussed in the DAC meeting held on 29.11.2023. The management apprised the DAC that the government employees pointed out by Audit did not receive any amount from their respective departments. DAC directed BISP management to provide a certificate in this regard from their parent offices that no honorarium was paid to the said staff.

Audit recommends that non-payment certificate/affidavit from their parent offices should be provided to audit otherwise recovery be effected.

{Para No.13 of AIR of BISP HQrs for the Audit Year 2023-24}

#### **2.4.25 Non-establishment of the BISP Council**

Section 8 of the Benazir Income Support Programme Act, 2010, states that there shall be a Council of the Programme with the President of Pakistan as its Chief Patron and the Prime Minister as its Chief Executive. The Council shall comprise highly reputable, distinguished and well accomplished national and international individuals who shall be appointed by the Chief Patron on the advice of the Executive Patron. The Chairperson shall be the ex-officio Member of the Council.

Audit observed that the Benazir Income Support Programme Council has not been established despite lapse of 13 years.



Audit held that non-establishment of the Council was the violation of the BISP Act.

The Initial audit observation was issued on 30.08.2023. The management replied that after establishment of new Federal Government, appointment of new Chairperson and approval of Council Regulations will be put up through summary for the Prime Minister (Executive Patron) and President of Pakistan (Chief Patron).

The matter was discussed in the DAC meeting held on 06.12.2023. The management explained that efforts are being made for establishment of BISP Council, for which one of the prerequisites is approval of draft Council Regulations. The case regarding approval of said Regulations is already under process. The DAC directed the management to pursue the matter for early establishment of BISP council and progress be shared with audit in next DAC.

Audit recommends compliance of DAC directive.

**{Para No.64 of AIR of BISP HQrs for the Audit Year 2023-24}**

## **CHAPTER 3**

### **PAKISTAN BAIT-UL-MAL**

#### **3.1 Introduction**

**A.** Pakistan Bait-ul-Mal (a welfare fund) established in 1992 by PBM Act, 1991 (amended 2002 & 2016) under the umbrella of Ministry of Social Welfare & Special Education. The mission of the PBM is to provide social protection to the poor and marginalized segments of the society. All the programs of Pakistan Bait-ul-Mal are funded through “Grant-in-Aid” provided by Government of Pakistan. The Pakistan Bait-ul-Mal is administered by the Board which is constituted by the Federal Government. All administrative and financial powers under the Act are exercised by the Managing Director who is appointed by the Federal Government.

According to Section 4 of PBM Act, 1991, the money in the Bait-ul-Mal shall be utilized for the following purposes:

- Provide financial assistance to destitute and needy widows, orphans, invalid, infirm and other needy persons;
- Rendering help for rehabilitation of the persons specified in clause (a) in various professions or vocations;
- Provide assistance to children of the deserving persons for educational pursuits;
- Provide residential accommodation and necessary facilities to the deserving persons;
- Provide free medical treatment to indigent sick persons and set up free hospitals, poor houses and rehabilitation centers and give financial aid to charitable institutions, including industrial homes and other educational institutions established specially for poor and needy;
- Provide stipends to educated youth during training before their employment in jobs;
- Provide stipends and financial assistance to brilliant but poor students who cannot afford to acquire higher technical or medical education abroad for lack of money;
- Sponsor and promote self-employment scheme; and
- Any other purpose approved by the Board having regard to the aims and objects of the Bait-ul-Mal.

## B. Comments on Budget & Accounts (Variance Analysis)

Statement of Accounts of Bait-ul-Mal Fund for the year 2022-23 was as under:

(Rs. in millions)

Particulars	Amount
Total Budget	5,905.00
Total Disbursements	5,904.98
Balance (Lapsed)	0.02

## Budget of Formations Audited:

(Rs. in millions)

Sr. No.	Name of Formation	FY(s)	Receipts / Budget	Expenditure	Excess / Saving
01	PBM Provincial Office Lahore	2022-23	1,125.04	1,235.751	-111.711
02	PBM Provincial Office Multan	2022-23	587.409	629.915	-42.506
	<b>Total</b>		<b>1,712.449</b>	<b>1,865.666</b>	<b>-154.217</b>

## C. Sectoral analysis on the achievements against targets agreed under MTBF

The performance indicators, targets and achievements for the FY 2022-23 by PBM is tabulated below:

Output	Selected performance indicators	Targets	Achievement
Provision of financial assistance related to health and education through Individual Financial Assistance	Number of beneficiaries of individual financial assistance general	8,000	4,391
	Number of beneficiaries of individual financial assistance medical	49,000	13,719
	Number of beneficiaries of individual financial assistance education	6,860	5,769
	No. of beneficiaries of Panagah	8,760,000	10,230,627

**Table: Audit Profile of Pakistan Bait-ul-Mal**

(Rs. in millions)

Sr. No.	Description	Total	Audited	Expenditure audited FY 2022-23
1	Formations	121	03	5,904.98
2	Assignment Account (excluding FAP)	09	02	1,865.67

### 3.2 Classified Summary of Audit Observations

Audit observations amounting to Rs. 2,083.037 million were raised as a result of audit. This amount does not include any recoverable amount. Summary of audit observations classified by nature is as under:

(Rs. in millions)

Sr. No.	Classification	Amount
1	<b>Irregularities</b>	<b>1,532.616</b>
A	Management of accounts with commercial banks	1,370.236
B	Financial Management	162.380
2	<b>Value for money and service delivery issue</b>	<b>28.108</b>
3	<b>Others</b>	<b>522.313</b>

### 3.3 Brief comments on the status of compliance with PAC Directives

Year of AR	PAC Status	No. of Actionable points	Compliance	Non-compliance	% Compliance
1993-94	Held	9	8	1	89
1997-98	Held	8	7	1	88
2000-01	Held	1	0	1	0
2003-04	Held	2	0	2	0
2006-07	Held	5	3	2	60
2007-08	Held	3	0	3	0
2009-10	Held	11	7	4	64
2010-11	Held	16	1	15	6
2015-16	Held	11	0	11	-
2016-17	Held	3	0	3	-
2017-18	Held	3	0	3	-
2018-19	Held	05	0	5	-
2019-20	Held	3	-	3	-
2021-22	Not Held	0	0	0	-
2022-23	Not Held	0	0	0	-

### 3.4 AUDIT PARAS

#### Irregularity and non-compliance

#### 3.4.1 Irregular transfer of funds from Sub-Assignment Account to operational accounts – Rs. 1,370.236 million

Para 1(xv) of Asaan Assignment Account Procedure (Local Currency), 2020 state that Cash withdrawal or transfer of funds to any bank account is not

allowed except employees related deductions like Pension contribution, Provident Fund and GP Fund, etc. These deductions shall be made as per Rules/Policy Guidelines/ Procedure of the relevant offices. Payment shall be made only through crossed cheque to contractors, vendors, suppliers, employees, etc.

According to para 3 (vi) and (vii) of Pakistan Bait-ul-Mal head office Islamabad letters No.PBM/A.D.(B&F)/2021-22/2827 dated 06-08-2021 and No.PBM/A.D.(B&F)/2022-23/5018 dated 25-07-2022 “Funds may not be transferred from sub-assignment account to another bank account”.

The management of Pakistan Bait-ul-Mal Provincial/Regional Office transferred funds of Rs. 1,370.236 million from the Sub-Assignment Accounts maintained with National Bank of Pakistan to commercial bank accounts during the financial year 2022-23.

Details are as follows:

(Rs. in millions)

Sr. No.	Formation Name	Para No. of AIR	Amount transferred from Assignment Account
1	PBM Provincial Office, Lahore	9	1,112.386
2	PBM Regional Office, Multan	6	257.850
<b>Total</b>			<b>1,370.236</b>

Audit observed that the funds were transferred from the Assignment Account to operational account without the approval of Finance Division.

Audit held that transfer of funds from (sub) Assignment Account to operational accounts, to avoid the lapse of fund, was irregular and unauthorized.

The initial audit observations were issued to the management of PBM PO Lahore and Multan on 24.08.2023 and 18.09.2023 respectively. The management of PBM PO Lahore replied that no objection was raised for such a disbursement procedure by both the AGPR and the PBM Head Office. The management of PBM PO Multan replied that the amount in question was transferred to the Admin Account for further transfer into the salary accounts of the staff.

The replies were not acceptable as para 3 (vii) of Pakistan Bait-ul-Mal head office Islamabad letter No.PBM/A.D.(B&F)/2022-23/5017 dated 25-07-2022 states that “Funds may not be transferred from sub-assignment account to another bank account”.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that the funds irregularly withdrawn from Assignment Accounts should be deposited into the government treasury from now on besides taking disciplinary action against the person(s) at fault.

**Note:** The issue was reported earlier also in the Audit Report for the Audit Year 2022-23 vide para no. 3.4.1 having financial impact of Rs. 1,180.341 million. Recurrence of same irregularity is a matter of serious concern.

### **3.4.2 Non-refund of unspent balances on the account of IFA– Rs. 522.313 million**

As per DAC directives dated 27.02.2020 on the Audit Report of PBM for the year 2018-19 “the entire amount recovered from hospitals be deposited in Government Treasury and record thereof be verified from audit”.

Section 23 (03) of Public Finance Management Act 2019 states that “Every grant approved by the National Assembly for financial year and every other authority or sanction issued under this Act in respect of financial year, shall lapse and cease to have any effect at the closed of that financial year.

Para 01 (iv) of the revised procedures for operation of Assignment Accounts of Federal Government states that assignment account will be part of consolidated fund. Amounts remaining unspent at the close of financial year will appear as savings under the respective budget grant surrendered in time. Unspent ceiling/balance in assignment accounts will not be carried forward in the next financial year.

The managements of Pakistan Bait-ul-Mal Provincial Office, Lahore and Multan issued funds to different hospitals and educational institutions on account of IFA (medical) and IFA (education) The hospitals and educational institutions refunded back the un-utilized amounts to Provincial Offices of Lahore and Multan as detailed below:

(Rs. in millions)

<b>Formation Name</b>	<b>Para No. of AIR</b>	<b>FY</b>	<b>No. of Hospitals /Institutions</b>	<b>Amount refunded</b>
PBM PO Lahore	1	2021-22	48	304.476
-do-	-do-	2022-23	45	167.021

PBM PO Multan	1	2022-23	39	50.816
<b>Total</b>				<b>522.313</b>

Audit observed that the management of Pakistan Bait-ul-Mal Lahore and Multan kept the said funds in their respective IFA Accounts and did not refund the amount of Rs.522.313 million into government treasury.

Audit held that the amount of Rs. 522.313 million was required to be refunded into government treasury as surplus balances of the respective financial year instead of keeping it into respective IFA Bank Accounts of PBM Provincial offices.

The initial audit observations were issued to the managements of PBM PO Lahore and Multan on 24.08.2023 and 18.09.2023 respectively. In response the managements in general replied that the unspent balances were utilized as per instructions/authorization of PBM Head Office, Islamabad.

The reply was not acceptable as it was a violation of section 23 (03) of Public Finance Management Act 2019.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that the refunded balances may be deposited in Govt. treasury.

**Note:** The issue was reported earlier also in the Audit Reports for the Audit Year 2019-20 and 2021-22 vide para no. 4.5.8 and 3.4.2 respectively having financial impact of Rs. 411.39 million. Recurrence of same irregularity is a matter of serious concern.

### **3.4.3 Un-authorized re-appropriation of funds - Rs. 162.38 million**

According to Rule 12 of GFR, Volume-I, “A controlling officer is responsible to watch that the funds allotted to the spending units, are expended in the public interest upon the object, which the money was provided”.

Reference letter No. PBM/AD (B&F)/ 2021-22/2827 dated 06.08.2021 states that funds/ budget may not be transferred/re-appropriation from one project to another project without the approval of competent authority. The utilization of

funds should be made under the project/ head for which the fund/budget is allocated and the same should be reflected in the books of Accounts.

Management of PBM PO Lahore utilized funds amounting to Rs.162.38 million during period 2021-22 against re-appropriation of funds under different head of accounts.

Audit observed that the expenditure was incurred by re-appropriation of funds without the approval of the competent authority as detailed below:

(Rs. in millions)

Sr. No.	From project	To	Amount
1	IFA Rs.3.295 million, DUEs Rs.47 million, EKBNS Rs. 112.084	SSRCL Rs.69.5 million, WECs Rs.7 million, Ehsas Kadah, Rs.12.2 million, Admn, Rs. 73.68 million.	162.38

Audit held that it reflects negligence on part of the management.

Initial audit observation was issued on 24.08.2023. The management replied that re-appropriation under different head of accounts was forwarded to PBM Head Office Islamabad for approval of competent authority, PBM Head Office conveyed approval that concerned Director is fully competent to approve the re-appropriation under major, and minor heads. In this regard the said re-appropriation has been approved for your kind verification.

The reply was not acceptable as the re-appropriation was done after the close of financial year.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that an inquiry may be initiated for fixation of responsibility.

(Para 6 of PBM PO Lahore)

#### **3.4.4 Disbursement of Individual Financial Assistance (IFA) to Government Servants - Rs. 28.108 million**

Individual Financial Assistance (IFA) policy of Pakistan Bait-ul-Mal provides that the Government servants (including those on contract and their family members are not eligible to apply for the IFA. Employees serving in public



sector organizations, corporations, autonomous bodies are also not eligible to apply.

The management of PBM issued cheques to 14,747 beneficiaries under IFA Programs during FY 2022-23.

Audit observed that the Individual Financial Assistance (IFA) was being disbursed to 176 beneficiaries amounting to Rs. 28,108,833 who were Government Employees. By providing IFA to these employees the other eligible poor person deprived from the due benefits. Details are given at **Annexure-VII**.

Audit held that IFA benefits shall be allocated to deserving persons as per policy of PBM. The management shall trace such cases through MIS by upgrading and coordination with other organizations.

The initial audit observation was issued on 28.08.2023. The management replied that PBM relies on investigation reports from the concerned Assistant Directors of relevant districts which help assess the financial status of applicants and their eligibility for assistance. Moreover, in compliance of audit observation, PBM management has requested to CGA & AGPR to provide a web interface for data sharing and cross-verification of employment status of an applicant to avoid duplication in future.

The reply was not acceptable as the verification process was carried out by PBM employees and that led to disbursement to ineligible persons.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that rules/policies/orders must be followed while disbursing the amount and a mechanism may be devised in order to avoid such a practice in future and a fact finding may be initiated against a person(s) held responsible.

**{Para No. 28 of AIR of PBM HQ}**

### **3.4.5 Non-surrender of PBM IFA Recovery/Balance at Year End**

As per Para 01 (iv) of the revised procedures for operation of Assignment Accounts of Federal Government states that assignment account will be part of consolidated fund. Amounts remaining unspent at the close of financial year will

appear as saving under the respective budget grant surrendered in time. Unspent ceiling/balance in assignment accounts will not be carried forward in the next financial year.

The management of Pakistan Bait-ul-Mal maintained a bank account in National Bank of Pakistan, Islamabad for recovery from IFA project and having balance of Rs. 34,816,050 as on 30.06.2022.

Audit observed that the management of PBM, Islamabad recovered an amount of Rs. 359,826,356 from different hospitals which was re-used during the Financial Year 2022-23. IFA recovery account shows a balance of Rs. 34.816 million at the close of the financial year.

Audit held that IFA recovery along with closing balance was required to be surrendered and deposited into Federal Government treasury.

The Initial audit observation was issued on 24.08.2023. The management replied that matter regarding implementation of TSA-II (Treasury Single Account System) in PBM has taken up with the Finance Division through the Poverty Alleviation and Social Safety Division vide letter No. PBM/AD (Accounts-I)/2022-23/3107 dated: 24-02-2023. The outcome of the matter was still awaited and would be shared with audit when received.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that closing balance of IFA Recovery be deposited to Government Treasury.

**{Para No.9 of AIR of PBM Head Office Islamabad Audit Year 2023-24}**

## **CHAPTER 4**

### **MINISTRY OF OVERSEAS PAKISTANIS AND HUMAN RESOURCE DEVELOPMENT**

#### **4.1 Introduction**

**A.** The Ministry of Overseas Pakistanis and Human Resource Development oversees matters concerning Overseas Pakistanis and human resource development in Pakistan. According to Rules of Business, 1973 following functions are assigned to allied departments/ offices:

1. National policy, planning and coordination regarding manpower development and employment promotion for intending overseas workers.
2. Preparation of short and long-term programs for manpower development and employment promotion abroad.
3. Research into problems of overseas Pakistanis; promotion and coordination of measures best suited to resolving them and motivating Pakistani citizens abroad to strengthen their links with the mother country.
4. Policy for linkages between the training of workers/labour force with the latest requirements abroad.
5. Linkage of training imparted at training institutes like National Training Bureau, Pakistan Manpower Institute, etc. with the efforts for increase in manpower export through Overseas Employment Corporation and Bureau of Emigration and Overseas Employment. This would also include close coordination and linkage with the Community Welfare Attaches abroad.
6. Welfare of Pakistani emigrants abroad and their dependents in Pakistan.
7. Periodic assessment, review and analysis of manpower resources and employment requirements overseas.
8. Administrative control of Overseas Pakistanis Foundation.

9. Special Selection Board for selection of Community Welfare Attaches for posting in Pakistan Missions abroad.
10. Administration of:
  - a) Emigration Ordinance, 1979;
  - b) Control of Employment Ordinance, 1965;
  - c) Workers Welfare Fund Ordinance, 1971;
  - d) Companies Profits (Workers Participation) Act, 1968;
  - e) Employees' Old Age Benefits Act, 1976 including supervision and control of the employees' old age benefits institutions.
11. Administrative control of:
  - a) Overseas Employment Corporation; and
  - b) Bureau of Emigration and Overseas Employment.
12. Foreign Employment and Emigration.
13. Administration of the Industrial Relations Act, 2012 and keeping a watch on labour legislation from international perspective, coordination of labour legislation in Pakistan and the Industrial Relations Commission.
14. Dealing and agreements with international organizations in the fields of Labour and Social Security.

## **B. Comments on Budget & Accounts**

Statement of Receipts/ Budget allocated and expenditure for the FY(s) 2021-23 is as under:

(Rs. in millions)				
<b>S. No.</b>	<b>Name of Formation</b>	<b>FY(s)</b>	<b>Receipts/ Budget</b>	<b>Expenditure</b>
1	EOBI HQ, Karachi (RO Faisalabad Central, Lahore South & Adj Authority at Karachi)	2022-23	62,182.497	55,140.390
2	WWF Islamabad	2022-23	-	2,126.701
3	WWB Punjab	2022-23	15,418.736	9,629.887
4	WWB Balochistan, Quetta	2022-23	2,132.138	1,955.638

5	OPF Islamabad	2022-23	5,415.613	5,952.262
6	OPF Mirpur AJK	2022-23	72.342	42.831
7	OPF Multan	2022-23	13.637	13.445
8	Bureau of Emigration HQ	2022-23	-	1,144.947
9	PE DG Khan	2022-23	34.746	32.290
10	PE Sialkot	2022-23	31.597	29.405
11	WWB KPK Peshawar	2021-22	4,150.404	4,081.975
12	PRIMACO	2021-22	9,390.00	2,626.37
	<b>Total</b>			<b>82,776.141</b>

**C. Sectoral analysis on the achievements against targets agreed under MTBF**

The performance indicators, targets and achievements for the FY 2022-23 by Ministry of Overseas Pakistanis and Human Resource Development Division is tabulated below:

<b>Outputs</b>	<b>Selected Performance Indicators</b>	<b>Targets</b>	<b>Achievements</b>
Promotion of overseas employment and welfare of overseas Pakistanis	Number of Community Welfare Attachés around the world	24	Details were not provided to Audit
	Number of complaints of emigrants registered by Community Welfare Attaches	35000	
	Percentage of complaints of emigrants resolved by Community Welfare Attaches	72%	
Resolution of Industrial Disputes	Number of labor disputes resolved	16000	
Overseas employment promotion and regulation of overseas employment promoters	Number of employees hired by foreign countries	480,000	
Monitoring and control of immigration and overseas employment	Computerization of data of outgoing emigrants	480,000	

**Table: Audit Profile of Ministry of Overseas Pakistanis and Human Resource Development**

(Rs. in millions)

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2022-23
1	Formations	69	15	82,776.141
2	Assignment Accounts (excluding FAP)	-	-	-
3	Authorities/ Autonomous Bodies etc., under the PAO	53	13	82,776.141
4	Foreign Aided Projects	-	-	-

#### 4.2 Classified Summary of Audit Observations

Audit observations amounting to Rs. 41,048.355 million were raised as a result of audit. This amount also includes recoverable of Rs. 4,226.541 million as pointed out by the audit. Summary of audit observations classified by nature is as under:

(Rs. in millions)

Sr. No.	Classification	Amount
<b>1</b>	<b>Irregularities</b>	<b>1,187.729</b>
A	HR/ Employees related irregularities	46.140
B	Procurement related irregularities	1,115.995
C	Management of accounts with commercial banks	1.486
D	Financial Management	24.108
<b>2</b>	<b>Valus for money and service delivery issues</b>	<b>2,710.128</b>
<b>3</b>	<b>Others</b>	<b>37,150.498</b>

#### 4.3 Brief comments on the status of compliance with PAC Directives

Year of AR	Formation	PAC Status	No. of Actionable points	Compliance	Non-compliance	% Compliance
2013-14	Ministry of OP&HRD	Not Held	1	0	1	-
2011-12	-do-	Held	2	1	1	50
2014-15	-do-	Not Held	8	0	8	-
2016-17	-do-	Not Held	3	0	3	-
2012-13	EOBI	Held	13	0	13	-
2012-13	EOBI SAR (Mega Issues)	Held	12	0	12	-
2014-15	EOBI	Held	17	2	15	12
2015-16	EOBI	Held	17	0	17	-

2017-18	EOBI	Held	3	0	3	-
1989-90	OEC	Held	5	3	2	60
1990-91	OEC	Held	5	3	2	60
1991-92	OEC	Held	9	6	3	67
1992-93	OEC	Held	7	5	2	71
1996-97	OEC	Held	10	8	2	80
1997-98	OEC	Held	7	6	1	86
2000-01	OEC	Held	5	4	1	80
2005-06	OEC	Held	7	6	1	86
2006-07	OEC	Held	7	3	4	43
2007-08	OEC	Held	2	1	1	50
2010-11	OEC	Held	5	1	4	20
2011-12	OEC	Held	3	2	1	66
2012-13	OEC	Held	3	0	3	-
2013-14	OEC	Held	7	5	2	71
2016-17	OEC	Held	4	0	4	-
2017-18	PRIMACO	Held	28	0	28	-
1987-88	OPF	Held	20	19	1	95
1989-90	OPF	Held	12	9	3	75
1990-91	OPF	Held	5	4	1	80
1992-93	OPF	Held	5	3	2	60
1994-95	OPF	Held	7	4	3	57
1995-96	OPF	Held	10	6	4	60
1996-97	OPF	Held	12	10	2	83
1997-98	OPF	Held	7	5	2	71
1999-20	OPF	Held	3	1	2	33
2000-01	OPF	Held	14	11	3	79
2001-02	OPF	Held	2	0	2	-
2003-04	OPF	Held	19	3	16	16
2004-05	OPF	Held	3	1	2	33
2006-07	OPF	Held	9	5	4	56
2007-08	OPF	Held	4	1	3	25
2008-09	OPF	Held	10	3	7	30
2009-10	OPF	Held	8	4	4	50
2010-11	OPF	Held	26	8	18	31
2011-12	OPF	Held	13	9	4	69
2013-14	OPF	Held	7	3	4	43
2014-15	OPF	Held	3	3	0	-
2016-17	OPF	Held	12	2	10	17
2017-18	OPF	Held	9	7	2	22
2019-20	OPF	Held	7	0	7	-
2021-22	OPF	Not held	-	-	-	-
2012-13	WWF & Boards	Held	44	4	40	10
2015-16	WWF & Boards	Held	17	0	17	-
2017-18	WWF & Boards	Held	15	4	11	27
2019-20	WWF	Held	4	0	4	-
2006-07	EOBI	Held	1	0	1	-

2007-08	EOBI	Held	1	0	1	-
2008-09	EOBI	Held	2	0	2	-
2016-17	EOBI	Held	2	0	2	-
2008-09	OPF	Held	1	0	1	-
2009-10	OPF	Held	1	0	1	-
2009-10	WWF/Boards	Held	1	0	1	-
2016-17	WWF/Boards	Held	2	0	2	-
2022-23	-	Not Held	0	0	0	-

#### 4.4 AUDIT PARAS

##### **Employees' Old-age Benefits Institution**

##### **Irregularity and non-compliance**

##### **4.4.1 In-admissible Old Age Pension awarded on dubious/wrong date of births – Rs. 2,798.985 million**

Section 22(1) of EOB Act states that an insured person shall entitled to a monthly old-age pension at the rate specified in the schedule. Provided that: (a) he is over sixty years of age, or fifty-five years in the case of a woman; (b) contributions in respect of him were paid for not less than fifteen years. Provided further that the age specified in clause (a) will be reduced by five years in the case of an insured person employed in the occupation of mining for at least ten years immediately preceding retirement.

EOBI disbursed an amount of Rs. 47,183 million as benefit payments to 414,234 Insured Persons (IPs) during the financial year 2022-23.

Audit observed that, in 5131 cases, old age pension (pension code 1) was awarded on invalid date of births (different from date of birth mentioned on CNIC duly validated by Bank during KYC through NADRA at the time of account opening) to make the IPs eligible for pension benefits before their entitlement for old age pension. Details of a few cases on sample basis are at **Annexure-VIII**, whereas complete details of 5132 cases were provided to the EOBI management in soft form by the audit team.

Audit held that an amount of Rs. 2,798.985 million on an average basis (Rs. 5,000 per month) was paid to such IPs over the period of time before their entitlement for old age pension with respect to age which was inadmissible and loss to the EOBI.



The initial audit observation was issued on 13.10.2023. The management replied that the EOBI had accurately processed and rightly awarded the pension cases. Moreover, 2,166 records out of 5,132 cases were before the establishment of NADRA. However, the regional offices examined 2,435 out of the 5,131 cases (47%) reported by the audit regarding inadmissible of old age pension awarded on dubious/wrong date of births. The Institution processes the cases of old age pension after the examination of copy of CNIC/NIC, Employer's age proof certificate and copy of matric certificate (Where Applicable). The record is available for verification by Audit.

The reply was unsatisfactory as evidence in support of reply, such as a birth certificate, matriculation certificate, Service book, CNIC/NIC was not provided.

The PAO was requested to a convene DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends the matter should be investigated. Moreover, the payment of old age pension to those beneficiaries who are less than 60 and 55 years of age in cases of male and female respectively may be stopped and recovery of inadmissible amount may be effected.

{Para 2 of AIR of EOBI HQ for the Audit Year 2023-24}

#### **4.4.2 Non-recovery of arrears of contribution – Rs. 2,475.161 million**

Para No.05.11 of EOBI Operating Manual states that all the Regional Heads have been invested with the powers of Assistant Collector (Grade-1) to recover the arrears of contributions as arrears of land revenue.

EOBI collected an amount of Rs. 4,000.50 million as Contribution from Employers & Insured Persons during the financial year 2022-23.

Audit observed that, as per EOBI provided report, a sum of Rs. 2,475.161 million was outstanding against defaulting employers (after VR-8 issuance) on account of contributions for the financial year 2022-23.

Details are as follows:

(Rs. in millions)

Circle/ Region	No. of VRs	Amount
B&C-I	1481	490.389
B&C-II	655	1,101.936
B&C-III	728	882.836
<b>Total</b>	<b>2864</b>	<b>2,475.161</b>

Audit held that non-recovery of arrears of contribution has a loss to EOBI.

The initial audit observation was issued on 13.10.2023. The management replied that the number VR-08 issued by the B&Cs during the period was 4,184. Similarly, the amount of contribution was Rs.2,908 million instead of Rs.2,475 million. The recovery status of demands issued in the year 2022-23 from the 39 Regional Offices, were: Out of Rs. 2,908.68 million an amount of Rs. 1,096 million were recovered, Rs. 439.71 were in litigation, Rs. 14.97 million amount was reduced by courts, Rs. 8.04 million pertained to closed units and EOBI was pursuing the recovery of balance amount of Rs. 1,349.93 million vigorously.

The reply was not satisfactory as no record in support of recovery made and reasons of non-recovery was provided.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that the arrears of contribution be recovered within 60 days.

{Para 17 of AIR of EOBI HQ for the Audit Year 2023-24}

**Note:** The issue was reported earlier also in the Audit Reports for the Audit Year 2020-21, 2021-22 and 2022-23 vide para no. 4.5.3, 4.4.1 and 4.4.2 respectively having financial impact of Rs. 8,041.386 million. Recurrence of same irregularity is a matter of serious concern.

#### **4.4.3 Pending recoveries from Employers - Rs. 69.347 million**

Para 05.11 of EOBI Operating Manual states that all the Regional Heads have been invested with the powers of Assistant Collector (Grade-1) to recover the arrears of contributions as arrears of land revenue. The notice under Section 81 will be served. After service of notice and expiry of 15 days from the date of

service of notice, the Assistant Collector should order u/s 83 for attachment and sale of moveable property of the defaulter. A copy of warrant shall be endorsed to the B&C Department, Head Office for information. If the defaulter fails to pay the dues within stipulated time, recovery thereof shall be effected as arrears of land revenue.

The management of EOBI Regional Office Faisalabad (Centre) issued demand notices under the Land Revenue Act, 1967 (W.P.ACT XVII of 1967) to 191 employers during the financial year 2022-23.

Audit observed that the management of EOBI-Regional Office Faisalabad (Centre) identified 191 employers having more employees than the registered IPs during surprise visit as a result of which 52 employers paid their due contribution. However, an amount of Rs. 69.347 was pending from the remaining employers.

Audit held that due to the non-recovery of the due amount from employers the Institution suffered a loss.

The initial audit observation was issued on 31.10.2023, however no response was received.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that recoveries should be made from the respective employers within 60 days.

{Para 8 of AIR of EOBI RO (Centre) Faisalabad}

#### **4.4.4 Non-recovery of loss sustained by EOBI during non-updation of facilitation system – Rs. 33.527 million**

According to Section 3(2) of EOBI Contribution Rules, 1976 contribution falling due at the end of the month, to which they relate, shall be paid not later than 15<sup>th</sup> of next following month.

EOBI installed a facilitation system to facilitate the Employers for payment of contribution through generation of auto voucher with a purpose to ease the process of payment, reconciliation and to maintain a track of the employer in the system including exact number of Insured Persons. EOBI

fixed/locked the rate of contribution in the system @ 780 per month/per insured person during the period 2021-22 (based on minimum wages of Rs.13,000).

Audit observed, in case of, EOBI Regional Office Lahore, as under:

- i. Rate of contribution during the period 2021-22 is Rs.1,050 per month/per IP on the basis of minimum wage of Rs.17,500.
- ii. 08 Establishments having 10,348 IPs were willing to deposit contribution @ Rs.1,050 but failed due to EOBI system error.

Audit held that EOBI sustained loss of Rs.33.526 million (10,348\*270\*12) during 2020-21 due to non-recovery of difference accrued through facilitation system. Details are at **Annexure-IX**.

The initial audit observation was issued on 24.08.2023. The management replied that the issue related to EOBI Head Office in Karachi.

The reply was not satisfactory as the department did not address the observation raised in the audit para.

DAC in its meeting held on 28.09.2023 pended the para with the direction to the management to share progress report detailing recovery of arrears & the pendency including notices issued thereof with Audit. It further directed to expedite the matter & pursue vigorously.

Audit recommends implementation of DAC decision.

{Para 12 of AIR of EOBI RO Lahore}

**Note:** The issue was reported earlier also in the Audit Report for the Audit Year 2021-22 vide para no. 4.4.2 having financial impact of Rs. 1,513.517 million. Recurrence of same irregularity is a matter of serious concern.

#### **4.4.5 Unauthenticated spouse relation in cases of survivor's benefits paid to the survivors – Rs. 20.381 million**

Section 22B(2) of EOB Act provides that in the case of the death of an insured person who had become entitled to old age pension before his death, the surviving spouse shall, if the spouse had married the deceased person before he had attained the minimum age prescribed for old age pension, receive a life pension equal to the pension of such person.

EOBI disbursed an amount of Rs. 47,183 million as benefit payments to 414,234 Insured Persons (IPs) during the financial year 2022-23.

Audit observed, on sample basis, that survivor's benefits amounting to Rs. 20.381 million were paid to those 208 survivors during the FY 2022-23 whose spouse relation was found doubtful as matched with the CNIC of the spouses fetched by Benazir Income Support Program during survey. Details are given at **Annexure-X**.

Audit held that survivor pension paid without verification of spouse relation from NADRA was not justified and remained unauthenticated.

The initial audit observation was issued on 13.10.2023. The management replied that the regional offices examined 148 out of 208 cases (67%) pointed out by the audit. These cases were processed on the basis of survivor's CNIC, Nikah Nama and FRC issued by NADRA and record is available for verification. However, the Regional Offices have been directed to track the remaining 60 cases with the instructions to stop payment in such cases till verification of record.

The reply was not acceptable as no documentary evidence such as CNIC of beneficiary, CNIC of the spouse, Nikah Nama and FRC issued by the NADRA was provided.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that Marriage/ Family Registration Certificate duly validated from NADRA may be produced to audit for verification. Moreover, an Service Level Agreement (SLA) may be executed with NADRA for validation of family/spouse relation of all cases before granting survivor pensions.

{Para 5 of AIR of EOBI HQ}

#### **4.4.6 Provision of more than on type of benefits awarded against same 'Link Claim Number' – Rs. 14.994 million**

Section 22B(1) of EOB Act states that in the case of the death of an insured person while in insurable employment but after he had completed not less than thirty six months insurable employment, the surviving spouse, if any, shall be entitled to a life pension equal the minimum pension.

EOBI disbursed an amount of Rs. 47,183 million as benefit payments to 414,234 Insured Persons (IPs) during the financial year 2022-23.

Audit observed, on a test check basis, that two survivor pensions (pension code 5) at full rate were awarded to 294 beneficiaries by linking them with single 147 'link claim numbers', which was incorrect and unjustified.

Details are given at **Annexure-XI**.

Audit further observed that an average amount of Rs. 14.994 million was paid to such 147 beneficiaries' by incorrect linkage of their claim numbers with 'link claim numbers' of their spouses which was irregular.

Audit held that due to incorrect linkages, the chances of in-admissible pension being awarded could not be ruled out.

The initial audit observation was issued on 13.10.2023. The management replied that the regional offices had examined the cases pointed by the audit and found that 121 cases are correctly tagged linked claim numbers and 59 cases were incorrect tagged link claim numbers. The detail summary is as follows:

<b>S. No.</b>	<b>Description</b>	<b>No. of Cases</b>
1	Correctly tagged linked claim numbers	121
2	Incorrectly tagged linked claim numbers which are corrected by the region in the system	59
3	First time benefit case (Not Conversion Cases)	56
4	File being traced	58
<b>Total</b>		<b>294</b>

Photocopies of Processing sheets & copy of NIC/CNIC of beneficiaries were placed in file for the perusal and verification of audit authorities.

The reply was not acceptable as no supporting evidence of correctly tagged linked claim numbers and correction made was provided to audit.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that the matter may be justified and record may be corrected otherwise inquiry may be conducted to fix responsibility and amount of inadmissible pension paid may be recovered.

{Para 4 of AIR of EOBI HQ}

#### **4.4.7 Recoverable amount against payments of benefits at excess rates to one or both wives of same Insured Person – Rs. 8.86 million**

Section 22B(2) of EOB Act provides that in the case of the death of an insured person who had become entitled to old age pension before his death, the surviving spouse shall, if the spouse had married the deceased person before he had attained the minimum age prescribed for old age pension, receive a life pension equal to the pension of such person.

EOBI disbursed an amount of Rs. 18,436 million as benefit payments to survivors under pension code 05 during the financial year 2022-23.

Audit observed that benefit payments were made to one or both wives of same Insured Person under pension type “survivor pension” at unequal or excess rates. An excess amount of Rs. 8.86 million approx. was paid to such 36 survivors of 18 Insured Persons upto 30.06.2023 as detailed in **Annexure-XII**.

Audit held that the unequal or excess amount paid to the survivors was irregular and recoverable.

The initial audit observation was issued on 13.10.2023. The management replied that the Institution thoroughly examined all 36 survivors’ pension cases. 04 cases (Sr. No. 12, 13, 25 & 26) of survivor pension were found to be paid at excess rate. The same were stopped and recovery was initiated. The total recoverable amount was Rs. 449,225. (04) Survivor Pension Claims at S. No. 2, 10, 18 & 36 were erroneously generated for the same widow while awarding the pension. But amounts were never disbursed to those accounts and are marked inactive since generation. (03) instances at S. No. 07, 22 & 23 of tagging of wrong Linked Claim with Survivor Claims, thus showing two widows. It has now been corrected in the system. Two (02) instances at S. No. 27 & 28 of less pension paid to the Survivors. The total Amount less paid to be disbursed is Rs. 131,750. The same will be disbursed in due course of time and accordingly intimate. All other survivor benefits payments have been awarded correctly.

The reply was not acceptable as neither the proof of the initiation of recovery nor the correction of wrong tagging was provided.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that the matter may be inquired and excess amount paid should be recovered.

{Para 1 of AIR of EOBI HQ}

#### **4.4.8 Unjustified provision of two survivor pensions under pension code 5 to same person – Rs. 5.288 million**

Section 28(1&2) of EOBI Act states that an insured person shall not be paid for the same period more than one of the benefits provided for this Act. Where an insured person is entitled to more than one benefit under this Act, he shall be given the higher of such benefits.

EOBI disbursed an amount of Rs. 18,436 million as benefit payments to survivors under pension code 05 during the financial year 2022-23.

Audit observed that 13 survivors were getting 2 survivor pensions each at a time (cut-off date is 30.06.2023), which was unjustified and irregular. An extra amount of Rs. 5.288 million on an average basis was paid to them. Details are at **Annexure-XIII**.

The initial audit observation was issued on 13.10.2023. The management replied that 13 widows were receiving 02 Survivor Pensions (26 files) out of whom 04 widows' both files (total 08 files) had been tracked. After the examination of these 08 files, it was found that three widows were getting two survivor pensions on behalf of two husbands due to remarriage before the age of superannuation. In one case (Iqbal Bibi), the beneficiary was drawing Survivor pension after her husband died vide claim no QBW11418, and also receiving Estate pension with claim no QBW12410 after death of her son, Jamil. However, the said Estate pension was awarded under code no 5 instead of code 6. The files in remaining cases (09 cases) were not traceable yet being old record and due to shifting of some files to other Regions. The regions concerned have been directed to track record with the instructions to stop payments in such cases till verification of record as per regulations.

The reply was not acceptable as no evidence in support of reply was provided to audit.

Audit recommends that the matter may be justified otherwise matter may be inquired and amount of inadmissible pension paid may be recovered.

{Para 7 of AIR of EOBI HQ}



#### **4.4.9 Survivor pensions awarded on doubtful deaths of Insured Persons – Rs. 4.96 million**

Section 22B(1-3) of EOB Act relating to Survivors' Pension states that: (1A) In case of death of an insured person, while not in insurable employment but after he had completed five years insurable employment, the surviving spouse, if any, shall be entitled to a life pension equal to the minimum pension. (2) In the case of the death of an insured person who had become entitled to old-age pension or invalidity pension before his death, the surviving spouse, shall, if the spouse had married the deceased person before he had attained the minimum age prescribed for old-age pension, receive life pension equal to the pension of such person.

EOBI disbursed an amount of Rs. 18,436 million as benefit payments to survivors under pension code 05 during the financial year 2022-23.

Audit observed, on a test check basis, that in 53 cases, survivor pensions were awarded to spouses of deceased persons whose deaths were found suspected/doubtful as matched with spouse relation in BISP survey data and their dates of opening of accounts by banks which are found after the dates of their reporting death as per EOBI record. Details are given at **Annexure-XIV**.

Audit held that payment of survivor pension amounting to Rs. 4.96 million during the financial year 2022-23 without confirmation/verification of their deaths from NADRA was doubtful.

The initial audit observation was issued on 13.10.2023. The management replied that 29 out of 53 files (55%) were examined and found that the cases were processed on the basis of copy of death certificates, issued by concerned department, along with copies of Nikah Nama and FRC as applicable. The record of 29 original files was available for verification. The files in remaining 24 cases were not traceable yet being old record. The regions concerned have been directed to track record with the instructions to stop payments in such cases till verification of record as per regulations.

The reply was not acceptable as no evidence in support of the reply was provided to the audit.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that death certificates and Family Relation certificates duly validated from NADRA may be provided to the audit for verification. Moreover, an Service Level Agreement (SLA) should be executed with NADRA for validation of death of all cases before granting survivor pensions.

{Para 6 of AIR of EOBI HQ}

#### **4.4.10 Double payment of re-credits to pensioners due to wrong de-credits– Rs. 2.864 million**

Para 5.3 of agreement between EOBI and Bank Alfalah states that EOBI shall provide to BAFL soft data electronically, containing claim numbers, names, CNIC numbers of pensioners, concerned BAFL Branches and amount to be disbursed to them every month. Para 5.5 further states that EOBI hereby absolves BAFL from any responsibility or liability in respect of any fault, delay, mistake and negligence on the part of EOBI's staff, unless the same is due to in default by BAFL, of its obligation under this agreement.

EOBI re-credited an amount of Rs. 1,854.752 million during the financial year 2022-23 as per EOBI CBA-MIS of EOBI.

Audit observed that in 68 cases, double payments of re-credits were made to the pensioners during the financial year 2022-23 due to wrong payments of double de-credits, which was not in the knowledge of EOBI as it was neither included in the recoverable statement nor found in the amount recovered in the MDA account under the description 'EOBI dup arrears cases 010223, 020223 & 030223'. Details are given at **Annexure-XV**.

Audit held that an amount of Rs. 2.864 million was excess deposited into the accounts of pensioners which needs to be recovered.

The initial audit observation was issued on 13.10.2023. The management replied that the error first occurred in a few months notably June 2022 and July 2022 whereby the BAFL pushed de-credit data in certain cases twice in successive months instead of only once which remained unnoticed. However, when it occurred during January and February, 2023, contrary to assertion in the Para, the error was identified by Internal Audit, EOBI and necessary recoveries

were initiated. The payroll was now being run after checking de-credited data of previous months. As such, no such errors were reported from the month of May, 2023 onwards. It was reiterated that the reason for not appearing of twice re-credited amount in the description ‘EOBI dup arrears cases 010223, 020223 & 030223’ was that it was a recovery of the excess amount at the instructions of IT department of EOBI.

The reply was not acceptable as the objected cases were not provided in the list of recoverable amount identified by EOBI.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends to inquire the matter to find out reasons of double re-credit, to avoid such lapses in future besides recovery of objected amount. Moreover, since audit calculation is based on current financial year only i.e., the amounts wrongly de-credited and double recredited in the financial year 2022-23, the exact amount of excess payment to pensioners may be calculated which was wrongly de-credited in previous year(s) and double recredited in the current financial year 2022-23.

{Para 13 of AIR of EOBI HQ}

#### **4.4.11 Loss due to delay in de-credited amount from MDA account to MIA account on daily basis – Rs. 1.486 million**

Para 6 of the 3<sup>rd</sup> Supplemental to banking Services agreement signed between EOBI and Bank Al-Falah dated 11.04.2023 states that “BAFL shall be responsible to transfer the de-credit amount from Main Disbursement Account (MDA) to Main Investment Account (MIA) manually on daily basis. Report of the said transfer shall be shared on the same day. Para 1 of said agreement further states that “the parties agree that with effect from 3<sup>rd</sup> August 2022, the terms of the Agreement shall stand extended for a further period of twenty-four (24) months.”

Bank Alfalah de-credited an amount of Rs. 1,036.750 million during the financial year 2022-23 as per EOBI CBA-MIS of EOBI.

Audit observed that the de-credited amount from the pensioners accounts was not transferred by Bank Alfalah from MDA account (Interest Free Account) to MIA account on daily basis during the period from 03.08.2022 to 30.06.2023. Details are at **Annexure-XVI**.

Audit held that delay in transfer of de-credited amount from MDA to MIA was a violation of agreement and resulted in loss of interest to EOBI amounting to Rs. 1.486 million.

The initial audit observation was issued on 13.10.2023. The management replied that the bank did not transfer the amount of De-credit from MDA to MIA account as per the agreement on daily basis which caused loss of interest to EOBI. The matter has already been reported to the bank and requested to clarify the observation of Government audit and refund the amount of interest to MIA account at the earliest.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends to calculate the exact delayed amount and recovery of interest amount thereof.

{Para 41of AIR of EOBI HQ}

**Note:** The issue was reported earlier also in the Audit Report for the Audit Year 2021-22 vide para no. 4.4.4 having financial impact of Rs. 870.734 million. Recurrence of same irregularity is a matter of serious concern.

#### **4.4.12 Conflict of Interest due to presence of employees of EOBI as members of sub-committees of Board of Trustees (BoT)**

Rule 5 of the Prevention and Management of Conflict of Interest Act, 2017 states that a Public Servant shall not render advice or make a decision or participate in the making of a decision related to the exercise of an official power, duty or function if such person knows, or reasonably should know, that, in the rendering of such advice or making of such decision, he would be in a conflict of interest or apparent conflict of interest.

The Board of Trustees (BoT) of EOBI constituted its sub-committees over the period of time to perform the specified role. The committees include HR

Committee, Investment Committee, Fixed Income Committee and Audit Committee.

Audit observed presence of employees of EOBI in such sub-committees as members instead of secretary/convenor.

Audit held that employees of EOBI were part of management and the BoT and sub-committees were the overseeing authorities over the activities performed by the management, so the presence of employees in sub-committees as members was a conflict of interest. Moreover, such employees of EOBI also got meeting attending fees @ Rs. 25,000 per meeting amounting to Rs. 1.7 million during the year, which was an extra burden on EOBI exchequer.

The initial audit observation was issued on 13.10.2023. The management replied that sub-committees are constituted by the Board on the recommendation of President who is Federal Secretary Ministry of OP&HRD. The Director-General level officers, who are Civil Servants and not the employees of EOBI, are included as members in these sub-committees. Except HR committee the departmental representative i.e., employees of EOBI (below the rank of DGs) are included as Secretaries who are not the members of these sub-committees. Hence, there is no conflict of interest. However, the observation of Audit upto the extent of the HR committee was duly noted and will be placed before the Board for their advice/rectification, if deemed fit.

The reply was not acceptable as the civil servants on deputation at the disposal of EOBI were serving as employees of EOBI.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that presence of employees of EOBI in sub committees as members and drawing benefits thereof should be reconsidered and sub committees be reconstituted as per spirit of the Prevention and Management of Conflict of Interest Act, 2017.

**{Para 42 of AIR of EOBI HQ}**

**Pakistan Real Estate Investment & Management Company (Pvt) Limited**  
**(PRIMACO)**

**Irregularity and non-compliance**

**4.4.13 Non-encashment of bank and performance guarantees/non-recovery of mobilization advance - Rs. 1,077.343 million**

In 80<sup>th</sup> BoD meeting which was held in 22 November, 2021, it was unanimously decided that since M/s Mughals Pakistan Pvt. Ltd, the Contractor of Hotel Project & Business complex at Lahore has neither submitted a request for further extension of time nor fulfilled the contractual obligations, therefore, no extension of time (EOT) be granted and the contract stands expired with effect from 22<sup>nd</sup> October, 2021. The Board further resolved that PRIMACO management shall encash the financial guarantees (bank guarantees for mobilization advance & performance guarantees) after proper homework & analysis of the relevant documents from all angles so as to ensure their successful encashment in a timely manner. The Board also resolved that necessary liquidated damages be imposed on the contractor as per relevant contract clauses.

Pakistan Real Estate Investment & Management Company (PRIMACO) obtained bank guarantees against mobilization advance amounting to Rs. 714.972 million from M/s Mughal Pakistan (Pvt.) Ltd. along with performance guarantee from United Insurance Company amounting to Rs. 362.371 million for the construction of EOBI Hotel & Business Complex Project at Lahore as per detail given below:

(Rs. in millions)

<b>Sr. No.</b>	<b>Bank</b>	<b>Guarantee No.</b>	<b>Expiry</b>	<b>Amount</b>
1	Habib Metropolitan Bank Ltd.	HMBL/LG/2/46/1500309/2021	19.12.2021	360.507
2	Askari Bank Ltd.	2011LG20004012	21.12.2021	354.466
3	United Insurance Co. of Pakistan Ltd.	UIC/D/P003/0000101631/0520/117	19.08.2022	362.371
		<b>Total</b>		<b>1,077.343</b>

Audit observed that despite lapse of 20 months since the BoD decision, the management of PRIMACO failed to recover mobilization advance and encashment of bank guarantees and performance guarantee. The management had not imposed any liquidated damages on the contractor till close of audit.

The initial audit observation was issued on 28.08.2023. The management replied that the matter was pending in litigation and PRIMACO was contesting both cases in court of law.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that necessary action may be taken for early recovery from the contractor.

{Para 20 of AIR of PRIMACO for the year 2022-23}

### **Workers Welfare Fund Islamabad**

#### **Irregularity and non-compliance**

#### **4.4.14 Non-deduction of Income Tax at Source on the fee paid directly to the Institutes by Worker Welfare Fund – Rs. 26.780 million**

Section 47 of Income Tax Ordinance, 2001 states that any scholarship granted to a person to meet the cost of the person's education shall be exempt from tax under this Ordinance, other than where the scholarship is paid directly or indirectly by an associate. As per withholding Income tax Regime guidelines, the rate of Income tax is 05% of the amount of services rendered.

Worker Welfare Fund Islamabad released an amount of Rs. 363.243 million directly to educational Institutes during the financial year 2022-23 on account of workers' and Employees of WWF children education fee.

Audit observed that income tax at source amounting to Rs. 26.780 at the rate of 05% was not deducted by WWF from the service charges paid to the Institutes as fees of the students studying in such Institutes.

Detaila are as follows:

(Rs. in millions)

<b>Sr. No.</b>	<b>Nature of Payment</b>	<b>Total Fee Paid</b>	<b>Income tax deduction @ 5%</b>
01	Worker's children payment under Payment	133.669	6.683
02	Worker's children payment Post Payment	190.990	9.550
03	Panel School Payment	179.868	8.993
04	Employees children payment	31.065	1.553
	<b>Total</b>	<b>535.593</b>	<b>26.780</b>

Audit held that non-deduction of income tax from payments made to Institutes resulted in loss to government revenues.

The initial audit observation was issued on 25.09.2023. The management replied that withholding tax is being deducted from the bills submitted by the educational institutes directly to WWF, except for those institutes which are exempted from withholding tax. However, withholding tax cannot be deducted from fee challans submitted by the workers / employees of WWF in which payments are being made on case to case basis. Educational institutes deposit withholding tax directly to FBR.

The reply was not acceptable as no evidence / document for deduction and deposit of income tax was available.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that income tax may be recovered and deposited into Govt. treasury.

{Para No. 14 of AIR of WWF Islamabad for the Audit Year 2022-23}

#### **4.4.15 Placing of un-registered school on panel of WWF and payment of Fee and other charges without verification of 'Workers' - Rs. 19.463 million**

Eligibility criteria for institution and student of Worker Welfare Board approved by Governing body from time to time provide that Educational Institution means: (i) Cadet Colleges/Public Schools being run by the Federal or a Provincial Government. (ii) All Public and private colleges recognized by the Federal/ Provincial Government. (iii) All Public/Private Universities Colleges recognized by the HEC. (iv) All engineering colleges universities registered with HEC as well as PEC.

Worker Welfare Fund Islamabad made payment of Rs. 172.140 million during the financial year 2022-23 to certain private educational institutes on account of tuition fee, hostel messing, transport and stipend charges. Six Schools remained on the panel of WWF and their claims were directly received in WWF Secretariat and payment thereof was made directly to these schools.



A sum of Rs. 19.463 million was paid to School of Excellence Islamabad from Workers Welfare Fund Islamabad on account of fee and other charges. Audit observed that this institute was not recognized/ registered with Private Educational Institutes Regularity Authority (PEIRA). Furthermore, the status of Workers against whom the payment was made was also not verified by the management of Fund.

Audit held that undue favour was given to the school and payment made to school was not justified.

The initial audit observation was issued on 25.09.2023. The management replied that competent authority had constituted a fact finding committee to probe into the irregularities / discrepancies in payments made to M/s Allied School and International School of Excellence. The outcome of report should be forwarded to Audit Section as and when received.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends to inquire the matter for fixation of responsibility against person(s) responsible beside verification of all payments and status of workers.

{Para No. 27 of AIR of WWF Islamabad for the Audit Year 2022-23}

#### **4.4.16 Payment of Gratuity in addition to Contributory Provident Fund (CPF) – Rs. 4.707 million**

Finance Division Office Memorandum No.F.15(3)R-14/84 dated 16.10.1984 states that the payment of ‘gratuity’ cannot, therefore, be made part of the CPF Scheme, and as such it should not be paid in addition to CP Fund contribution. All such autonomous/Semi-autonomous bodies and corporations etc. under the administrative control of ministries/divisions, where the pension scheme does not exist that the payment of ‘gratuity’ in addition to Contributory Provident Fund is not allowed to their employee on quitting the service.

Worker Welfare Fund, Islamabad adopted both schemes i.e., payment of Gratuity and Contributory Provident Fund.

Audit observed that the Workers Welfare Fund paid an amount of Rs. 4.707 million as Gratuity and Rs. 8.467 million as Contributory Provident

Fund to its employee, namely Mr. Arshad Mehmood Ex-Computer Programmer during financial year 2022-23.

Audit held that the payment of Gratuity in addition to Contributory Provident Fund was irregular.

The initial audit observation was issued on 25.09.2023. The management replied that the WWF (Employees Service) Rules, 1997, duly notified by the Ministry of Labour, Manpower and Overseas Pakistanis have due concurrence of Establishment and Finance Division vide Notification No. S.R.O.1193 (I) 97 dated 15.11.1997. The Rules ibid has existence of CP Fund and Gratuity in Chapter-15 and 17 of the rules.

The reply was not considerable as the payment was made in violation of the instructions issued by Finance Division.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends seeking clarification from Finance Division, besides discontinuation of the additional stream of CP Fund.

**Note:** The issue was reported earlier also in the Audit Reports for the Audit Year 2021-22 vide para no. 4.4.18 having financial impact of Rs. 7.733 million. Recurrence of same irregularity is a matter of serious concern.

{Para No. 02 of AIR of WWF Islamabad for the Audit Year 2022-23}

#### **4.4.17 Loss to WWF due to theft of VTIs Assets - Rs. 3.523 million**

Governing Body of WWF, Islamabad in its 149<sup>th</sup> meeting (agenda item no.2) held on 27-07-2021 decided to confirm the transfer/ handing over of four vocational institutes to Punjab and one to Khyber Pakhtunkhwa.

Workers Welfare Fund operated four Vocational Training Institutes in different cities of Punjab. The Institutes are non-functional since many years.

Audit observed that Assets of Workers Welfare Fund valuing Rs. 3.523 million were found stolen from VTI Jhang (Boys) which results in loss to Workers Welfare Fund.

Audit held that loss to the Fund established for the welfare of Workers was not justified resulting in loss to government.

The initial audit observation was issued on 25.09.2023. The management replied that FIR was lodged by the department in connection with the theft incident. The same was being pursued with the police department for recovery of the lost assets.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends for inquiry for fixation of responsibility against person(s) responsible besides recovery of amount.

{Para No. 11 of AIR of WWF Islamabad for the Audit Year 2022-23}

#### **4.4.18 Irregular and un-justified payments to school on account of fee beyond registration- Rs. 3.330 million**

Eligibility criteria for institution and student of Worker Welfare Board approved by Governing body from time to time provides that Educational Institution means: (i) Cadet Colleges/Public Schools being run by the Federal or a Provincial Government. (ii) All Public and private colleges recognized by the Federal Provincial Government. (iii) All Public/Private Universities Colleges recognized by the HEC. (iv) All engineering colleges universities registered with HEC as well as PEC.

Worker Welfare Fund Islamabad made payment of Rs. 22.00 million to M/s Al-Kaiyfaat School on account of tuition fees, transport and stipend charges etc. during the financial years 2021-23. The school was provisionally registered with PEIRA upto middle level (class i to viii).

Audit observed that a sum of Rs. 3.330 million was paid to M/s Al-Kaiyfaat School on account of tuition fee and transport charges etc. against students claimed by the institution studying in class 9<sup>th</sup> and 10<sup>th</sup>.

Detail is at **Annexure-XVII**.

Audit held that the amount paid against the students studying in classes beyond the registered level was unjustified.

The initial audit observation was issued on 25.09.2023. The management replied that a fact-finding committee has been constituted by the competent authority to probe into the irregularities / discrepancies in payments made to M/s

Al- Kaiynat school. The outcome of report shall be forwarded to Audit as and when received.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends inquiring the matter for fixation of responsibility against person(s) at fault besides recovery of amount.

{Para No. 17 of AIR of WWF Islamabad for the Audit Year 2022-23}

### **Worker Welfare Board Khyber Pakhtunkhwa**

#### **Irregularity and non-compliance**

#### **4.4.19 Loss due to non-lending of vacant floors of WWB Khyber Pakhtunkhwa Building located at Phase-V Hayatabad Peshawar-Rs. 28.317 million**

Section 11-C (a)(i) of the Workers Welfare Ordinance, 1971 provides that, a Board, for discharge of its functions under this ordinance, shall as soon as may be after its constitution, make and carry into effect a scheme regulating or providing for the regulation of matters connected with allotment, cancellation of allotment and fixation of rent of the houses financed by the money allocated from the Fund, and their maintenance and repairs.

The office of Workers Welfare Board, Khyber Pakhtunkhwa shifted in the newly constructed building at Phase-5 Hayatabad Peshawar on 01.10.2021.

Audit observed that the space of the building allocated for rental purposes was not rented out by WWB Peshawar till the close of financial year 2021-22. Details are as follows:

<b>Project/Building</b>	<b>Floor</b>	<b>Area Occupied</b>	<b>Vacant area</b>
WWB KPK Office Building located at Phase-V Hayatabad Peshawar	2 <sup>nd</sup> Floor	Vacant	23,306
	3 <sup>rd</sup> Floor	Vacant	23,306
	4 <sup>th</sup> Floor	11,653	11,653
	5 <sup>th</sup> Floor	11,653	11,653
Total vacant area			<b>69,918</b>
Loss=69,918*45=3,146,310*09 months (01.10.2021 to 30.06.2022)			<b>28,316,790</b>

Audit held that non-renting out of vacant space resulted in loss of Rs. 28.317 million to the WWB Peshawar.

The initial audit observation was issued on 27.03.2023. The management replied that efforts were being made to rent out the vacant floor to the public sector organization in the light of the KP Workers Welfare Board, Peshawar and the space of 5<sup>th</sup> floor consisting of 11653 sft covered areas @ Rs. 45 per sft Rs. 524,385 per month was rented out w.e.f 01.11.2022.

DAC meeting was held on 15.08.2023. The forum directed the management to complete the due course of action under PPRA rules 2004 within three months for allotment of vacant floors of the WWB's building.

No further progress was reported till the finalization of Audit Report.

Audit recommends pursuing the matter vigorously for early letting out of building allocated for rental purposes.

{Para 4 of WWB Peshawar for the Audit Year 2022-23}

#### **4.4.20 Non-deduction of Income Tax at source on account of tuition fee paid directly to the Universities– Rs. 21.795 million**

Section 47 of Income Tax Ordinance 2001, states that any scholarship granted to a person to meet the cost of the person's education shall be exempt from tax under this Ordinance, other than where the scholarship is paid directly or indirectly by an associate. Furthermore, as per withholding Income tax Regime guidelines amended from time to time through Finance Act, the rate of Income tax is 06% of the amount of services rendered.

Worker Welfare Board Khyber Pakhtunkhwa Peshawar released an amount of Rs. 363.243 million directly to 46 universities/colleges during the financial year 2021-22 on account of worker's children education fee.

Audit observed that income tax at source @ 6% amounting to Rs. 21.794 million was not deducted by WWB from the service charges paid to the universities against fees of the students.

Audit held that non-deduction of income tax at source was loss to the Government exchequer.

The initial audit observation was issued on 27.03.2023. The management replied that payment of scholarship to the students is being made to the concerned universities / colleges on account of actual expenditure incurred on the education of the workers children. According to the Section 47 of Income Tax Ordinance

2001 any scholarship granted to a person to meet the cost of the person's education shall be exempt from tax, other than where the scholarship is paid directly or indirectly by an associate.

DAC meeting was held on 15.08.2023. The DAC directed the management to produce exemption certificates, to be obtained from universities concerned, to Audit within one-month time. In case no exemption certificate is provided by any of the university, the amount of income tax be deducted / adjusted from future payments / claims of the university (s).

Audit recommends early compliance of DAC directive.

{Para 1 of WWB Peshawar for the Audit Year 2022-23}

**4.4.21 Non-deposit of deducted Income Tax to tax authorities resulting in loss on account of surcharge and double payment of withholding tax – Rs. 12.274 million**

Withholding Income Tax Regime guidelines amended from time to time through Finance Acts, provides that the time of deposit of Income tax deducted at source is, in cases other than Federal/Provincial Government is within 7 days from the end of each week ending on every Sunday.

Worker Welfare Board account bearing number 001309305005 maintained at Bank of Khyber showed a debit amount of Rs. 16.335 million without any cheque number and voucher.

Audit observed that the amount of Rs. 16.335 million was deducted by tax authorities on 23.11.2021 through Banker Cheque in lieu of non-deposit of Income tax deducted at source by management of Worker Welfare Board Peshawar during the financial years 2013 to 2016.

Audit held that WWB Peshawar had suffered a loss of Rs. 12.274 million due to non-deposit of income tax at source by the management as the debited amount of Rs. 16.335 million included:

- i. Surcharge of 5.370 million which was imposed by tax authorities.
- ii. An amount of Rs. 6.904 million which was paid/returned by WWB to the universities against withholding tax before the withdrawal of amount by tax authorities through banker cheque.

The initial audit observation was issued on 27.03.2023. The management replied that KP WWB has already taken notice by conducting the inquiry to carry out fact finding of the issue and to nominate the person at fault vide letter N. WWB /1-11/6007-11 dated 30.12.2021. The outcome of the inquiry will be shared with audit.

DAC meeting was held on 15.08.2023. The DAC pended the para with the direction to the management to finalize the fact finding within 15 days and share the report with Audit. It further directed to take up the matter with FBR for recovery of surcharge amount.

Audit recommends implementation of DAC decision.

{Para 2 of WWB Peshawar for the Audit Year 2022-23}

#### **4.4.22 Payment of gratuity in addition to Contributory Provident Fund (CPF) – Rs. 8.440 million**

Finance Division Office Memorandum No.F.15(3)R-14/84 dated 16.10.1984 states that the payment of ‘gratuity’ cannot, therefore, be made part of the CPF Scheme, and as such it should not be paid in addition to CP Fund contribution. All such autonomous/Semi-autonomous bodies and corporations etc. under the administrative control of ministries/divisions, where the pension scheme does not exist that the payment of ‘gratuity’ in addition to contributory provident fund is not allowed to their employee on their quitting the service.

Worker Welfare Board, Khyber Pakhtunkhwa Peshawar adopted both schemes i.e., payment of Gratuity and Contributory Provident Fund.

Audit observed that WWB paid an amount of Rs. 9.562 million as Gratuity and Rs 8.440 million as Contributory Provident Fund during the financial year 2021-22 to its employees as detailed below:

(Rs. in millions)

<b>S.No</b>	<b>Name of Employees</b>	<b>Gratuity Amount</b>	<b>CPF Amount</b>
1	Bakht Bibi	0.4686	0.4907
2	Zahid Hussain	0.5052	0.4358
3	Akbar Dad	0.4058	0.3985
4	Amanullah	0.2832	0.1236
5	Awal Hayat	0.5808	0.5826
6	Naeema Begum	0.3217	0.2766
7	Noor Zada	0.6284	0.7587

8	Razia Begum	2.0421	3.0636
9	Sajjad ul Haq	2.5203	0.4142
10	M Nazakat	0.4945	0.5369
11	Qaiser Shah	0.3086	0.3137
12	Niaz Muhammad	0.4324	0.4620
13	Rahim Qasim	0.5698	0.5830
	<b>Total</b>	<b>9.5615</b>	<b>8.4401</b>

Audit held that the payment of Gratuity in addition to Contributory Provident Fund was irregular.

Initial audit observation was issued on 27.03.2023. The management replied that the employees of KP WWB had no pension facility and Contribution Provident Fund and Gratuity was being paid to the employees of Workers Welfare Board, Peshawar in the light Workers Welfare Fund Employees Service Rules 1997 duly approved by the Governing Body, hence there is no irregularity involved.

DAC meeting was held on 15.08.2023. The DAC pended the para and decided to link the fate of para with that of similar para highlighted in the AIR 2022-23 related to Workers Welfare Fund vide DAC meeting dated 18.01.2023. It was decided that the opinion from Finance Division for WWF would equally be applicable on all other Boards including KP WWB.

Audit recommends seeking an early clarification from Finance Division, besides discontinuation of the additional stream of CP Fund.

{Para 12 of WWB Peshawar for the Audit Year 2022-23}

**Note:** The issue was reported earlier also in the Audit Report for the Audit Year 2021-22 vide para no. 4.4.26 having financial impact of Rs. 6.260 million. Recurrence of same irregularity is a matter of serious concern.

#### **4.4.23 Payment of scholarships to the dependents of government employees – Rs. 7.114 million**

Eligibility criteria for disbursement of welfare measures out of Worker Welfare Fund provides that the worker must be covered under definition of workman as prescribed in Industrial Relations Act (IRA). Minimum three years cumulative service is required to avail education facility.



Worker Welfare Board, Khyber Pakhtunkhwa, Peshawar released an amount of Rs. 7.114 million on account of stipend and fees against the names of 22 students during the financial year 2021-22.

Audit observed that the said payments were made to the dependents of government employees, which was not justified. Details are at **Annexure-XVIII**.

Audit held that the payment of welfare measures to the dependent of government employees was irregular and created doubt about their status as workman under the rules.

The initial audit observation was issued on 27.03.2023. The management replied that the name mentioned in audit para and their units were covered in the SOPs approved the Workers Welfare Fund, Islamabad. There are a number of scrutiny process involved and after completing all the pre-requisite and approval of the committee and subsequent approval of the Competent Authority (Chairman, WWB), the payment of scholarship is released to the concerned eligible students through their concerned universities / colleges.

DAC meeting held on 15.08.2023. The DAC pended the para with the direction to the management to ascertain that there is no overlapping period of government service viz-a-viz factory worker period.

Audit recommends that eligibility of the objected workers be re-determined and appropriate action be taken accordingly.

{Para 22 of WWB Peshawar for the Audit Year 2022-23}

#### **4.4.24 Irregular maintenance of ten (10) Banks Accounts instead of Treasury Single Account by WWB KPK**

Section 30 (02) (d) of Chapter-V of Public Finance Management Act, 2019 provides for placement of all public moneys into the treasury single accounts.

Further, Section 2(s) of Public Finance Management Act, 2019 provides that "public moneys" mean the moneys forming part of the Federal Consolidated Fund and the Public Account of the Federation.

The management of Worker Welfare Board, Peshawar maintained ten (10) Bank accounts in Bank of Khyber (BoK) and United Bank Limited (HBL).

Audit observed that Worker Welfare Board did not operated with one single treasury account as per the directions of Finance Division.

Details are as follows:

S. No.	Name of Bank	Account No	Nature
01	BoK Saddar Road Peshawar 0013	SDA-1823-00-01	DOE Education
02	-do-	1320303001	DOE CPF Account
03	-do-	1192	Establishment Acc.
04	-do-	8985-04	Dev Account
05	-do-	09282-00-07	Main Receipt Acc.
06	-do-	11049-003	Welfare Account
07	UBL Tahkhal Payan Peshawar	000244304366	CPF Saving Account
08	-do-	000246468983	Security Account
09	BOK Saddar Road Branch	9373006	Technical Education
10	-do-	001309305005	Scholarship Account

Audit held that operating 10 bank accounts, instead of one single account, without concurrence of the Finance Division was irregular.

The initial audit observation was issued on 27.03.2023. The management replied that it is maintaining single bank account in the BoK being a Provincial Government entity where the main Collection Accounts are maintained in the name of Secretary Labour / Chairman, WWB. All the funds are received from the Workers Welfare Fund, Islamabad in the said account and similarly the internal receipts from the KP WWB, Peshawar are also received in the same bank account from where the funds are released to the other expenditure account maintained in the same bank.

DAC meeting held on 15.08.2023. The DAC pended the para and directed the management to seek opinion of Finance Division in the matter through Workers Welfare Fund.

Audit recommends that instructions of Finance Division may be complied with.

{Para 24 of WWB Peshawar for the Audit Year 2022-23}

## **Punjab Workers Welfare Board**

### **Irregularity and non-compliance**

#### **4.4.25 Payment of gratuity in addition to Contributory Provident Fund (CPF) - Rs. 7.602 million**

Finance Division Office Memorandum No.F.15(3)R-14/84 dated 16.10.1984 states that the payment of 'gratuity' cannot, therefore, be made part of the CPF Scheme, and as such it should not be paid in addition to CP Fund contribution. All such autonomous/Semi-autonomous bodies and corporations etc. under the administrative control of ministries/divisions, where the pension scheme does not exist that the payment of 'gratuity' in addition to contributory provident fund is not allowed to their employee on their quitting the service.

Punjab Workers Welfare Fund, Lahore adopted both schemes i.e., payment of Gratuity and Contributory Provident Fund.

Audit observed that Punjab WWB, during the financial year 2022-23, paid a sum of Rs. 7.602 million as Gratuity and Rs. 3.826 million as Contributory Provident Fund to its employees as detailed below:

(Rs. in millions)

<b>Sr #</b>	<b>Name of Employee</b>	<b>Gratuity Payment</b>	<b>CP Fund Payment</b>	<b>Total Payment</b>
1	Mr. M. Hanif	2.577	0.993	3.57
2	Waris Ali	4.789	0.066	4.855
3	Ijaz ur rehman	0	2.671	2.671
4	Abdul Rehman	0	0.096	0.096
5	Khalid Pervaiz	0.236	0	0.236
<b>Total</b>		<b>7.602</b>	<b>3.826</b>	<b>11.428</b>

Audit held that payment of Gratuity in addition to Contributory Provident Fund was irregular.

The initial audit observation was issued on 24.08.2023. The management replied that accounting procedure is in process and expected to be approved in due course of time from Finance Department, Punjab.

DAC meeting was held on 28.09.2023. The forum pended the para and directed the management to expedite and take following steps in the matter:

- i. Appointment of Fund Manager/constitution of Investment Committee.
- ii. Formulation of Investment Rules/Policy.

- iii. Preparation of Accounts Manual & Audited Annual Accounts.
- iv. Regular audit of annual account.

Audit recommends seeking an early clarification from Finance Division, besides discontinuation of the additional stream of CP Fund.

{Para No.05 of AIR of Punjab Workers Welfare Fund Lahore Audit Year 2023-24}

**Note:** The issue was reported earlier also in the Audit Reports for the Audit Year 2021-22 vide para no. 4.4.29 having financial impact of Rs. 4.325 million. Recurrence of same irregularity is a matter of serious concern.

#### **4.4.26 Loss to Punjab Workers Welfare Fund due to subletting of complex by lessee without permission - Rs. 1.20 million**

Clause 11 of Lease agreement between Ministry of Science and Technology, Government of the Pakistan and Punjab Worker Welfare Board, Lahore dated 14<sup>th</sup> September, 2001, states that the lessee shall not sublet or assign the complex or any of its portion etc. without prior written consent of the lessor.

The Punjab Workers Welfare Board entered into lease agreement with the Information Technology and Telecommunication Division on 14<sup>th</sup> September, 2001 for twenty years lease of its property known as M.A Jinnah Technical Institute, Raiwind Road Lahore.

Audit observed that the lessee had subletted the portion of property to Habib Bank Limited (HBL) to open bank branch without prior permission of Lessor.

Audit held that Punjab Workers Welfare Fund did not claim the rental income from bank and canteen premises and sustained loss of approximately Rs. 1.2 million during 2022-23.

The initial audit observation was issued on 24.08.2023. The management replied that Punjab Workers Welfare Fund had taken up the matter with the management of COMSATS University Islamabad, Lahore Campus, Lahore vide letter dated 07.09.2023.

DAC meeting was held on 28.09.2023. The DAC pended the para with the direction to make recovery from Lessee within a month.

Audit recommends early compliance of DAC directive.

{Para 11 of AIR of Punjab WWB for the Audit Year 2022-23}

## **Workers Welfare Board Balochistan**

### **Irregularity and non-compliance**

#### **4.4.27 Non-recovery of amount on account of sale of Plots / Quarters in labour colonies - Rs. 39.889 million**

Rule-23 of GFR states that every government officer should realize fully and clearly that he will be held personally responsible for any loss sustained by Government through fraud or negligence on his part and that he will also be held personally responsible for any loss arising from fraud or negligence on the part of any other Government officer to the extent to which it may be shown that he contributed to the loss by his own action or negligence.

Workers Welfare Board Balochistan Quetta had sold 1404 houses / flats on installments during previous years.

Audit observed that the management of Workers Welfare Board Balochistan failed to collect due installments from the allottees and a sum of Rs. 39.892 million was due, however the same could not be recovered. Details are as follows:

(Rs. in millions)

<b>Sr. No</b>	<b>Name of colony</b>	<b>Amount outstanding</b>
1	Workers City Quetta By Pass	7.101
2	Labour Colony Bypass	0.760
3	Workers City Hub	22.725
4	Labour Colony Dukki	1.432
5	Labour Colony Khuzdar	1.256
6	Old Workers City Nava Killi	1.985
7	New Workers City Nava Killi	3.251
8	New Labour Colony Loralai	1.094
9	Old Labour Colony Loralai	0.288
<b>Total</b>		<b>39.892</b>

Audit held that non recovery of outstanding amount resulted in loss to Workers Welfare Board.

The initial audit observation was issued on 06.10.2023. The management replied that against an amount of Rs. 39,889,840 on account of recovery against the allottees of above labour colonies, a sum of Rs. 2,921,538 has been recovered during the period of 01/07/2023 to 30/09/2023. Notices are regularly served to defaulters (individually) after every quarter, however, efforts will be more

accelerated for early recovery of outstanding amount within shortest possible time.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that the outstanding amount may be recovered from defaulters.

**Note:** The issue was reported earlier also in the Audit Report for the Audit Year 2021-22 vide para no. 4.4.31 having financial impact of Rs. 48.517 million. Recurrence of same issue / irregularity is a matter of serious concern.

{Para No. 7 of AIR of WWB Balochistan for the Audit Year 2022-23}

#### **4.4.28 Irregular hiring of security services without open competition and tendering - Rs. 19.411 million**

Rule 12 of Public Procurement Rules, 2004 provides that procurement over Five hundred thousand Pakistani Rupees and up to the limit of Three million Pakistani Rupees shall be advertised on the Authority's website in the manner and format specified by regulation by the Authority from time to time These procurement opportunities may also be advertised in print media, if deemed necessary by the procuring agency Provided that the lower financial limit for advertisement on Authority's website for open competitive bidding shall be the prescribed financial limit for request for quotations under clause (b) of rule 42.

Workers Welfare Board Balochistan, Quetta hired services of M/s Silver Arrows for security of WWB Head Office and 12 Workers Model Higher Secondary Schools for the financial year 2022-23.

Audit observed that security services amounting to Rs. 19.411 million were hired through quotations instead of inviting open tenders for obtaining most competitive rates.

Audit further observed that Income Tax @ 6% amounting to Rs. 1.079 million was not also deducted from the firm. Details of payment made during the financial years 2021-23 are as follows:

(Rs. in millions)

<b>Sr. No</b>	<b>Year</b>	<b>Amount</b>
1	Head Office 2022-23	1.421
2	Schools 2021-23	17.990
	<b>Total</b>	<b>19.411</b>

Audit held that procurement by avoiding open tender negated healthy and fair competition and resulted in loss to government. Moreover, non-deduction of Income tax was loss to the govt. exchequer.

The initial audit observation was issued on 06.10.2023. The management replied that quotations among reputed firms were invited and most competitive and advantageous rate of M/s Silver Arrow Security Services (Pvt.) Ltd was approved at Rs. 26,600 per school for a period of three months. This rate includes the wages fixed by government plus tax and company's profit. No other extra charges were included in it.

The reply was not acceptable as the services of security firm were hired without calling open tender.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that inquiry be conducted for fixation of responsibility against person(s) at fault.

{Para No. 12 of AIR of WWB Balochistan for the Audit Year 2022-23}

#### **4.4.29 Purchase of uniform and notebooks without calling open tender - Rs 19.241 million**

Rule 12 of Public Procurement Rules, 2004 provides that procurement over Five hundred thousand Pakistani Rupees and up to the limit of Three million Pakistani Rupees shall be advertised on the Authority's website in the manner and format specified by regulation by the Authority from time to time These procurement opportunities may also be advertised in print media, if deemed necessary by the procuring agency Provided that the lower financial limit for advertisement on Authority's website for open competitive bidding shall be the prescribed financial limit for request for quotations under clause (b) of rule 42.

Workers Welfare Board Balochistan procured uniform items and notebooks amounting to Rs. 14.521 million and Rs. 4.720 respectively during financial year 2021-22.

Audit observed that procurement was made through quotations instead of inviting open tenders for obtaining most competitive rates.

Audit held that procurement made without calling open tenders and without preparation of annual procurement plan was mis-procurement.

The initial audit observation was issued on 06.10.2023. The management replied that in the open tendering procedure nearly 40 to 45 days are involved for advertisement in the press/PPRA website and processing the offers and obtaining the approval. To avoid wastage of precious time of the students, the method of inviting quotations after exploring the market, was adopted and lowest/economical rates were considered. Had the office adopted open tendering process, the academic session of the students would have been delayed in completing all the procedure mentioned above.

The reply was not acceptable as violation of PPRA Rules was accepted.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that inquiry be conducted for fixation of responsibility against person (s) responsible.

{Para No. 11 & 17 of AIR of WWB Balochistan for the Audit Year 2022-23}

#### **4.4.30 Doubtful payments to employees on account of salaries without any record of appointment and joining of duty- Rs 13.521 million**

In terms of Rule-23 of GFR Vol-I, every government officer should realize fully and clearly that he will be held personally responsible for any loss sustained by Government through fraud or negligence on his part and that he will also be held personally responsible for any loss arising from fraud or negligence on the part of any other Government officer to the extent to which it may be shown that he contributed to the loss by his own action or negligence.

Audit observed from the record of salaries paid to employees of WWB that in the month of March 2022 and onward certain new employees were entered



in the payroll and their salaries were started thereon, however no record of appointments was available with the management. A sum of Rs. 13.521 million was drawn by these persons as salaries during the financial year 2021-23. Details are at **Annexure-XIX**.

Audit held that inclusion of employees in Payroll and start of salaries without any availability of record relating appointment etc. made the whole process doubtful.

The initial audit observation was issued on 06.10.2023. The management replied that appointment letters and duty arrival reports of all the new officers and officials listed in the pay roll were available. The same were not provided during audit because the relevant files were not readily available at the time of audit. Now the relevant record could be verified.

The reply was not acceptable as no record was verified from audit.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends to investigate the matter for fixation of responsibility against the person(s) responsible besides recovery of amount.

{Para No. 58 of AIR of WWB Balochistan for the Audit Year 2022-23}

**Note:** The issue was reported earlier also in the Audit Report for the Audit Year 2021-22 vide para no. 4.4.38 having financial impact of Rs. 34.711 million. Recurrence of same irregularity is a matter of serious concern.

#### **4.4.31 Payment of Gratuity in addition to Contributory Provident Fund (CPF) – Rs. 8.044 million**

Finance Division Office Memorandum No.F.15(3)R-14/84 dated 16.10.1984 states that the payment of ‘gratuity’ cannot therefore, be made part of the CPF Scheme, and as such it should not be paid in addition to CP Fund Contributory. All such autonomous/Semi-autonomous bodies and corporations etc. under the administrative control of ministries/divisions, where the pension scheme does not exist that the payment of ‘gratuity’ in addition to Contributory Provident Fund is not allowed to their employee on quitting the service.

Workers Welfare Board, Quetta adopted both schemes i.e. payment of Gratuity and Contributory Provident Fund.

Audit observed that the Workers Welfare Board paid an amount of Rs. 8.044 million as Gratuity and Rs. 7.886 million as Contributory Provident Fund to its employees during financial year 2021-23. Details are as follows

(Rs. in millions)

S#	Name & Designation	Gratuity	CP Fund	Net Amount
1	Afzal Hameed (AD Works)	7.105	3.110	10.215
2	Khuda-E-Rahim (Driver)	0.402	0.036	0.439
3	Shakeela Yousuf W/O Muhammad Yousuf (Naib Qasid)	0.298	0.170	0.468
4	Umme E Asma (Arabic Teacher)	-	0.716	0.716
5	Abdul Rahim (Arabic Teacher)	-	0.358	0.358
6	Ghulam Hussain (Chowkidar)	0.238		0.238
7	Ghulam Hussain (Chowkidar)	-	1.325	1.325
8	Liaquat Ali (Senior Teacher)	-	1.217	1.217
9	Shoaib Ahmed S/O Muhammad Yahya (Mali)	-	0.648	0.648
10	Jalal Ud Din (Driver)	-	0.135	0.135
11	Saima Faiz (JET)	-	0.171	0.171
	<b>Total</b>	<b>8.044</b>	<b>7.886</b>	<b>15.930</b>

Audit held that irregularity occurred due to non-observance of instructions issued by Ministry of Finance, which has resulted in undue burden on the Fund.

The initial audit observation was issued on 06.10.2023. The management replied that payment of Gratuity and Contributory Provident Fund (CPF) to the employees of this Board is made as per WWF (Employee Service) Rules, 1997 and approval of Governing Body WWF Islamabad. No payment is made to any employee in violation of prevailing rule and decision of Governing Body WWF Islamabad. A letter has been sent to WWF Islamabad who is the funding agency of Workers Welfare Board regarding financial advice in the matter as soon as the reply received the same will be share with the audit and policy will be compiled in letter and spirit.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that the matter be referred to Finance Division for opinion and the instructions of Finance Division be adopted.

**Note:** The issue was reported earlier also in the Audit Report for the Audit Year 2021-22 vide para no. 4.4.33 having financial impact of Rs. 4.859 million. Recurrence of same irregularity is a matter of serious concern.

{Para No. 28 of AIR of WWB Balochistan for the Audit Year 2022-23}

#### **4.4.32 Non-deduction of Sales Tax from consultant's payments - Rs. 2.368 million**

The Balochistan Sales Tax on Services Act, 2011 states that services provided by technical, scientific and engineering consultants are subject to deduction of Sales Tax @ 15%

Workers Welfare Board Balochistan, Quetta awarded consultancy contracts of Initial Environment Examination to M/s Infrastructure Consulting Engineering (ICE Consultant) on 23.09.2022.

Audit observed that a sum of Rs. 15.792 million was paid to the consultant, M/s Infrastructure Consulting Engineering (ICE Consultant), during the period under audit, however sales tax amounting to Rs. 2.369 million was not deducted while making payments.

Audit held that non-deduction of sales tax resulted in loss to government treasury.

The initial audit observation was issued on 06.10.2023. The management replied that the above project was sponsored by the Federal Ministry (Overseas Pakistanis and Human Resources Development). Moreover, this Board had adopted PPRA Rules, therefore the deduction of provincial taxes like Balochistan Sale Tax (BSTS) were not applicable on this Board. Besides, the Consultant (M/S ICE), did not include the rate of BSTS in their lowest bid, therefore said deduction was not made from him.

The reply was not acceptable as the sales tax was required to be charged.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends an inquiry for fixation of responsibility, recovery and deposit of amount in government treasury as well as adoption of remedial measures to avoid reoccurrence of such irregularity in future.

{Para No. 31 of AIR of WWB Balochistan for the Audit Year 2022-23}

#### **4.4.33 Non-recovery of rent of flats handed over to Balochistan Institute of Nephrology Quetta**

Section 11-C (a)(i) of the Workers Welfare Ordinance 1971 provides that subject to the provision of this ordinance , a Board, for discharge of its functions under this ordinance, shall as soon as may be after its constitution, make and carry into effect a scheme regulating or providing for the regulation of matters connected with allotment, cancellation of allotment and fixation of rent of the houses financed by the money allocated from the Fund, and their maintenance and repairs.

Worker Welfare Board Balochistan, Quetta handed over 42 flats to Balochistan Institute of Nephrology Quetta (BINUQ) for further allotment to its staff in 2015.

Audit observed that no rent was recovered from the residents of the Quarters since 2015 which resulted in loss to millions of rupees to Workers Welfare Board. Monthly house rent against 42 employees approximately of Rs. 681,225 was being deposited in WWB prior to handing over the flats/quarters. The same could not be collected for nine years. Details are as follows:

<b>S. No.</b>	<b>Category of Staff Residence</b>	<b>Nos. of Flats/Bungalows</b>
1	BS-18 & 19	02
2	BS-15 to 17	04
3	BS-11 to 14	12
4	BS 01-10	24

Audit held that non-recovery of rent from allottees resulted in loss to Workers Welfare Board.

The initial audit observation was issued on 06.10.2023. The management replied that numerous letters were written / sent to Chief Executive Officer BINUQ to deposit the rent of bungalows and flats occupied by the staff of BINUQ, but no reply received from quarter concern till date of this reply. The matter was taken up with Secretary Health Department, Balochistan, but no

response was received from their end. Again, a letter to both the offices mentioned above has been written, by this Board. In case they do not responds this letter then this Board will be compelled to get the bungalows vacated from BINUQ employees through District Administration.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends to recover the rent amount.

{Para No. 20 of AIR of WWB Balochistan for the Audit Year 2022-23}

#### **4.4.34 Appointments against posts reserved for promotions**

Governing Body Workers Welfare Fund in its 145<sup>th</sup> meeting held on 17.08.2020 approved the revival of following posts;

Teaching and non-teaching staff for WMHS Pishin and Nokandi (42 each)	84
Workers Model HSS Kingri	32
Workers Model HSS Eastern By Pass Quetta	33
Post vacant due to death/retirement	11
Total	160

Workers Welfare Board, Balochistan, Quetta made appointments during FY 2022-23 in Workers Model High/Higher Secondary Schools.

Audit observed that the appointments were made by ignoring the quota and many appointments were made against the promotion quota. Some of the instances of irregular appointments in excess than quota is as follows:

<b>Name of Post</b>	<b>No. of posts for initial appointment</b>	<b>No. of persons appointed</b>	<b>Excess appointments</b>
Principal (B-18)	0	02	02
V. Principal (B-17)	0	03	03
Sr. Teacher (B-17)	0	04	04
Senior Subject Specialist (B-17)	14	0	-
Sr. Librarian (B-17)	02	0	-
Computer Instructor	14	08	-
SST Science	13	03	-
SST General	0	04	04
Office Assistant	02	03	01

Librarian	05	03	-
Lab Assistant	0	06	06
PTI	08	07	-
Sr. Clerk	02	01	-
Jr. Teacher	12	21	09
Drawing Teacher	15	12	-
Arabic Teacher	13	12	-
Junior Clerk	06	09	03

Audit held that appointments made against the posts reserved for promotion quota was not justified and irregular.

The initial audit observation was issued on 06.10.2023. The management replied that only those official/officers were promoted who fulfilled the pre-required, length of service and seniority basis. After filling the promotion quota remaining posts were advertised for initial appointments. Copies of promotion orders were available for verification by audit authorities.

The reply was not acceptable as the management did not produce any documentary evidence related to initial appointments and promotions before and after appointments.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that the matter be inquired for fixation of responsibility.

{Para No. 43 of AIR of WWB Balochistan for the Audit Year 2022-23}

## **Overseas Pakistanis Foundation**

### **Irregularity and non-compliance**

#### **4.4.35 Purchase and payment of land through suspected fake Power of Attorney - Rs. 32,586 million**

Rule-23 of GFR states that every government officer should realize fully and clearly that he will be held personally responsible for any loss sustained by Government through fraud or negligence on his part and that he will also be held personally responsible for any loss arising from fraud or negligence on the part of any other Government officer to the extent to which it may be shown that he contributed to the loss by his own action or negligence.

Overseas Pakistanis Foundation (OPF) and Tariq & Siraj Associates entered into an agreement through Siraj-ul-Mulk on 27.06.1994 for procurement of land to develop a Housing Colony at Zone-5 named as OPF Housing Colony, Islamabad. OPF agreed to purchase a minimum of 3,000 Kanals from the seller (Tariq & Siraj Associates) in six Mozas i.e., Herdo Gehr, Jandala, Khatril, Peja, Pind Malkan and Ladhiot. The seller agreed to sell this land at Rs. 55,000 per Kanal as follows:

- i. 395 Kanal and 13 Marlas mutated in the name of OPF vide No. 511.
- ii. 11 Kanal and 17 Marlas were mutated vide mutation No. 512.
- iii. 5 Kanal 10 Marlas + 6 Kanal 17 Marlas were acquired vide mutation No. 601.

Audit observed that OPF management finalized the deal on the basis of a Power of Attorney which was suspectedly fake. OPF paid the following amounts for purchase and acquisition of land:

(Rs. in millions)

Description	Land procured	Price per kanal	Total Price
Purchase price per Kanal (Zone-V Islamabad)	407 Kanals and 10 marlas	0.055	22.413
Current Market value (Zone-V Islamabad)	407 Kanals and 10 marlas	8.000 approx.	32,564.000

Audit held that OPF was not able to secure the government interest resulting in probable loss of Rs. 32.586 million (Rs. 22.413 million already paid + Rs. 32,564 million Current Market Value) due to negligence and non-verification of attorney/documents at the time of purchase of land.

The initial audit observation was issued on 24.08.2023. The management replied that OPF has requested NAB authorities to investigate the matter and also filed a review appeal in the Honorable Supreme court of Pakistan.

DAC meeting was held on 15.09.2023. The management apprised the forum that the matter is pending in Supreme Court of Pakistan including FIA & NAB. DAC pended the para till outcome of the case from respective courts.

Audit recommends that the matter be pursued vigorously by the management.

{Para No. 9 of AIR of OPF Head Quarters Islamabad for the Audit Year 2022-23}

#### 4.4.36 Non-recovery of plot/surcharge price from defaulter allottees- Rs. 837.949 million

Para-2 of Terms & Conditions of allotment approved by the OPF management states that the allottee shall pay the cost of land according to the schedule as provided, shall be payable as determined by the management of OPF from time to time and in keeping with the amenities provided to the allottees. Surcharge @ 16% per annum will be charged on all delayed payments. If you fail to deposit two (2) consecutive installments, your allotment may be liable to cancellation. If any amount remains in arrears and the payment is not made despite the notices, the management shall have the right to cancel the allotment, assume possession of the plot and forfeit 10% of the price of plot plus other dues. The decision of the Management in this behalf shall be final.

Overseas Pakistanis Foundation (OPF) created and allotted plots in various schemes at different locations of the country. Details are as follows:

S. No.	Scheme	Created Plots		Allotted Plots		Vacant Plots		
		Residential	Commercial	Residential	Commercial	Residential	Commercial	
01	Phase-I, Lahore	1,779	99	1,762	98	17	01	
02	Phase-I Extension, Lahore	549	19	544	19	5	0	
03	OPF Greens, Lahore	56	0	53	0	3	0	
04	OPF Town, Lahore	164	36	71	1	93	35	
05	Zone-V, Islamabad	Plots	2,542	216	2,006	17	536	199
		Country Homes	198	0	47	0	151	0
		Apartments	120	0	38	0	82	0
		Apartments Plots	04	0	0	0	04	0
06	Gujrat	210	66	210	66	0	0	
07	Larkana	430	24	430	24	0	0	
08	Dadu	404	13	404	0	0	13	
09	Peshawar	741	74	741	68	0	6	
10	Mirpur (AJK)	2,880	187	2,612	120	268	67	
11	Turbat	366	54	366	54	0	0	
<b>Total</b>		<b>10,443</b>	<b>788</b>	<b>9,284</b>	<b>467</b>	<b>1159</b>	<b>321</b>	



Audit observed that receivable price of plots, development charges and surcharge amounting to Rs. 837.949 million were not received / recovered from Overseas Pakistanis against 324 plots. Detail of outstanding amount is as follows:

(Rs. in millions)

S. No.	Particulars	Price of Plots	Development	Amount (Rs)
1	Price of Plot + Surcharge on Price of Plot	51.256	286.192	337.448
2	Development Charges + Surcharge on Development Charges	137.292	363.209	500.501
<b>Total</b>				<b>837.949</b>

Audit held that non-recovery of plot/surcharge price from the overseas Pakistanis resulted in loss to the OPF fund.

The initial audit observation was issued on 24.08.2023. The management replied that OPF had issued notices to the allottees for the clearance of outstanding dues however, due to the appeal filed by some allottees in court of law against development charges and surcharge, OPF was facing difficulties in collection of dues. Despite the above, efforts were underway to collect the outstanding dues from the allottees.

DAC meeting was held on 15.09.2023. DAC pended the para and directed the management of OPF to pursue the court cases vigorously and expedite the outcome thereof.

Audit recommends implementation of DAC decision.

{Para No. 1 of AIR of OPF Head Quarters Islamabad for the Audit Year 2022-23}

#### **4.4.37 Non-recovery from allottees of OPF schemes - Rs. 694.241 million**

Para-1,2,18 & 20 of the approved terms & conditions of allotment provides that the allottee shall pay the cost of Apartment/country home according to the provided schedule as determined by the management of OPF from time to time. Surcharge @ 16% per annum will be charged on all delayed payments. If allottee fails to deposit two (2) consecutive installments, the allotment may be liable to cancellation. If any amount remains in arrears and the payment is not made deposit the notices, the management shall have the right to cancel the allotment, assume possession of the plot and forfeit 10% of the price of plot plus other dues. The decision of the OPF Management in this behalf shall be final.

Overseas Pakistanis Foundation (OPF), Islamabad allotted farm-houses (OPF Greens), apartments at OPF Valley Zone-V, Islamabad and country homes at OPF Valley Zone-V, Islamabad as per approved terms & conditions.

Audit observed that the management had not recovered an amount of Rs. 694.241 million from 72 defaulter allottees of farm-houses, apartments and homes. Details are as follows:

(Rs. in millions)

Sr. No.	Property Name	Para No. of AIR	Total Allotted	No. of defaulters	Recoverable amount
1	Farm-Houses / OPF Greens Raiwind Road, Lahore	2	53	24	447.510
2	Apartments at OPF Valley Zone-V, Islamabad	3	38	23	41.196
3	Country Homes, at OPF Valley, Zone-V, Islamabad	4	47	25	205.535
<b>Total</b>			<b>138</b>	<b>72</b>	<b>694.241</b>

Audit held that OPF sustained a loss of Rs. 694.241 million due to non-recovery from defaulters.

The initial audit observation was issued on 24.08.2023. The management stated that recovery had been made and efforts are underway to recover the entire outstanding payments, at earliest.

DAC meeting was held on 15.09.2023. DAC pended the para with the direction to management to get the recovered amount verified from Audit. It further directed to expedite efforts for recovery of remaining amount. Otherwise, cancellation of allotments may be expedited or pursued.

Audit recommends implementation of DAC decision.

## **Bureau of Emigration & Overseas Employment**

### **Irregularity and non-compliance**

#### **4.4.38 Non-receipt of verification fee from intended Emigrants- Rs. 146.546 million**

According to Para 11.2 of PC-I titled "Registration of intending emigrants via biometric verification system linked with NADRA", the project shall generate revenue amounting to Rs. 77.82 million annually at the rate of Rs 200 per

verification from intending emigrants on the account of “Biometric Verification Service” linked with NADRA.

Bureau of Emigration and Overseas Employment registered a total number of 732,730 intending emigrants during the financial years 2021-23.

Audit observed that verification fee on account of biometric verification was not collected from the intending emigrants as detailed under:

(Rs. in millions)

Sr. No.	Protector of Emigrants	No of Emigrants upto May 2023	Verification Fee per Emigrants	Loss Revenue
1	Karachi	129,727	200	25.945
2	Rawalpindi	170,311	200	34.062
3	Lahore	103,623	200	20.725
4	Peshawar	101,431	200	20.286
5	Quetta	3,433	200	0.687
6	Multan	51,197	200	10.239
7	DG Khan	34,774	200	6.955
8	Sialkot	58,067	200	11.613
9	Malakand	80,167	200	16.033
<b>Total</b>		<b>732,730</b>	<b>200</b>	<b>146.546</b>

Audit held that non-implementation of revenue aspect of the Project resulted in loss of Rs. 146.546 million.

The initial audit observation was issued on 18.09.2023. The management replied that export of manpower from Pakistan had witnessed a downward trend after 2015 due to various reasons which includes Gulfization Policy of GCC Countries, imposition of dependent fee and VAT etc. In light of the above, when the export of manpower is going down, efforts to promote the manpower export from Pakistan needs to be carried out. High emigration cost is another factor that the government is focused on to reduce. Moreover, according to Sustainable Development Goals 10.7, recruitment cost needs to be reduced to the maximum level. Therefore, imposition of new fee is not possible, therefore, Rs. 200/- per verification fee from intending emigrant on account of Biometric Verification Service is not possible in current scenario.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that the management may look into the matter and share outcome in the DAC meeting.

{Para No. 1 of AIR of Bureau of Emigration and Overseas Employment Audit Year 2022-23}

#### **4.4.39 Less payment of ‘profit commission’ to Bureau by State Life Insurance Corporation and resultant loss – Rs. 19.578 million**

According to Para 12 of Emigrant Group Insurance Contract signed by the Bureau of Emigration and State Life Insurance Corporation (SLIC) on 09.12.2010, the corporation shall pay the profit commission to the Bureau within three months after the end of each contract year based on the working of the profit and loss account. In event of the Income being in excess of the Outgo, in any profit and loss account, the corporation shall pay to the Bureau a profit commission of 92.5% of such excess (profit).

The Profit Commission Statement for the year 2020 available on record was analysed by the audit team.

Audit observed that the State Life Insurance Corporation added a sum of Rs. 21.166 million in Outgo side under the head ‘Loss carried forward from the year 2019’. As a result less profit (Income – Outgo) was shown in accounts and accordingly, less commission was paid to Bureau to the tune of Rs. 19.578 million.

Audit held that less profit commission paid by SLIC resulted in loss to the Bureau.

The initial audit observation was issued on 18.09.2023. The management replied that the Bureau is already working on this matter.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends to recover the amount from SLIC.

{Para No. 5 of AIR of Bureau of Emigration and Overseas Employment Audit Year 2022-23}

#### **4.4.40 Issuance of licences to Overseas Employment Promoters without approval of the Federal Government**

Section 12 (2) of Emigration Ordinance 1979, states that on receiving an application under sub-section (1), the Federal Government may, after such inquiry

as it may deem necessary, grant the license applied for on such terms and conditions, if any, and on payment of such fee and furnishing such security, as may be prescribed, or withhold such license, and the decision of the Federal Government shall be final.

Section 11A of Emigration Rules 1979 provides that an Overseas Employment Promoter shall establish an office in the premises approved by the Federal Government. He shall not shift his office or open more than two branch offices or shift the same except with the permission of the Federal Government and on the payment of fee of five thousand rupees.

Bureau of Emigration and Overseas Employment (BE&OE) issued 318 licences to various Overseas Employment Promoters (OEPs) during the years 2021-23 with the approval of Ministry of Overseas Pakistanis and Human Resource Development (OP&HRD). Similarly, the Bureau had transferred OEP Licence/Change of Jurisdiction of 13 OEPs during the same period with the approval of the Ministry.

Audit observed that the Overseas Employment Promoters were granted licences without approval of 'federal government' as defined in the honourable Supreme Court of Pakistan's judgment dated 18.08.2016.

Audit held that the licences were issued to OEPs without the approval of federal government which was violation of Emigration Ordinance 1979, as approval of the Cabinet forum being federal government was required to be obtained.

The initial audit observation was issued to the management on 18.9.2023. The management replied that the matter pertained to Ministry of Overseas Pakistan and Human Resource Development and may be taken up with the Ministry.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting was not convened by the PAO till the finalization of this report.

Audit recommends that licences to OEPs may be issued with the approval of federal government only.

**{Para No. 10 &11 of AIR of Bureau of Emigration and Overseas Employment Audit Year 2022-23}**

## CHAPTER 5

### POVERTY ALLEVIATION AND SOCIAL SAFETY DIVISION

#### 5.1 Introduction

A. The Division of Poverty Alleviation and Social Safety was established to implement the umbrella initiative, Ehsaas. Launched on March 27, 2019, the objective of Ehsaas is to reduce inequality, invest in people, and lift lagging districts. Ehsaas is about the creation of a ‘welfare state’ by countering elite capture and leveraging 21<sup>st</sup> century tools – such as using data and technology to create precision safety nets; promoting financial inclusion and access to digital services; supporting the economic empowerment of women; focusing on the central role of human capital formation for poverty eradication, economic growth and sustainable development; and overcoming financial barriers to accessing health and post-secondary education. The functions of the Division are as follows:

- i. The program’s principles and approaches center on tapping whole-of-government multi-sectoral collaboration of solutions;
- ii. Ensuring joint federal-provincial leadership; and main-streaming the role of the private sector through an approach which will provide a level playing field on the one hand and foster locally-relevant innovation on the other, to create jobs and promote livelihood in quick-win areas.
- iii. The program’s premise is grounded in the importance of strengthening institutions, transparency and good governance.
- iv. The program is for the extreme poor, orphans, widows, the homeless, the disabled, those who risk medical impoverishment, for the jobless, for poor farmers, for laborers, for the sick and undernourished; for students from low-income backgrounds and for poor women and elderly citizens. This plan is also about lifting lagging areas where poverty is higher.

#### B. Comments on Budget & Accounts

(Rs. in millions)

S. No.	Name of Office	FY(s)	Budget Allocated	Expenditure
1	PASSD, Islamabad (Zakat Cell)	2022-23	10,817.666	10,817.666

### C. Sectoral analysis on the achievements against targets agreed under MTBF

The performance indicators, targets and achievements for the FY 2022-23 by Ministry of Human Rights is tabulated below:

Outputs	Selected Performance Indicators	Planned Targets	Targets Achieved
Mainstreaming the Poverty Alleviation and Social Protection Services	Number of assets to be transferred to poor households	14,651	Details were not provided to Audit
	Number of livelihood beneficiaries to be trained	59,389	
	Number of beneficiaries to be received Interest Free Loan	76,465	

**Table: Audit Profile of PASS DIVISION**

(Rs. in millions)

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2022-23
1	Formations	61	17	10,817.666

### 5.2 Classified Summary of Audit Observations

Audit observations amounting to Rs. 425.120 million were raised by audit. This amount includes a recoverable amount of Rs. 168.580 million. Summary of audit observations classified by nature is as under:

(Rs. in millions)

Sr. No.	Classification	Amount
<b>1</b>	<b>Irregularities</b>	<b>256.540</b>
A	Financial management	256.540
<b>2</b>	<b>Value for money and service delivery issues</b>	<b>-</b>
<b>3</b>	<b>Others</b>	<b>168.580</b>

### 5.3 Brief comments on the status of compliance with PAC Directives

Audit Year	Status of PAC/Remarks	No. of Audit Paras (Sub-Paras) Discussed	Paras (Sub-Paras) Not Complied	Percentage of compliance
1995-98	PAC held	19(104)	3(36)	65
1998-99	PAC held	79	14	82
1998-99	PAC held	21	21	0
1999-00	PAC held	21	21	0
2000-01	PAC held	47	5	90
2002-03	PAC not held	-	-	-

2003-04	PAC held	7 (23)	(12)	48
2004-05	PAC held	8	8	0
2005-06	PAC not held	-	-	-
2006-07	PAC held	8	5	37.5
2007-08	PAC held	8(16)	8(5)	69
2008-09	PAC held	10	7	30
2009-10	PAC held	3	3	0
2010-11	PAC held	18 (64)	(44)	31
2011-12	PAC not held	-	-	-
2012-13	PAC not held	-	-	-
2013-14	PAC held	13	10	23
2014-15	PAC not held	-	-	-
2015-16	PAC not held	-	-	-
2016-17	PAC held	1(7)	1(7)	0
2017-18	PAC held	10	10	-
2018-19	PAC held	05	-	100
2019-20	PAC not held	-	-	-
2021-22	PAC not held	-	-	-
2018-19	PAC held (PPAF)	5	5	-
2018-19	PAC held (ZCCA)	2	2	-
2018-19	PAC held (CZF)	4	4	-
2022-23	PAC not held	0	0	-

## 5.4 AUDIT PARAS

### Central Zakat Administration/Fund

#### Irregularity and non-compliance

#### **5.4.1 Release of funds on the basis of 1998 census instead of 2017 census resulting in depriving beneficiaries of Khyber Pakhtunkhwa and Balochistan Province – Rs. 256.54 million**

Section 9(1) of Zakat and Ushr Ordinance 1980, provides that the Central Zakat Council shall prepare budget for each financial year and may, from the Central Zakat Fund, make disbursements and transfer funds to Provincial Zakat Fund in such form and manner as may be prescribed and as would help in ensuring satisfaction of the needs of the needy and the poor throughout the country, as far as possible, on a uniform basis.

The Council of Common Interests (CCI) in its meeting held on 8.11.2012 approved formula which was based on 1997 population census as under:



- a. 7% of the Total collection be retained by the federal government for federal areas i.e. ICT (35.14% of 7%), FATA (46.29% of 7%) and GB (18.57% of 7%).
- b. The remaining 93% be distributed amongst provinces in accordance with the formula in vogue prior to 2008 i.e., Punjab 57.36%, Sindh 23.71%, KPK 13.82% & Balochistan 5.11%.

Council of Common Interest (CCI) in its 45<sup>th</sup> meeting held on 12<sup>th</sup> April 2021, approved the Final results of Sixth Population & Housing Census-2017.

Audit observed that the PASS Division moved summary for distribution of Zakat amongst Federation and Provinces amounting to Rs. 6,190.370 million on 13.07.2021 to Prime Minister of Pakistan. The share was calculated on the basis of decision of CCI in its meeting held on 8.11.2012.

Audit held that since the Sixth Population census of 2017 was approved by CCI on 12.4.2021, therefore the calculation of distribution of Zakat amongst Provinces was required to be revised on the basis of 2017 census. Non-revision of calculation resulted in depriving beneficiaries of Khyber Pakhtunkhwa, Sindh and Balochistan amounting to Rs. 256.54 million. Details are provided in **Annexure-XX**.

Initial audit observation was issued on 09.10.2023. The management replied that CCI is a constitutional forum to decide the inter-provincial matters at Federal level. The CCI in its meeting held on 8.11.2012 decided a mutually agreed Zakat distribution formula on Population Cum Poverty basis on the pattern of the NFC award. The same formula is in vogue to date as all the Federating units are comfortable with their allocated share.

DAC meeting was held on 08.01.2024. The DAC directed the management to follow up with Finance Division to revise the NFC in accordance with census 2017.

Audit recommends that Zakat funds may be released on the basis of approved 2017 census and provinces of Khyber Pakhtunkhwa, Balochistan and Sindh may be compensated in future releases with the objected amount.

**Note:** The issue was reported earlier also in the Audit Report for the Audit Year 2022-23 vide para no. 6.4.4 having financial impact of Rs. 146.804 million. Recurrence of same irregularity is a matter of serious concern.

{Para No. 3 of AIR of CZF Islamabad for the Audit Year 2022-23}

## **Zakat Collection/Deduction Offices**

### **Irregularity and non-compliance**

#### **5.4.2 Irregular exemption granted from Zakat without obtaining declarations (CZ-50) - Rs. 161.927 million**

Rule 14 of Zakat Collection and Refund Rules, 1981 states, that for recording the deductions of Zakat in respect of the Provident Fund balances, at the time of the final settlement and of non-refundable advances, ZCOs shall maintain a separate folio for each quarter in the Zakat Deduction/Refund Register, wherein the necessary details will be entered at the time of the final settlement and that of the drawal of non-refundable advance. First Schedule of the Zakat and Ushr Ordinance 1980 describes that Zakat shall be deducted in case of non-refundable advance, 2.5% of the amount drawn or, in case of final settlement, 2.5% of the balance standing to the credit of the subscriber as on the Valuation Date.

Zakat Collection Offices were required to deduct Zakat as per rules and procedure provided in the Zakat Collection and Refund Rules.

Audit observed that, out of such 12 ZDAs, the management of the following 10 deducting agencies did not deducted Zakat amounting to Rs. 161.927 million from Saving Bank Accounts on 1<sup>st</sup> of Ramazan, at the time of encashment/ maturity of Government Securities and at the time of payments of non-refundable advances/final payment of Provident Fund. Details are as follows:

(Rs. in millions)

<b>Sr. No.</b>	<b>Name of ZCO</b>	<b>Para No. of AIR</b>	<b>No. of account holders / employees</b>	<b>FY(s)</b>	<b>Amount of Zakat Exempted</b>
1.	Askari Commercial Bank Limited, Aabpara Branch) Islamabad	1 & 2	43	2022-23	54.503
2.	HBL, G-9 Branch, Islamabad	1 & 3	159	2021-23	39.619
3.	NSC, Johar Town, Lahore	5	140	2022-23	24.783

4.	SBP, Head Office, Karachi	2 & 4	568	2017-22	26.202
5.	Meezan Bank, Gulberg Branch, Lahore	4	40	2021-23	7.931
6.	ABL, Garden Town, Lahore	2	20	2021-23	5.332
7.	NBP, Main Branch, Lahore	2	37	2020-23	2.091
8.	Pakistan Railways Accounts Lahore	1& 2	51	2020-23	0.789
9.	International Islamic University	3	25	2020-23	0.342
10.	General Post Office (GPO) Lahore	2	11	2018-23	0.335
<b>Total</b>					<b>161.927</b>

Audit held that non-deduction of Zakat resulted in loss to Zakat Fund.

The Initial audit observations were issued to the management of respective ZCOs. It was replied that the objected declarations were available for audit verification. However, the management of Pakistan Railways Accounts Lahore and General Post Office (GPO) Lahore replied that employees were exempted on submission of CZ-50.

The replies were not acceptable as original declarations or notarized copies were not provided.

The Initial audit observations were issued to the managements of Askari Commercial Bank Limited Aabpara Branch Islamabad, HBL G-9 Branch Islamabad, NSC Johar Town Lahore and National Bank of Pakistan Main Branch Lahore on 21.8.2023, 26.9.2023, 28.8.2023 and 28.8.2023 respectively, but no response was received from the management concerned.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting had not been convened by the PAO until the finalization of this report.

Audit recommends that justification for non-deduction of Zakat be provided otherwise amount of Zakat be recovered and deposited in Central Zakat Fund.

**Note:** The issue was reported earlier also in the Audit Report for the Audit Year 2019-20 and 2020-21 vide para no. 6.5.1 and 5.5.3 respectively having financial impact of Rs. 66.371 million. Recurrence of same irregularity is a matter of serious concern.

### 5.4.3 Irregular grant of exemption from deduction of Zakat by accepting invalid declarations/received after valuation date - Rs. 6.653 million

Rule 20 (1) of Zakat (Collection and Refund) Rules, 1981 describes that Zakat shall not be deducted in respect of the assets of a person claiming exemption on ground of faith and fiqah under the first proviso to sub section (3) of section 1 of the Ordinance, provided he files with the ZCO a declaration, on the form CZ-50 or an attested true copy thereof, within a period not less than thirty days preceding the valuation date.

Zakat Collection Offices were required to deduct Zakat as per rules and procedure provided in the Zakat Collection and Refund Rules.

Audit observed that, out of such ZDAs, the management of the following deducting agencies granted Zakat exemptions amounting to Rs. 6.653 million from Saving Bank Accounts, encashment/maturity of Government Securities and at the time of payments of non-refundable advances/final payment of Provident Fund without receiving declarations on form CZ-50 thirty days before valuation date. Details are as follows:

(Rs. in millions)

Sr. No.	Name Of ZCO	Para No. of AIR	No. of accounts holder / employees	FY(s)	Amount of Zakat exempted
1	State Bank of Pakistan (SBP) Head Office Karachi	3	170	2017-22	3.654
2	International Islamic University (IIU) Islamabad	1	195	2020-23	2.520
3	ZCO Pakistan Railways Accounts (Workshop) Lahore	3	15	2020-23	0.340
4	HBL, G-9 Branch, Islamabad	5	3	2021-23	0.139
<b>Total</b>					<b>6.653</b>

Audit held that grant of exemption against declarations which were not received thirty days before valuation date was irregular and loss to Zakat fund.

The initial audit observations were issued to the management of respective ZCOs. The management of International Islamic University (IIU) Islamabad replied that it was noted for future compliance. All the photocopies of declarations were attested by the Notary public and could be verified. The management of Pakistan Railways Accounts (Workshop) Lahore replied that the

Zakat deduction stamps were considered from the 1<sup>st</sup> Ramazan (not less than thirty days preceding the valuation date) and the Zakat submission dates were mentioned on the stamp papers.

The replies were not acceptable as original record was not produced to audit to authenticate the claim of management.

However, the Initial audit observations were issued to the managements of SBP Karachi and HBL G-9 Branch Islamabad on 27.03.2023 and 26.09.2023 respectively, but no response was received from the management.

The PAO was requested to convene a DAC meeting vide letters dated 01.12.2023, 13.12.2023 and 29.12.2023. However, the meeting was not convened by the PAO till the finalization of this report.

Audit recommends that amount of Zakat be recovered and deposited in Central Zakat Fund besides adoption of remedial measures to avoid reoccurrence of such irregularity in future.

**Note:** The issue was reported earlier also in the Audit Report for the Audit Year 2021-22 vide para no. 5.4.3 having financial impact of Rs. 6.11 million. Recurrence of same irregularity is a matter of serious concern.

*Annexures*

**Annexure-I**

**MFDAC Paras**

Sr. No.	Name of Formations	Para No. of AIR	Subject / Title of Para
1.	<b>Benazir Income Support Program, HO Islamabad</b>	4	Less utilization of approved indicative funding envelope by Cabinet for Emergency Cash Disbursement to Affectees of Flash Floods- 2022 – Rs. 23,517.90 million
2.	-do-	5	Non-launching of SMS service for the registration of affectees not covered in NSER database
3.	-do-	7	Undue favour to bank by releasing 80% case load to HBL instead of 20% initially as Operational Fund and thereafter on average basis – Rs. 522 million
4.	-do-	9	Difference of total withdrawals amount due to non-reconciliation of Seed subsidy paid to farmers between BISP-MIS and BISP approved service charges – Rs. 772.569 million
5.	-do-	10	Irregular release of funds of Wheat Subsidy by Finance Department, Government of Sindh directly into LMA-1-C3 account of BISP maintained at HBL - Rs. 12.072 billion
6.	-do-	17	Enrollment of children in WeT on Doubtful B-Forms as the verified DOB in B-form by NADRA in both Programs differ
7.	-do-	18	Irregular registration and excess payment to more than 2 children in nashonuma nutrition program within a year– Rs. 5.513 million
8.	-do-	21	Non-refund of un-utilized amount of pilot phase by WFP to BISP/GoP – Rs. 380.605 million
9.	-do-	23	Non-monitoring of Naushonuma/ Health and Nutrition CCT Program by BISP
10.	-do-	24	Undue favour to WFP by excess payment of installment no.1 under the expansion contract – Rs. 90 million
11.	-do-	25	Irregular release of all funds allocated for monitoring of PIDSA project to WFP – Rs. 5 million

12.	-do-	26	Inadmissible utilization of expenditure by WFP other than on Materials/ SNF under PIDSA Project – Rs. 129.284 million
13.	-do-	29	Non-obtaining of utilization reports from HEIs
14.	-do-	30	Doubtful CNIC numbers of students found in final paid Awardees Verified list – Rs. 3.726 million
15.	-do-	33	Irregular payments to UCT beneficiaries having holding of more than 12 acres of verified agriculture land – Rs. 13.158 million
16.	-do-	34	Unjustified/doubtful combining of upto 26 families in a single household in NSER survey to get them eligible for UCT payments – Rs. 120.141 million
17.	-do-	38	Non-reconciliation of Main Accounts and Beneficiary level accounts
18.	-do-	41	Irregular closing balances in BISP main accounts at the end of financial year – Rs. 5,860.288 million
19.	-do-	43	Unauthentic out of districts/province withdrawals of Cash Transfer from ATMs located at remote districts– Rs. 107.406 million
20.	-do-	44	Irregular award of contract at the rate 129% higher than the original estimates to M/s GCS Pvt. Ltd - Rs. 354.739 million
21.	-do-	45	Failure to obtain Performance Guarantee-from M/s GCS Pvt. Ltd for Rs.35.474 million
22.	-do-	46	Irregular payment to NADRA on account of verification of B-form of Child in Nutrition program without contract/agreement - Rs. 3.278 million
23.	-do-	49	Irregular direct contracting with NADRA for data verification & other service in respect of BISP Dynamic National Socio-Economic Registry - Rs. 3,136.656 million
24.	-do-	51	Non-forfeiture of Performance Guarantee from M/s Multilyn Pakistan due to non-execution of work after lapse of one year - Rs. 37.012 million
25.	-do-	52	Irregular award of contract to NCHD for enrollment and registration of child under Ehsaas Taleemi Wazaif program - Rs. 300.00 million
26.	-do-	53	Over payment to NADRA against dynamic registry due to non-deployment of staff at DRS

27.	-do-	54	Procurement by splitting to avoid open tenders
28.	-do-	55	Irregular award of contract to 2nd lowest bidder - Rs. 118.750 million
29.	-do-	56	Non-delivery of 25 Vehicles (Trucks) within prescribed time limit
30.	-do-	57	Expiry of Bank Guarantees while the supply of Trucks was not made by contractor Rs. 185.00 million
31.	-do-	59	Non-maintenance of Service Books of employees of BISP
32.	-do-	61	Unauthorized payment of deputation allowance to those servants who opted for programme's pay package – Rs. 35.853 million
33.	-do-	63	Irregular extension of officer on deputation without approval of the competent authority - Rs. 0.575 million
34.	-do-	66	Non-Compliance of the Statutory Provision regarding Preparation of Annual Report
35.	-do-	69	Non-observance of Provincial or regional quotas prescribed by the Federal Government in the appointment of Employees in SPS-16 and above
36.	-do-	71	Irregular Promotions of BISP Officers from SPS-18 to SPS-19 and SPS-19 to SPS-20 without Mandatory Training and Verification from SVA (Special Vetting Agencies)
37.	<b>BISP, Zonal Office (Central) Lahore</b>	1	Misrepresentation/Fraud in hiring Office accommodation resulted into recurring loss – Rs. 1.131 million per annum
38.	-do-	2	Unknown whereabouts of record/store & stock of Divisional Offices after abandonment of old Organizational Structure by BISP
39.	-do-	3	Less recovery of Waseela-e-Haq Loan – Rs. 57.057 million
40.	-do-	5	Non recovery of embezzled amount as per complaints of fake biometric reported – Rs. 256,800
41.	-do-	7	Non-provision of Information regarding De-Credited amount
42.	-do-	8	Less achieved targets under Waseela-e-Taleem program – 59,742 children deprived from education and assistance
43.	-do-	9	Non-auction of condemned vehicle



44.	-do-	10	Irregular Expenditure without Entry in the Stock Register – Rs. 149,919
45.	-do-	11	Non-Conduct of Physical Verification of Store/Stock for Dead and Consumable Items
46.	-do-	12	Non-Conduct of Internal Audit
47.	<b>BISP, Tehsil Office Saddar (Johar Town), Lahore</b>	1	Non-recovery of Waseela-e-Haq Loan – Rs. 1.003 Million
48.	-do-	3	Non de-Crediting of beneficiaries' accounts – Rs 1.880 Million
49.	-do-	4	Non-Blockage of POS agents/Touch Points who were Involved in Illegal deduction
50.	-do-	5	Non-recovery of embezzled amount as per complaints of fake biometric reported in Tehsil office – Rs. 80,000
51.	-do-	6	Pending admissions of 513 children under Waseela-e-Taleem program / deprived from education and assistance
52.	-do-	7	Non-Conduct of Internal Audit
53.	-do-	8	Non-Maintenance and Non-Conduct of Physical Verification of Stock Register for Dead and Consumable Items
54.	<b>BISP, Zonal Office (Central) Karachi</b>	1	Non de-crediting of un-utilized amount by the Partner banks after disbursement of flood relief trench – Rs. 10.332 billion
55.	-do-	3	Unknown whereabouts of store & stock of Divisional Offices after abandonment of old Organizational Structure by BISP
56.	-do-	4	Non recovery of Waseela-e-Haq Loan – Rs. 42.409 million
57.	-do-	7	Un-authentic withdrawals of cash transfers out of districts/province –Rs. 0.216 million
58.	-do-	8	Non-provision of Information regarding de-Credited amount of Regular BISP Beneficiaries
59.	-do-	9	Less achieved targets under Waseela-e-Taleem program – 160,444 children deprived from education and assistance
60.	-do-	10	Non-auction of condemned Regular Operation Bikes
61.	-do-	12	Irregular Expenditure without Entry in the Stock Register – Rs. 575,984
62.	-do-	13	Non-Conduct of Physical Verification of Store/Stock for Dead and Consumable Items

63.	-do-	14	Non-Conduct of Internal Audit
64.	-do-	15	Irregular Expenditure under the Head "Electric Communications -Rs 198,391/-
65.	-do-	16	Non-deposit of Income Tax into Government Treasury deducted at source from the supplier – Rs. 64,683
66.	-do-	17	Disciplinary Proceedings not initiated by the department for theft of Vehicles against the officers/officials having possession of the Vehicles and non-recovery thereof
67.	-do-	18	Irregular Purchases made and Services obtained from Non-Registered GST/SST Vendors – Rs. 81,435
68.	-do-	19	Non-maintenance of Service Books
69.	-do-	21	Non-provision of relevant information regarding wheat seed disbursement
70.	<b>BISP Divisional Office, Karachi</b>	1	Non-recovery on account of fraud and embezzlement – Rs 0.236 million
71.	-do-	2	Non recovery of Waseela-e-Haq Loan – Rs. 15.522 million
72.	-do-	4	Un-authentic withdrawals of cash transfers out of districts/province –Rs 0.113 million
73.	-do-	5	Less achieved targets under Waseela-e-Taleem program – 78,029 children deprived from education and assistance
74.	-do-	6	Irregular Expenditure without Entry in the Stock Register – Rs. 250,028
75.	-do-	7	Non-Conduct of Physical Verification of Store/Stock for Dead and Consumable Items
76.	-do-	8	Non-Conduct of Internal Audit
77.	-do-	9	Non-deposit of Income Tax into Government Treasury deducted at source from the supplier – Rs. 10,636
78.	-do-	10	Irregular Purchases made and Services obtained from Non-Registered GST/SST Vendors – Rs. 73,256
79.	-do-	11	Un-authorized holding of Charge by Employees on Deputation after expiry of term – Recurring Loss – Rs. 2.016 million

80.	<b>Benazir Income Support Programme Tehsil Office, Thatta</b>	1	Non-registering of cases against retailers involved in fraudulent activities – Rs. 32,100
81.	-do-	2	Irregular generation of payment against dead beneficiaries and non-de-crediting of beneficiaries' accounts– Rs. 435,740
82.	-do-	4	Non-Blockage of 14 POS agents/Touch Points who were Involved in Illegal Deductions
83.	-do-	6	Irregular retention of beneficiary's fund by bank amounting Rs. 75,000
84.	-do-	7	Less admission of 3,217 children under Waseela-e-Taleem program against assigned targets
85.	<b>Benazir Income Support Programme, Tehsil Office, Umerkot</b>	1	Non-registering of cases against retailers involved in fraudulent activities – Rs. 53,500
86.	-do-	3	Non-Blockage of POS agent/Touch Point who was Involved in Illegal Deductions
87.	-do-	4	Non-Recovery of Auto/Out of District withdrawal Cases – Rs. 120,000
88.	-do-	5	Less admission of 8,691 children under Waseela-e-Taleem program against assigned targets
89.	-do-	2	Non-auction of three condemned vehicles – Rs. 4.126 million
90.	-do-	5	Non-achievement of enrollment targets under Waseela-e-Taleem program
91.	-do-	6	Non-recovery of Waseela-e-Haq Loan - Rs. 41.340 million
92.	-do-	7	Non-provision of acknowledgments to the BISP beneficiaries against complaints
93.	-do-	8	Creation/opening of BISP Tehsil offices having less registered beneficiaries
94.	-do-	9	Non-appointment of female staff in BISP Tehsil offices
95.	-do-	10	Non-recovery of BISP Cash Grants from 1424 KPK Government Employees/Spouses amounting to Rs. 4.711 million
96.	-do-	11	Non-recovery of installments against Loan on account of Auto Rikshaw from BISP Beneficiaries - Rs. 3.829 million

97.	-do-	12	Irregular cash payments instead of crossed cheques – Rs. 0.175 million
98.	<b>BISP Divisional/ District Office Peshawar</b>	1	Un-authorized out of districts cash withdrawals from POS agents/ Campsites-Rs. 0.091 million
99.	-do-	2	Un-authorized out of districts cash withdrawals through ATM - Rs. 0.044 million
100.	-do-	4	Non-achievement of enrollment targets under Waseela-e-Taleem program
101.	-do-	5	Non-recovery of Waseela-e-Haq Loan - Rs. 13.063 million
102.	-do-	6	Non-recovery of Auto Rikshaw Cases - Rs. 2.650 million
103.	-do-	7	Irregular cash payments instead of crossed cheques - Rs 0.388 million
104.	<b>BISP, Central Zonal Office, Gilgit</b>	1	Non recovery of loan from waseela-e-haq beneficiaries - Rs. 7.850 million
105.	-do-	2	Non-recovery of advances from the Deputation Employee - Rs. 0.524 million
106.	-do-	3	Doubtful payment of group life insurance claims to BISP Beneficiaries -Rs. 0.800 million
107.	-do-	4	Non-maintenance of record of complaints of beneficiaries
108.	-do-	6	Un-authorized maintaining of 02 bank accounts by BISP Central Zonal office Gilgit after restructuring of BISP offices
109.	-do-	7	Non-entry / up-dating in the Dead Stock/Assets Register
110.	-do-	8	Irregular acceptance of recovery of BISP beneficiaries from GB Government employees and their spouses, chalan's without verification of Federal Treasury Office - Rs. 0.302 million
111.	-do-	9	Non-Blockage of POS agents/touch points who were involved in out of district withdrawal & Illegal Deduction
112.	-do-	10	Irregular excess expenditure on rent due to excess area covered– Rs. 0.840 million
113.	-do-	11	Occupation of new building for Central Zonal Office Gilgit without administrative approval of Competent Authority
114.	-do-	13	Non-achievement of targets regarding admissions of children under Waseela-e-Taleem program

115.	-do-	14	Non-updation of PCMS with respect to PMT scores
116.	-do-	15	Un-authorized/ fake enrollment of WeT child in other district / tehsil
117.	<b>BISP, Divisional/ District Office Gilgit (Tehsil Gilgit, Danyore, Juglot)</b>	1	Cash Liquidity issue and non-issue of payment receipt facing during disbursement of tranche.
118.	-do-	2	Non-maintenance of record of complaints of beneficiaries
119.	-do-	3	Non-recovery of Irregular Auto/Out of District/Province withdrawals of Cash Transfers – Rs. 0.793 million
120.	-do-	4	Deprived off beneficiaries due to non-generation of payment those PMT score less than 32
121.	-do-	5	Large no of beneficiaries converted to Non BVS without observing SOPs.
122.	-do-	6	Non-achievement of targets regarding admissions of children under Waseela-e-Taleem program
123.	-do-	7	Non delivery of services to beneficiaries due to non-deployment of AD, FS in BISP Tehsil Juglot.
124.	<b>BISP, Central Zonal Office, Muzaffarabad</b>	1	Non-payment of assistance to residents located on Line of Control (LOC) due to non-Verification beneficiaries
125.	-do-	3	Excess NADRA dynamic registry Centres than Tehsil Offices- Rs. 2,424,000
126.	-do-	4	Non- recovery of Waseela-e-Haq Loan – Rs. 37.339 Million
127.	-do-	5	Non verification of the cases of Group Life Insurance Claims- Rs. 5.20 million
128.	-do-	6	Irregular Cash withdrawal and disbursement thereof- Rs. 1.167 million
129.	-do-	9	Non-Deduction of Income Tax on purchase of Office stationery & supplies- Rs. 55,148.
130.	-do-	10	Non achievement of the targets of Enrollment under Waseela-e-Taleem program/ less enrollment of 13,112 children
131.	-do-	11	Purchase of Office Stationery without calling Quotations – Rs. 501,241

132.	-do-	12	Loss to Government Exchequer by Hiring Private Courier Services Rs. 53,609
133.	<b>BISP Divisional Office Muzaffarabad</b>	1	Non-Adoption of New Organizational Structure by BISP Divisional Office Muzaffarabad
134.	-do-	2	Non- recovery of Waseela-e-Haq Loan – Rs. 18.758 Million
135.	-do-	3	Non-Payment of Group Life Insurance Claims Rs. 1.2 million
136.	-do-	4	Irregular Cash withdrawal and Disbursement by the Divisional Office, Muzaffarabad- Rs. 559,841
137.	-do-	7	Non achievement of the targets of Enrollment under Waseela-e-Taleem program/ less enrollment of 4949 children
138.	-do-	8	Non-registration of FIRs against culprit POS agents/ retailers
139.	-do-	9	Non-updating of record of BISP beneficiaries.
140.	-do-	10	Payment to 2264 Non-BVS beneficiaries without acknowledgment / authentication
141.	-do-	11	Non-Deduction of Income Tax on purchase of Office stationery & supplies- Rs. 11,966
142.	<b>BISP, Regional Office, Quetta</b>	2	Non recovery of long outstanding embezzled amount of Rs. 19.4 Million
143.	-do-	4	Non recovery of Waseela-e-Haq Loan – Rs. 94 million
144.	-do-	5	Irregular/unauthorized Excess Expenditure then Budget of Rs. 1.77 Million
145.	-do-	6	Non conduct of Internal Audit
146.	-do-	7	Non performing of Joint inquiry to investigate the embezzlement/ fraudulent withdrawal of Rs. 0.14 Million
147.	-do-	8	Non-Blockage of POS agents/Touch Points who were Involved in Illegal Deduction
148.	-do-	9	Non-imposition/ deduction of penalties on account of non-redressal of beneficiary's complaints – Rs. 0.028 million
149.	-do-	11	Non-maintenance of record of complaints of beneficiaries
150.	-do-	12	Irregular withdrawal/ deduction by PoS Agent
151.	-do-	14	Non-updation of record of BISP beneficiaries.
152.	-do-	15	Non provision of payment receipt to BISP beneficiary after payment withdrawal
153.	<b>BISP, Divisional/ District Office Quetta</b>	1	Non-maintenance of record of complaints of beneficiaries

154.	-do-	2	Doubtful Payment of group life insurance claims to BISP Beneficiaries amounting to Rs. 1.400 million
155.	-do-	4	Non-recovery of Waseela-e-Haq Loan – Rs. 11.680 million
156.	-do-	6	Non recovery of long outstanding embezzled amount of Rs. 15.1 million
157.	-do-	7	Non-Blockage of POS agents/Touch Points who were Involved in Illegal Deduction
158.	-do-	8	Non-BVS pending cases amounting Rs. 0.19 million
159.	-do-	9	Non provision of payment receipt to BISP beneficiary after payment withdrawal
160.	-do-	10	Irregular opening of BB saving accounts and dubious transactions made amounting Rs. 26 million
161.	<b>Pakistan Bait-ul-Mal (PBM) HQ Islamabad</b>	1	Unjustified Pension Contribution Charged from “A05270-To Others” by the Pakistan Bait-ul-Mal Rs. 124.994 million
162.	-do-	2	Unjustified Excess withdrawal from ERE and Operating Expenditure by the Pakistan Bait-ul-Mal Rs. 168.415 million
163.	-do-	3	Non-deposit of recovered monthly installments into Federal Consolidated Fund against HBA/MCA and Motor Cycle Advances – Rs. 46.557 million
164.	-do-	4	Irregular deduction of tax from the Pakistan Bait-ul-Mal Fund Raising Account of Rs. 0.217 million
165.	-do-	5	Non-finalization of Financial Statements
166.	-do-	6	Non-condemnation of vehicles and unserviceable items
167.	-do-	7	Non-obtaining of Utilization of Fund from PWD Rs. 199.277 million
168.	-do-	8	Disbursement of Financial Assistance to Beneficiaries who were getting assistance from both Zakat and BISP
169.	-do-	10	Non-obtaining of Closing and unutilized balances lying with Hospitals
170.	-do-	11	PBM operation carried out without approval of the Pakistan Bail-ul-Mal Board

171.	-do-	12	Appointment of Consultant without Advertisement
172.	-do-	13	Extension granted to Consultant for three year without proper justification and approval of Pakistan Bail-ul-Mal Board
173.	-do-	14	Non-utilization of Donation Fund – Rs. 10.761 million
174.	-do-	15	Ignoring major objective “Self Employment/Rehabilitation” by the PBM Management
175.	-do-	16	Non-provision of education facility to class five (5) passed out students under SRCL
176.	-do-	17	Non-processing of IFA cases on first come first serve basis
177.	-do-	18	Unauthorized payment in IFA (General) amounting to Rs. 0.195 million
178.	-do-	19	Non-completion of Service books and leave account
179.	-do-	20	Disbursement of Financial Assistance without verifying the individual data from the Govt. Organization (providing financial assistance) amounting Rs. 5.998 million
180.	-do-	21	PBM Child Support Program (CSP) Account is still operational.
181.	-do-	22	In-ordinate Delay in Processing IFA Medical Cases
182.	-do-	23	Irregular up-gradation of different post from BPS-16 to BPS-17 & 18 and change of nomenclature of post as Assistant Director Rs 14.581 million
183.	-do-	24	Closure of Accounts to be initiated by PBM after inclusion in TSA System
184.	-do-	25	Non-diversified investment with bank
185.	-do-	26	Delay in submission of PERs/ACRs
186.	-do-	27	Non-establishment of PBM Old Homes in Provincial/Regional Head Quarters.
187.	<b>Pakistan Bait-ul-Mal (PPBM) Provincial Office, Lahore</b>	2	Un-Authorized Maintenance of 09 Bank Accounts by Pakistan Bait-Ul-Mal Provincial Office Lahore without Concurrence of Finance Division – Rs. 11.914 million



188.	-do-	3	Unauthorized Purchase of Furniture and Fixture, Machinery and Equipment and other Electronic Appliances – Rs. 2.857 million
189.	-do-	4	Wastage of Fund Rs. 305.033 million on Women Empowerment Centers (WECs)
190.	-do-	5	Wastage of Fund Rs. 10.675 million on School for Rehabilitation of Child Labour.
191.	-do-	7	Irregular Purchases of Food/Misc. Items from Canteen Store Department without Calling Open Tender of Rs. 6.414 million
192.	-do-	8	Non-reconciliation of Sub-Assignment Account – Rs. 2.356 billion
193.	-do-	10	Irregular Purchases of Food/Misc. Items from Utility Stores Corporation and local vendors without Calling Open Tender of Rs. 13.566 million
194.	-do-	11	Irregular Purchase of Office Stationery on Single Quotation – Rs.1.987 million
195.	-do-	12	Non-Refund of Profit to Head Office – Rs. 4.105 million
196.	-do-	13	Non-Verification of the Degrees of Employees of Pakistan Bait-Ul-Mal Provincial Office Punjab-I
197.	-do-	14	Irregular grant of M.Phil Allowance – Rs. 21,613
198.	-do-	15	Loss to Government Exchequer by Hiring Private Courier Services Rs. 1.448 million
199.	-do-	16	Unauthorized expenditure over and above approved budget -Rs.111.635 million
200.	<b>Pakistan Bait-ul-Mal (PPBM) Provincial Office, Multan</b>	2	Un-Authorized Maintenance of 02 Bank Accounts by Pakistan Bait-Ul-Mal Provincial Office Multan without Concurrence of Finance Division – Rs. 19.737 million
201.	-do-	3	Unauthorized Purchase of Furniture and Fixture, Machinery and Equipment and other Electronic Appliances – Rs. 0.448 million
202.	-do-	5	Irregular Purchases of Food/Misc. Items from Canteen Store Department (CSD) without Calling Open Tender of Rs. 17.333 million
203.	-do-	7	Irregular purchases of food/misc. items from local vendors without calling open tender of Rs. 11.178 million
204.	-do-	8	Irregular Purchase of Office Stationery and Printing through splitting – Rs. 1.148 million

205.	-do-	9	Non-Refund of Profit to Head Office – Rs. 18.681 million
206.	-do-	10	Unauthorized expenditure over and above approved budget -Rs. 42.506 million
207.	-do-	11	Unauthorized re-appropriation of budget within the project's heads of account -Rs.37.218 million
208.	-do-	12	Non-deduction of one day salary of officers in grade 17 and above for Turkiye and Syria earthquake victims – Rs. 170,923
209.	-do-	13	Non-deduction of withholding tax on payment made to CSD – Rs. 0.780 million
210.	-do-	14	Irregular hiring of security services for PSHs on single quotation-Rs. 2.021 million
211.	-do-	15	Non-Verification of the Degree of Mr. Asif Hameed, DEO
212.	<b>Employees' Old-Age Benefits Institution (EOBI) Head Office Karachi</b>	3	Old Age Pension awarded on claims submitted by a delay upto 38 years after the date of entitlement – Rs. 437.886 million
213.	-do-	8	Duplicate Arrears Payments both through normal disbursement and LTA – Rs. 0.38 million
214.	-do-	9	Non-payment of LTA by BAFL to Insured Persons/ their dependents despite lapse of considerable time – Rs. 17.432 million
215.	-do-	10	Non-transfer of benefits amount into Pensioner accounts by BAFL – Rs. 25.571 million
216.	-do-	11	Difference in de-credited amount between EOBI CBA-MIS and Bank Statement of MDA/ less refund of de-credit amount – Rs. 13.997 million
217.	-do-	12	Recoverable amount against double re-credit / suspended arrears – Rs. 16.565 million
218.	-do-	14	Less re-credit of admissible amount into pensioners accounts de-credited earlier – Rs. 0.630 million
219.	-do-	15	Irregular nomination of Board Secretary BOT
220.	-do-	16	Difference of Rs. 442.539 million due to non-reconciliation of contribution collection
221.	-do-	18	Non-preparation of Bank Receipt Vouchers and entries in GL – Rs. 876.904 million
222.	-do-	19	Un-authorized Payment of Adhoc Relief Allowance-2022 @ 15% – Rs. 4.672 million
223.	-do-	20	Non-Compliance of the Statutory Provision regarding Preparation of Annual Accounts

224.	-do-	21	Non-deduction of one-day salary for the Prime Minister Relief Fund for Turkiya and Syria Earthquake Victims – Rs. 1.582 million
225.	-do-	22	Payment of gratuity in addition to contributory provident fund (CPF) – Rs. 13.219 million
226.	-do-	23	Non-maintenance of Service Books of employees of EOBI
227.	-do-	24	Discrepancies found in EOBI Employees Service Regulation – Rs. 11.198 million
228.	-do-	25	Irregular exemption granted without obtaining declarations CZ-50 – Rs. 0.910 million
229.	-do-	26	Irregular expenditure on account of operating expenses through cash instead of crossed cheque– Rs. 2.586 million
230.	-do-	27	Irregular purchase of air-conditioned during ban period - Rs. 1.027 million
231.	-do-	28	Loss to institution due to holding of Share that was categorized as held for Trading - Rs. 162.423 million
232.	-do-	29	Non-preparation of annual Procurement Plan and non-uploading on the websites of the Procuring Agency and PPRA
233.	-do-	30	Mis-procurement due to splitting to avoid open tenders – Rs. 75.772 million
234.	-do-	31	Non recovery of rent from tenants against buildings of EOBI –Rs. 25.117 million
235.	-do-	32	Failure to obtain Performance Guarantee-from contractors against work awarded - Rs. 0.559 million
236.	-do-	33	Non-inclusion of fuel charges in taxable income of employees Rs. 6.879 million
237.	-do-	34	Non/less deduction of withholding Sales tax from services provider - Rs. 1.796 million
238.	-do-	35	Non/Less deduction of withholding income tax from services provider Rs. 0.149 million
239.	-do-	36	Non reconciliation of accounts
240.	-do-	37	Irregular deduction of Withholding Tax from EOBI Bank Account – Rs. 2.360 million

241.	-do-	38	Un-authorized holding of funds by Soneri Bank of Rs. 24.167 million resulting into opportunity loss of interest income of Rs. 0.392 million
242.	-do-	39	Un-justified adjustments made in ledger against wrong credit/debits by Bank Rs. 463.729 million
243.	-do-	40	Non-updation of EOBI operational manual
244.	<b>EOBI Regional Office (B&amp;C) / Adjudicating Authority / Legal Department, Karachi</b>	1	Irregular payment on account of operating expenses through cash instead of crossed cheque and without supporting vouchers – Rs. 1.387 million
245.	-do-	2	Non-reconciliation of Accounts of Petty Cash with Bank.
246.	-do-	3	Non-maintenance of Cash Book properly
247.	-do-	4	Non-production / maintenance of record
248.	<b>EOBI Regional Office, Lahore</b>	1	Non-Collection of contribution from employers since their registration – Rs. 27.975 million
249.	-do-	2	Non-Recovery of Arrears of Contribution from Current Defaulter Employers – Rs. 110.589 Million
250.	-do-	3	Non-Recovery of Arrears on Account of Contribution – Rs. 473.993 million
251.	-do-	5	Loss to Government Exchequer by Hiring Private Courier Services - Rs. 391,564
252.	-do-	6	Irregular Withdrawal of Cash instead of Cross Cheque on Account of Operating Expenses – Rs. 5.806 million
253.	-do-	7	Delay in Settlement of Pension Claims by Regional Office Lahore (South)
254.	-do-	8	Non-Conduct of Field Survey
255.	-do-	9	Non-Reconciliation of Pension Account with the Bank
256.	-do-	10	Non-Maintenance and Non-Conduct of Physical Verification of Stock Register for Dead Stock and Consumable Items
257.	<b>EOBI Regional Office (Centre), Faisalabad</b>	1	Non-achievement of targets regarding registration of employer, Insured Persons & Arrear of Contribution Rs. 6.08 million.
258.	-do-	2	Inordinate delay in processing and finalization of outstanding pension cases since long time.
259.	-do-	3	Irregular operating of Bank account by EOBI, RO Faisalabad (Centre).

260.	-do-	4	Irregular cash withdrawals for payment on account of operating expenses instead of crossed cheques – Rs. 4.61 million
261.	-do-	5	Contribution at lessor than applicable rate from Employers caused loss of Rs 142.093 million.
262.	-do-	6	Loss on Account of Income Tax-Rs. 41,244
263.	-do-	7	Non-reconciliation of Accounts with Bank & Employers difference shown for Rs. 17.224 million
264.	-do-	9	Non-recovery of the Contribution from defaulter Employers of Rs. 220.346 million
265.	-do-	10	Misreporting of pension beneficiaries
266.	<b>Pakistan Real State Investment &amp; Management Company (Pvt.) Ltd. (PRIMACO)</b>	1	Execution of work without insurance guarantee Rs. 40.098 million
267.	-do-	2	Doubtful and non-transparent process of procurement for Rs. 8.206 million
268.	-do-	3	Doubtful Technical Qualification of Vendor for purchase of HVAC for Johar Town Project amounting Rs. 107.399 million
269.	-do-	4	Non Compliance with laws, regulations by M/S Al-Hars Security Services Rs. 6.571 million
270.	-do-	5	Violation of Contract Agreement by M/s Best Mansol Services (Pvt) Ltd. amounting Rs. 6.238 million
271.	-do-	6	Board of Directors has not one-third Independent Directors representation
272.	-do-	7	Non-conduct of Internal Audit for the FY 2021-22
273.	-do-	8	Non-Finalization of Financial Statements in prescribed time
274.	-do-	9	Performance evaluations of the Members of the Board of Directors not produced to audit
275.	-do-	10	Irregular purchase and installation of SMD screens at FDOC Project I-8, Islamabad amounting Rs. 20.721 million
276.	-do-	11	Non-utilization of allocated Budget for FYs 2020-22
277.	-do-	12	Losses in operation of two Guest Houses Rs. 4.445 million
278.	-do-	13	Non-segregation of Project Cost of FDOC and CCC Buildings I-8, Islamabad

279.	-do-	14	Less deduction of withholding income tax from Contractor Rs. 0.111 million
280.	-do-	15	Anticipated Loss due to non-letting of vacant spaces of EOBI buildings Rs. 82.986 Million
281.	-do-	16	Non-Recovery of outstanding Rent - Rs 50.725 million
282.	-do-	17	Loss due to Non-Renewal of Rental Agreements Rs.13.826 million
283.	-do-	18	Irregular deposit of “security deposit” from contractor into PRIMACO UBL account (Operational Account) instead of EOBI Project account Rs. 67.291 million
284.	-do-	19	Non-Recovery of outstanding Electricity Charges – Rs. 6.568 Million
285.	-do-	21	Irregular payment of property tax of Faqir Plaza building Lahore without approval of BOD Rs. 1.625 million
286.	-do-	22	Cancellation of Plot No. 102 Block-Y Area Development Scheme-I Sheikhpura
287.	-do-	23	Wasteful expenditure on procurement of Diesel Generator at FDOC I-8 Markaz Project Islamabad- Rs. 10.99 million
288.	-do-	24	Loss due to non-functioning of HVAC at Fine Dining & Office Complex I-8 Markaz Project Islamabad – Rs. 21.979 million
289.	-do-	25	Improper Cash handling/collection of Rent in cash from tenant REM Department PRIMACO Rs. 17.354 million
290.	-do-	26	Accumulated Losses suffered by PRIMACO raising question as Going Concern
291.	-do-	27	Appointment of CFO without possessing prescribed experience.
292.	-do-	28	Non conduct of inquiry against Mr. M. Saleem, AM (REM) Karachi
293.	<b>Workers Welfare Fund Islamabad</b>	1	Un-authorized provision of benefit to the employees/workers of Government owned establishments / corporations – Rs. 260.5 million
294.	-do-	3	Non recovery of advances from ex-employees of WWF (who were on deputation in WWF)-Rs. 8.761 million
295.	-do-	4	Unauthorized payment of Ad hoc Relief Allowance without approval of Finance Division – Rs. 15.178 million

296.	-do-	5	Non Handing Taking of 50 Bedded Hospital complex to Sindh Workers Welfare Board, Government of Sindh
297.	-do-	6	Non-deduction of sales tax from the consultant's payments – Rs. 6.398 million
298.	-do-	7	Overpayment to M/s Al-Jadid on account of Construction Supervision Services of 50 Bedded Hospital complex at Choundko Hospital District Khairpur Sindh- Rs. 12.741 million
299.	-do-	8	Non-imposition and recovery of liquidated damages for delay in completion of work – Rs. 10.598 million
300.	-do-	9	Non-Obtaining of NOC from CDA for revised Layout Plan of WWF Labor Colony
301.	-do-	10	Unjustified/wasteful expenditure on Closed/non-functional VTIs- Rs. 18.645 million
302.	-do-	12	Irregular payments without maintenance of Measurement Books -Rs. 57.813 million
303.	-do-	13	Unauthorized payment of Disparity Reduction Allowance for the period prior approval of Governing Body – Rs. 9.536 million
304.	-do-	15	Payments of Fee to unregistered Schools - Rs. 9.560 million
305.	-do-	16	Non deposit of subscriptions in Contributory Provident Fund Account- Rs. 13.173
306.	-do-	18	Un-authorized provision of benefit to the employees/workers of industries / establishment not giving the contribution to WWF – Rs. 3.516 million
307.	-do-	19	Less giving of Profit by Bank on deposits of WWF- Rs. 1.08 million
308.	-do-	20	Payment of benefits against the daily wages / seasonal Employee -Rs. 4.227 million
309.	-do-	22	Payment of Educational expense to unknown person- Rs. 0.861 million
310.	-do-	23	Non contribution for Prime Minister Relief Fund for Turkiye and Syria Earthquake Victims
311.	-do-	24	Payment of Honorarium to non WWF employees-Rs. 1.519 million
312.	-do-	25	Recoverable amount paid against Foreign Degree Programs -Rs. 208,666

313.	-do-	26	Non maintenance of the accounts of advances
314.	-do-	28	Loss to WWF due to non-lending out of WWF properties - Rs. 2.016 million
315.	-do-	29	Non-surrendering of unspent balances by Provincial Boards – Rs. 4,073.251 million
316.	-do-	30	Withdrawal of amount from Bank Account and payment in cash–Rs 3.3 million
317.	-do-	31	Non-maintenance of accounts on prescribed format and onward submission to Federal Government
318.	-do-	32	Non-maintenance of record of reversal of funds by banks/cancellation of cheques and issuance of in lieu cheques – Rs. 11.6 million
319.	-do-	33	Unauthorized reimbursement against Medical treatment to other than family members of employees of Rs. 591,956
320.	<b>WWB PUNJAB</b>	1	Non-Credit of contribution collected by Punjab Revenue Authority into Punjab Workers Welfare Fund Account Rs. 6.2 billion
321.	-do-	2	Irregular Implementation of financial delegation without finance department’s appraisal Rs. 9,629.887 million
322.	-do-	3	Irregular procurement through Splitting under heads office equipment and office stationery without calling open tender – Rs. 8.805 million
323.	-do-	4	Loss to Punjab Workers Welfare Fund due to not obtaining tax exemption Rs. 31.550 million
324.	-do-	6	Unjustified expenditure on Matric-Tech Program – Rs. 1.444 million
325.	-do-	7	Un-justified payment of Telent Scholarship to employees of PWWF - Rs. 98.716 million
326.	-do-	8	Un-justified exemption from school fees to employees of PWWF (Punjab) - Rs. 11.88 million
327.	-do-	9	Irregular payment of Pay and Allowances to employees who were absent from official duty during suspension period – Rs. 14.574 million
328.	-do-	10	Change of Cadre from Subject Specialist to Assistant Director



329.	-do-	12	Non-recovery of rent from Allottees of labour colonies
330.	-do-	13	Non-Provision of Uniform and Stationery to Impoverished Students of Workers Welfare Schools Rs. 298.517 million.
331.	-do-	14	Un-justified provision of monetization of uniform and books, note books & stationery to children of employees of PWWF (Punjab) - Rs. 3.565 million
332.	-do-	15	Payment of honorarium to employees of Labour and Human Resource Department Punjab – Rs. 297,810
333.	-do-	16	Inadmissible Payment on account of Death Grant, Marriage Grant and Talent Scholarship - Rs. 32.163 Million
334.	-do-	17	Utilization of Funds by Punjab Workers Welfare Board without an Approved Accounting Model and Disbursement Procedure
335.	-do-	18	Non-compliance of the statutory provision regarding preparation of Annual Accounts
336.	-do-	19	Non-Conduct of Internal Audit
337.	<b>Worker Welfare Board (WWB) KPK, Peshawar</b>	3	Non-observance of Provincial or regional quotas prescribed by the Federal Government in the appointment of Employees in BPS-16 and above
338.	-do-	5	Non-recovery of rent from WWB Peshawar ex-Office bungalow - Rs. 5.805 million
339.	-do-	6	Non-vacation of flats from the ex-workers of closed Factories/Unit - Rs. 1.974 million
340.	-do-	7	Irregular exemption granted without obtaining declarations – Rs. 0.475 million
341.	-do-	8	Non-recovery of rent from allottees of labour colonies-Rs. 3.579 million
342.	-do-	9	Non allotment of vacant flats / Loss due to non-allotment of flats- Rs. 0.918 million
343.	-do-	10	Non-receipt of School Fee from students– Rs. 1.990 million
344.	-do-	11	Irregular deduction of withholding tax on profit-Rs. 0.847 million
345.	-do-	14	Non-conduct of Internal Audit/ non-existence of internal audit mechanism

346.	-do-	15	Irregular allotment of flats in the name of serving/retired govt. employees
347.	-do-	16	Incomplete maintenance of record of allotment files of quarters
348.	-do-	17	Non-revision of allotment quota on the basis of current contribution paying establishments
349.	-do-	18	Non-condemnation of 12 Parked/off-road Vehicles and 03 vehicles were found missing
350.	-do-	19	Non-maintenance of Service Books of employees of WWB KPK, Peshawar
351.	-do-	20	Un-authentic payments to the contractor without certifying of bills by the consultant/ employer – Rs. 62.496 million
352.	-do-	23	Non-obtaining of Utilization Reports from schools – Rs. 128.90 million
353.	-do-	25	Un-justified payments to Al-Madina University Peshawar Campus - Rs. 1.872 million
354.	<b>Workers Welfare Board (WWB) Balochistan</b>	1	Non-maintenance of Service Books of employees of WWB
355.	-do-	2	Non-recovery of insurance premium from the contractor against the un-insured period
356.	-do-	3	Irregular and unauthorized payment of salaries to persons having no record with WWB
357.	-do-	4	Un-Justified up gradation of Post of Quantity Surveyor from BPS-11 to BPS-14
358.	-do-	5	Un-justified payment of Educational Expenditure of WWB employees- Rs. 36.654 million
359.	-do-	6	Non-Verification of Degrees/ Certificates/Diplomas of BWB Employees
360.	-do-	8	Irregular use of official vehicles of WWB and Expenditure thereon
361.	-do-	9	Un-justified excess expenditure on purchase of Uniforms for children of Workers- Rs. 14.193 million
362.	-do-	10	Un-justified excess expenditure on purchase of text book/ Note Books for children of Workers- Rs. 2.588 million
363.	-do-	13	Unauthorized appointment of Medical attendant in WWB of Rs 480,000

364.	-do-	14	Unauthorized appointment of Legal Advisor in WWB- Rs. 1,100,000
365.	-do-	15	Non deduction of Income Tax on Professional Fee – Rs. 316,000
366.	-do-	16	Non-deduction of Income Tax on Honorarium-Rs. 91,625
367.	-do-	18	Loss due to non allotment of flats / Quarters to Workers - Rs. 8.256 million
368.	-do-	19	Loss due to non-recovery of rent from allottees of Bungalows / Quarters - Rs. 6.192 million
369.	-do-	21	Loss to Workers Welfare Board due to non filer status – Rs. 15.914 Million
370.	-do-	22	Purchase of Stationery without open tender – Rs. 2.12 million
371.	-do-	23	Illegal possession of plots /houses / quarters of WWB by unauthorized persons
372.	-do-	25	Unjustified Expenditure on repair and maintenance of Non-functional Girls High School Nokandi – Rs. 3.994 million
373.	-do-	26	Non-conduct of Internal Audit / non-existence of internal audit mechanism
374.	-do-	27	Non maintenance of Dead Stock Register and Non-conduct of physical verification of Dead Stock
375.	-do-	29	Non recovery of advances from ex-employees of WWB -Rs. 350,999
376.	-do-	30	Unauthorized payment of Ad hoc Relief Allowance without approval of Finance Division
377.	-do-	32	Unauthorized payment of Disparity Reduction Allowance for the period prior approval of Governing Body – Rs. 4.652 million
378.	-do-	33	Non- payment of monetization expenses for Uniform, text Books and Transport to Workers
379.	-do-	34	Issuance of Pay orders/ crossed cheques for Welfare Grant, non confirmation of credit of amount in beneficiaries accounts Rs. 8 Million
380.	-do-	35	Less deduction of Income Tax from salaries - Rs. 0.427 million
381.	-do-	36	Payment in excess than approved- Rs. 1.403 million

382.	-do-	37	Sanctioned / approval of expenditure beyond the financial Powers
383.	-do-	38	Non- Recovery of House Rent allowance from allottees of Staff Residential Accommodations- Rs. 2.56 millions
384.	-do-	39	Re-instatement of Miss. Fazila Shah, Librarian without recommendation of next higher authority
385.	-do-	40	Recovery against Un-authorized private use of Vehicle by Mr. Muhammad Musa, Deputy Director Welfare- Rs. 329,900
386.	-do-	41	Unjustified Expenditure for Digitization to M/s Markhor Advertising and Production Rs 975,000
387.	-do-	42	Appointments in excess posts than approved by the Governing Body WWF
388.	-do-	44	Doubtful Payments to Contractors for Annual and Special Repair Estimates for Financial year 2021-22- Rs. 12.239 million
389.	-do-	45	Payments made to Contractors before signing of Contracts-Rs. 5.356 Million
390.	-do-	46	Contracts Agreement signed without witness -Rs. 45.830 million
391.	-do-	47	Irregular release of Retention Money to M/s Rode Jogazai- Rs. 2.460 million
392.	-do-	48	Non deduction of Income tax from contractors- Rs. 462,902
393.	-do-	49	Doubtful award of contract to M/s Rode Jogezi – Rs. 2,720,215
394.	-do-	50	Payment to contractor against Quantities claimed in excess to BOQ -Rs 1,042,454
395.	-do-	51	Doubtful Repair & Maintenance executed by M/s Rode Jogezi at High School Residence at Nawan Killi- Rs. 2,944,243
396.	-do-	52	Duplication of Repair & Maintenance works -Rs. 5,868,599
397.	-do-	53	Duplication of Repair & Maintenance works-Rs. 7,866,114
398.	-do-	54	Non deduction of Income Tax on Security Services- Rs. 1,079,424
399.	-do-	55	Irregular Promotion of Mr. Muhammad Farooq Buzdar as Dy. Director (BPS-18) from Superintendent (BPS-17)
400.	-do-	56	Unauthorized payment on account of Computer Allowance

401.	-do-	57	Over and excess payment on the account of TA/DA – Rs. 1,406,200
402.	-do-	59	Non-reconciliation of accounts of WWB
403.	-do-	60	Non establishment of Contributory Provident Fund
404.	-do-	61	Unjustified Expenditure on repair and maintenance of Residential colony Eastern By Pass Quetta which was not in possession of WWB / illegally occupied- Rs. 8.140 million
405.	<b>Overseas Pakistanis Foundation (OPF) HQ Islamabad</b>	5	Irregular/unauthentic payments to the contractors without complete nomenclature of items in Measurement Books - Rs. 2,673.511 million
406.	-do-	6	Loss to OPF exchequer due to hiring of consultant - Rs. 2.950 million
407.	-do-	7	Non-imposition/ Deduction of 10% Liquidated Damages from the Contractor due to non-completion of work in time - Rs. 158.940 million
408.	-do-	8	Determination of Weightages of Specified Items in violation of Standard Procedure and Parameters of Price Adjustment of PEC of the Works awarded on Contract Cost of Rs.1,589.400 million
409.	-do-	10	Loss to OPF due to non-allotment of vacant plots to the Overseas Pakistanis - Rs.2,435.332 million
410.	-do-	11	Irregular release of Retention Money/Security without recording in the Measurement Book - Rs. 159.091 million
411.	-do-	12	Non-finalization of Departmental Inquiries
412.	-do-	13	Irregular appointment & payment of salaries to employees of OPF having dual jobs-Rs. 5.062 million
413.	-do-	14	Inordinate delay of 2,587 pending cases of Financial Aid Scheme-Rs. 1,025.60 million
414.	-do-	15	Non-recovery of Long Term Loans from ex-employees - Rs. 7.674 million
415.	-do-	16	Non-recovery of outstanding rent - Rs. 19.599 million
416.	-do-	17	Less share of “Children of Overseas Pakistanis” in educational institutions
417.	-do-	18	Non-participation of Board of Governor in the Board meetings
418.	-do-	19	Non-filling of 629 vacant posts in OPF
419.	-do-	22	Loss to Government due to non-performing of duties by Resident Managers – Rs. 3.839 million

420.	-do-	25	Less recovery of students' fee from OPF Schools-Rs. 65.952 million
421.	-do-	26	Non-settlement of 5,440 complaints of Overseas Pakistanis
422.	-do-	27	Non-settlement of Dues/Death Compensation of 1,483 Overseas Pakistanis
423.	-do-	28	Non-segregation of institution-wise receipts - Rs 623.882 million
424.	-do-	29	Non-framing of Investment Rules
425.	-do-	30	Wasteful expenditure on Vocational Training Center Peshawar - Rs. 24.21 million
426.	-do-	31	Non-verification of Educational Degrees of OPF employees
427.	-do-	32	257 Pending Performance Evaluation Reports
428.	-do-	33	Inadmissible cash payments to OPF employees - Rs.8.2 million
429.	-do-	34	Non-production of record of M/s GIZ Grant - Rs 42.944 million
430.	-do-	35	Unknown Whereabouts of Missing Pakistanis
431.	<b>OPF, Regional Office, Multan</b>	1	Non finalization of cases of financial aid - Rs.38.400 million
432.	-do-	2	Irregular drawl of cash instead of cross cheque - Rs.2.805 million
433.	-do-	3	Non-Finalization of Complaint Cases
434.	-do-	4	Un-authorized operating of bank account in commercial bank without approval of Finance Division
435.	-do-	5	Loss to Government Exchequer by Hiring Private Courier Services Rs. 117,634
436.	-do-	6	Un-Authorized Installation of PTCL Connection - Rs. 105,590
437.	-do-	7	Non-deduction of withholding tax on payments made to Civil Aviation Authority – Rs. 30,335
438.	-do-	8	Non-deduction of one day salary of officers for Turkiye and Syria earthquake victims – Rs. 24,504
439.	-do-	9	Irregular purchase of stationery through splitting and on single quotation – Rs. 285,609
440.	-do-	10	Non-conduct of Internal Audit
441.	<b>OPF Regional Office, Mirpur</b>	1	Purchases made from Non-Registered GST Firms- Rs. 0.4 Million.
442.	-do-	2	Non finalization of cases of Financial Aid
443.	-do-	3	Non-maintenance of Cash Book

444.	-do-	4	Non-conduct of Internal Audit
445.	-do-	5	Variance in Budget and Actual Expenditure
446.	-do-	6	Payment of Rs. 6.02 Million made through open cheque instead of crossed cheques
447.	-do-	7	Cash Payment made beyond limit of 2000- of Rs 1 Million
448.	-do-	8	Non-conduct of Physical Verification of Store/Stocks
449.	-do-	9	Non reconciliation of accounts with the bank.
450.	-do-	10	Incurring of expenditure without maintenance of record.
451.	-do-	11	Non maintenance of payment vouchers of expenditure of Rs 3.7 Million.
452.	-do-	12	Excess expenditure of Rs 0.2 Million on account EOBI contribution.
453.	-do-	13	Irregular/unauthorized Excess Expenditure then Budget of Rs 0.68 Million.
454.	<b>BE&amp;OE Islamabad</b>	2	Non-recovery of rent and utility from tenants resulting in blockage of funds-Rs. 78.301 million
455.	-do-	3	Non-reconciliation of SLEIF Fund/ difference due to non-reconciliation- Rs 75.564 million
456.	-do-	4	Non investment of fund lying in bank accounts-Rs. 1,038.685 million
457.	-do-	6	Un-authentic Profit Commission received by Bureau- Rs. 289.283 million
458.	-do-	7	Non-Renewal of Rental Agreements-Rs. 55.198 million
459.	-do-	8	Non-functioning of the fire-fighting system in the Emigration Tower Building
460.	-do-	9	Shifting of offices of Overseas Employment Promoters without approval of the Federal Government
461.	-do-	12	Non-Clearance of Liability against Death & Disability Insurance Claims- Rs. 197 million
462.	-do-	13	Non-achievement of NTR Targets by BE&OE, HO Islamabad-Rs 691.631 million
463.	-do-	14	Non-reconciliation of Application processing fee for grant of Licence by BE&OE, HO Islamabad and Less collection of processing fee-Rs. 2.140 million

464.	-do-	15	Non-verification of Degrees/Certificates/ Diplomas of Employees
465.	-do-	16	Irregular Adoption to Standard Pay Package-2017 without revision/approval of PC-I from competent forum-Rs 7.30 million
466.	-do-	17	Placement of Data Center at Naya Tel instead of NTC
467.	-do-	18	Non Solarization of Emigration Tower Building
468.	-do-	19	Appointment of Staff by BE&OE without availability of Protectorate of Emigrants Office at Sukkur
469.	<b>Protectorate of Emigrants, Sialkot</b>	1	Over deduction of withholding tax (WHT) amounting Rs. 0.021 million by National Bank of Pakistan on profit of SIIEF
470.	-do-	2	Outstanding insurance claims on account of disability
471.	-do-	3	Non-availability of mechanism for misprinted/double printed Adhesive Stickers.
472.	-do-	4	Non Implementation of Fire Protection Safety Policy
473.	-do-	5	Un-reconciled non-tax receipt for the FY-2022-23 amounting Rs. 0.061 Million.
474.	-do-	6	Non-utilization of SLEIF Fund/Operation of P.E Office in rented Building
475.	-do-	7	Budget Lapsed for the Financial Years 2021-23 amounting Rs. 0.345 million
476.	<b>Protectorate Of Emigrants, D.G Khan</b>	1	Non-Reconciliation With Opf And State Life Insurance
477.	-do-	2	Poor Maintenance Of Bank Record Resulting Un-Reconciled Non-Tax Receipt For The Fy-2020-23 Amounting Rs. 0.419 Million
478.	-do-	3	Non-Briefing To Emigrant Travelling To Saudi Arabia
479.	-do-	4	Non-utilization of SLEIF fund / Operation of P.E Office in rented Building
480.	-do-	5	Non-conduct of Internal Audit/ Non-existence of internal audit mechanism
481.	-do-	6	Improper reconciliation of SLEIF fund
482.	-do-	7	Absence of Toll-free number for emigrant queries.
483.	-do-	8	Non-Deduction of Withholding Income Tax
484.	-do-	9	Non-Deduction of Withholding of Sales Tax



485.	<b>Ministry of Human Rights, Islamabad</b>	2	Irregular deduction of Income Tax from the Fund Account titled “Diyat Arsh and Daman Fund” and “Women in Distress and Detention Fund” amounting Rs. 2.607 million
486.	-do-	4	Irregular deduction of Zakat from the Fund Account titled “Women in Distress and Detention Fund” of Rs.1.411 million
487.	-do-	5	Non framing of Rules for Zainab Alert, Response and Recovery Act (ZARRA)
488.	-do-	7	Main server of Human Recourse Information Management System and Backup are at same place.
489.	-do-	9	Non-creation of post of Chief Finance and Account Officer in Ministry of Human Rights
490.	-do-	12	Irregular grant of Deputation allowance amounting Rs. 0.6 million
491.	-do-	13	Budget Lapsed for the Financial Year 2022-23 amounting Rs. 33.299 million
492.	-do-	15	Non-conduct of Internal Check
493.	-do-	16	Non-conduct of Physical Verification of Store/Stocks
494.	-do-	18	Non-maintenance of History Sheet
495.	-do-	19	Improper maintenance of Cash Book
496.	-do-	20	Delay in submission of PERs/ACRs
497.	-do-	21	Non deduction of Zakat against GP fund Final Payment
498.	-do-	23	Overpayment of Pay & Allowances after retirement of staff amounting Rs. 0.195 million
499.	-do-	25	Non-condemnation of unserviceable items/vehicles.
500.	-do-	26	Non-condemnation of unserviceable vehicles of closed projects and sub-ordinate offices
501.	-do-	27	Non-maintenance of dead stock registers of project under MoHR.
502.	<b>Ministry of Human Rights R.O Peshawar</b>	1	Unjustified payment of Executive Allowance Rs.1.439 million
503.	-do-	4	Improper Maintenance of Cash Book
504.	-do-	5	Non-condemnation/Auction of unserviceable items
505.	-do-	6	Un Authorized retention of Project Vehicle 1.7 million
506.	-do-	7	Un Authorized Fuel and repair & maintenance expenditure on Project Vehicle – Rs. 0.25 million

507.	-do-	8	Non handing/taking over of closed project assets worth of Rs 10.1Million
508.	-do-	9	Unjustified expenditure of Rs 20 million on project strengthening of Regional Directorate Peshawar
509.	-do-	10	Non-conduct of Physical Verification of Store/Stocks procured for the project.
510.	<b>National Commission for Child Welfare &amp; Development (NCCWD), Islamabad</b>	1	Payment of Hiring from NCCWD Budget to other employees-Rs. 1.529 million
511.	-do-	2	Non-Recovery of Pay and Allowances amounting to Rs. 482,171
512.	-do-	3	Non-Completion of Service books and leave Accounts
513.	-do-	5	Unjustified expenditure incurred on NCCWD-Rs. 41.409 million
514.	-do-	7	Re-imbusement of Medical Claims without countersigning by the authorities -Rs 0.092 Million
515.	<b>Rural Community Development Centre, Islamabad</b>	3	Non-Conduct of Physical Verification of Stores
516.	-do-	4	Improper Maintenance of Cash Book
517.	-do-	5	Non-conduct of Internal Check
518.	-do-	6	Non Maintenance of Service Book
519.	<b>National Special Education Centre for Physical Handicapped Children (NSECPhC) Islamabad</b>	1	Non-maintenance of Record of Loans/Advances and GP Fund
520.	-do-	2	Irregular/unauthorized excess expenditure and savings amounting Rs. 17.724 million
521.	-do-	4	Vehicles of the National Special Education Centre for PHC, Islamabad running without obtaining Certificate of Fitness
522.	-do-	7	Non-condemnation of unserviceable items
523.	-do-	8	Non stoppages of salary of deserter/absconder employee
524.	-do-	9	In-sufficient staff in Orthopedic Workshop Established at NSEC for PHC

525.	<b>Women Welfare and Development Centre (WWDC) Islamabad</b>	3	Non-filling of vacant positions in WWDC
526.	-do-	4	Non initiation of disciplinary action against absconder employee
527.	-do-	5	Non-condemnation of unserviceable items
528.	<b>Central Zakat Fund, Islamabad</b>	1	Un-justified delay in disbursement of funds to provinces – Rs. 10,817.667 million
529.	-do-	2	No Progress on the direction Of Prime Minister for Making Zakat System more transparent, effective and capable to serve the deserving
530.	-do-	4	Unreliable reporting of collection data by the State Bank of Pakistan.
531.	-do-	6	Variation of Zakat figures between SBP And CZA – Rs. 722.634 million
532.	-do-	7	Non-Existence of Central Zakat Committee.
533.	-do-	8	Variation in statements of codes allotted & Statement of State Bank.
534.	<b>State Bank of Pakistan (SBP) Head Office Karachi</b>	5	Non maintenance of monthly statement showing assets-wise/agency wise analysis of Zakat Deducted
535.	-do-	6	Basis for compilation of Reports of Zakat Collection not known
536.	-do-	7	Less collection of Zakat due to non-clearing of Cheques deposited by ZCCAs/ZCOs- Rs. 1.774 million
537.	-do-	8	Unknown debit transactions from Central Zakat Fund Account (08)- Rs. 10.326 million
538.	-do-	9	Unknown classification of receipts as “Frozen” in Statements / reports - Rs. 12.855 million
539.	-do-	10	Credit of Zakat Fund in Central Zakat Fund Account under unknown assets code/ classification- Rs. 665.770 million
540.	-do-	11	Acceptance/deposit of Zakat Collection in Provincial Zakat Fund Account-03 instead of Central Zakat Fund Account-08- Rs. 188.939 million
541.	-do-	12	Non reporting of figures of Zakat Collection to Central Zakat Administration on agency wise basis - Rs. 5,725.316 million
542.	-do-	13	Difference between amount of Zakat Deposited/reported by ZCCAs and amount credited in Central Zakat Fund Account

543.	-do-	14	Late deposit of Zakat deducted by State Bank Bank - Rs 1.996 million
544.	<b>HBL, G-9 Branch, Islamabad</b>	2	Exemption allowed on unattested Copies of CZ-50- Rs. 1.662 million
545.	-do-	4	Exemption from deduction of Zakat granted on declarations without attestation of Oath Commissioner- Rs. 489,979
546.	-do-	6	Exemption from deduction of Zakat granted on Indemnity Bond instead of declarations on form CZ-50- Rs. 48,143
547.	-do-	7	Exemption from deduction of Zakat granted on irregular declarations CZ-50/ Declaration without signature of Account Holder- Rs. 55,421
548.	<b>National Bank of Pakistan, Lahore</b>	2	Irregular exemption granted without Declaration (CZ-50) – Rs. 2.091 Million
549.	-do-	4	Zakat Exemption Allowed to Non Muslims and Non Pakistanis without Solemn Affirmation – Rs. 0.263 Million
550.	<b>Allied Bank Limited Lahore</b>	1	Deducted Zakat not Deposited into CZF-08 – Rs. 28.929 Million
551.	-do-	3	Exemption allowed on unattested Copies of CZ-50 – Rs. 3.7 Million
552.	-do-	4	Irregular exemption granted on invalid/defective declarations – Rs. 19.898 million
553.	<b>Meezan Bank Gulberg Branch Lahore</b>	1	Deducted Zakat not Deposited into CZF-08 – Rs. 3.868 Million
554.	-do-	2	Less deduction of Zakat – Rs. 13,396
555.	-do-	3	Non-submission of return on form CZ-07
556.	-do-	5	Exemption allowed on unattested Copies of CZ-50 – Rs. 1.053 Million
557.	-do-	6	Irregular exemption granted on invalid/defective declarations – Rs. 6.041 Million
558.	<b>MCB Nila Gumbad Branch, Lahore</b>	1	Irregular exemption granted on invalid/defective declarations – Rs. 3.173 Million
559.	-do-	2	Exemption allowed on unattested copies of CZ-50 – Rs. 391,249
560.	-do-	3	Non-submission of return on form CZ-07
561.	<b>Askari Commercial Bank Limited (ABL) (Aabpara Branch) Islamabad</b>	3	Non-deposit of Zakat into CZF-08 – Rs. 109,402

562.	-do-	4	Non-maintenance of Register on Form CZ-02 (Zakat Deduction/ Refund Register)
563.	-do-	5	Non-maintenance of Quarterly Summary Report
564.	<b>United Bank Limited Blue Area Islamabad</b>	1	Exemption from Deduction of Zakat allowed without Declarations/Documentary Evidence of Exemption –Rs. 34.323 Million
565.	-do-	2	Non-deposit of Zakat into CZF-08 – Rs. 9.15 million
566.	-do-	3	Non-Maintenance of Register on Form CZ-02 (Zakat Deduction/Refund Register)
567.	-do-	4	Non-maintenance of Quarterly Summary Report
568.	<b>National Saving Center (NSC) Lahore</b>	1	Deducted Zakat not Deposited into CZF-08 – Rs. 13.411 million
569.	-do-	2	Deduction of Zakat at lesser rate than Prescribed – Rs. 163,720
570.	-do-	3	Non-submission of Zakat Collection Report (ZCR) by ZCO (NSC) to its' ZCCA
571.	-do-	4	Zakat Exemption Allowed to Non-Muslims and Non-Pakistanis without proper Evidence – Rs. 4.384 million
572.	<b>ZCO Pakistan Railways Accounts (Workshop) Lahore</b>	4	Avoidance from Zakat due to Acceptance of Under Valued Declarations (CZ-50) – Rs. 19,438
573.	<b>General Post Office (GPO) Lahore</b>	1	Deducted Zakat not Deposited into CZF-08 – Rs. 45.451 million
574.	<b>International Islamic University (IIU) Islamabad</b>	2	Exemption allowed on unattested Copies of CZ-50 -Rs. 557,190
575.	-do-	4	Non submission of CZ-07 the quarterly summery report to the Zakat deduction and controlling Office
576.	<b>Quaid-i-Azam University, Islamabad</b>	1	Non deposit of Zakat in Central Zakat Fund Account- Rs. 144,940
577.	-do-	2	Non submission of CZ-07 the quarterly summery report to the Zakat deduction and controlling Office
578.	-do-	3	Non-Maintenance of Register on Form CZ-02 (Zakat Deduction/ Refund Register)
579.	-do-	4	Late Deposit of Zakat amounting to Rs. 358,339

**Annexure-II  
(Para No. 2.4.1)**

**Fraudulently withdrawals on account of Tirah IDPs program by unauthorized / ineligible persons – Rs. 30.040 million**

CNIC	CNIC	CNIC	CNIC	CNIC
1110103715040	1120112620834	1210161784510	1210433629690	1310206035704
1110108682994	1120113234072	1210162453278	1210454405634	1320107148866
1110108784268	1120122375158	1210175126498	1210463003682	1320112304328
1110113566942	1120124732306	1210177183424	1210463335230	1320117590960
1110115365430	1120124841616	1210178074252	1210464125568	1320119915032
1110126997864	1120125282334	1210178382612	1210467811078	1320125270278
1110131932070	1120134011994	1210180833828	1210476501284	1320145870472
1110133619136	1120135052020	1210181129828	1210491462190	1320205759506
1110137897118	1120136432026	1210181242520	1210505696266	1320207063306
1110142392882	1120141891482	1210184206518	1210505747590	1320207104108
1110143624466	1120145850934	1210184725350	1210505776746	1320239385224
1110146340454	1120146492302	1210191358812	1210505804398	1320240302260
1110146513982	1120151419400	1210194092684	1210505807406	1320247812822
1110146891826	1120151592144	1210198946640	1210505810524	1320264896450
1110146945526	1120151983022	1210199559598	1210505884538	1320269065960
1110147377850	1120154327860	1210214439652	1210505934978	1320272236282
1110147784474	1120155833912	1210216432852	1210505980722	1320274655630
1110148950790	1120161876968	1210238959120	1210506046064	1320279155890
1110149322964	1120162385980	1210242079098	1210506186880	1320291369160
1110151566924	1120163602860	1210248058580	1210506205752	1320295412766
1110154285798	1120167622640	1210255786938	1210506232056	1320297709256
1110155708104	1120168216688	1210258190370	1220102793024	1330204671632
1110156283110	1120173703322	1210262475354	1220103335150	1330260689974
1110159332578	1120175811008	1210263199652	1220118334420	1340154985574
1110160301344	1120176599310	1210273828230	1220118337062	1340176922066
1110161257056	1120183455414	1210279595298	1220120843832	1340184433384
1110161593932	1120186792412	1210284273566	1220129616196	1340187196522
1110163684170	1120199993016	1210287822344	1220132239426	1340189109312
1110166427932	1120205720184	1210298316950	1220133949590	1340198546174
1110170142642	1120205810124	1210302414584	1220138479630	1340207523148
1110176530426	1120205977202	1210305841050	1220154273386	1340224475214
1110176879022	1120206437734	1210308494098	1220161167170	1340231104762
1110184204392	1210104187990	1210309813520	1220164575230	1340235344264
1110184790272	1210109045106	1210313426068	1220167980368	1340241705086
1110185602974	1210114817458	1210314509460	1220168892784	1340244541166
1110188835894	1210115056174	1210320875492	1220173685994	1340244754504
1110191926738	1210115991510	1210326564838	1220175056178	1340277546646
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2120324559868	2130326044546	2150872966404	4210114490786	7170405655270
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2120326505704	2130345290722	2150877471436	4220102852616	8110179160018
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2120352001176	2140235865120	2160145167842	5440003824554	8270105683418
2120352499010	2140242208462	2160162117570	5440085735222	8270105819808
2120353432120	2140297046798	2160164286638	7110167347010	8270105982452
2120353937952	2140302945884	2160170305800	7110176974066	8270106167002
2120354509374	2140307055414	2160333263918	7110474673952	8270106322988
2120356536696	2140354575614	2160334031446	7120207483246	8270106388324
2120357269184	2140365267618	2160372781634	7120231923144	8270106396220
2120357318130	2140468519624	2160378382612	7120242491896	8270106631020
2120359961078	2140517339456	2160383715882	7120250327306	8270106657464
2120372274792	2140529108742	2160389863044	7120266250142	8270205683068
8270205687122	8270305673582			

**Annexure-III A**  
**(Para No. 2.4.8)**  
**(Amount in Rs.)**

**Physical verification confirming Fraudulent withdrawals of BISP Cash transfers through Branchless Banking/BB Saving Accounts in Quetta Region (Pishin)**

Name	Contact No.	District	Tehsil	Citizen no.	Transaction no.	Transaction Date	Amount	Sub Agent User ID	Franchise ID	Withdrawal district	Easy Paisa Account
bibi sherina	03361874 652	Pishin	Barshore	54301346 99236	28593 59633	27-JUN-23	21000	21813 8	1916 61	malir	336187 4652
bibi marsaa	03003868 087	Pishin	Barshore	54400605 77214	28740 45688	04-JUL-23	9000	21813 8	1916 61	malir	300386 8087
bibi amina	92303339 8159	Pishin	Karezat	54302444 34844	28465 69651	23-JUN-23	9000	76559	8698 0	malir	341715 7852
bibi fatima	92310260 8043	Pishin	Karezat	54302075 97358	28625 41684	28-JUN-23	9000	49298 6	4982 53	karachi south	923102 608043
bibi hawa	92330390 2591	Pishin	Karezat	54302677 79008	28317 10700	20-JUN-23	9000	41112 4	4073 32	malir	313816 6104

**Annexure-IIIB**  
**(Para No. 2.4.8)**  
**(Amount in Rs.)**

<b>Complaints of Fraudulent withdrawals of BISP Cash transfers through Branchless Banking/BB Saving Accounts in Sindh Region</b>					
<b>CNIC No.</b>	<b>Amount</b>	<b>CNIC No.</b>	<b>Amount</b>	<b>CNIC No.</b>	<b>Amount</b>
4250113845810	9000	4240111749256	9000	4240177346854	9000
4120180138000	11000	4240162573298	9000	4230106696570	15500
4220157149898	9000	4240168988974	9000	1550355323496	17500
4250174155360	9000	4240178491848	9000	4240115853596	11000
4220127546730	9000	4240191801706	9000	4240163086380	9000
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4220147706434	9000	1550435249934	9000	4240115858532	9000
4430222844336	9000	1350297803036	9000	4240131409388	9000
4110168673322	18000	1410188034390	22000	4240167727454	9000
4110147634626	9000	1550190370330	9000	4240179043556	19000
4110144558216	9000	1560252251778	9000	3120101206150	9000
4110199652712	18000	1610133611866	18000	5150711616074	9000
4110459769052	11000	4240115903398	9000	3120148073630	9000
3230382819666	9000	4240116986304	26500	3130256863568	9000
4110165741454	9000	4240120406748	11000	4220165146476	9000
4110182121906	19500	4240133667486	9000	4240107117376	9000
4110106096184	9000	4240153206790	11000	1350245801744	14000
4110110932400	9000	4240188235260	9000	1350378385330	9000
4110198077618	9000	4240115340584	9000	1350463771918	13000
4110169381058	9000	4240117210394	16500	2110216387220	9000
4110144197350	9000	4240166713252	11000	2110283150126	9000
4110168525096	11000	4240180863158	9000	2170219898806	18000
4110105597884	9000	4240191400026	9000	4210127740238	9000
4110117935604	9000	4250137457448	11000	4240106896360	19500
4110166236138	9000	5150805665676	12000	4240113802908	9000
4110107883506	9000	3110482266022	9000	4240116421246	9000
4430254194668	9000	3130150167894	9000	4240127536926	10500
4110122691860	9000	4240139582546	9000	1320117724144	9000
4110194435416	9000	4230107839008	11000	2170563388792	11000
4110162970628	9000	4240104056876	9000	4240117286078	9000
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4110145711296	9000	4240161003848	9000	4240119636904	11000
4110106158966	19000	4240176132416	9000	1550531734794	9000
4110137135486	9000	4240184440690	18500	2120174440564	9000
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4110152914890	12000	1510104011848	17000	3240257031776	9000
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4240187834052	9000	4240139942782	9000	4240149118526	9000
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4250133102216	9000	4240157659482	17500	1350274957030	11000
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1430155241408	9000	4240168924926	9000	2170472568140	9000
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**Annexure-IV**  
**(Para No. 2.4.12)**  
**(Rs. in millions)**

<b>Inadmissible payment of honorarium to BISP employees – Rs.224.39 million</b>					
<b>S.No</b>	<b>Wing</b>	<b>Basic Pay</b>	<b>Gross Amount</b>	<b>Income Tax</b>	<b>Net Amount</b>
01	CT-CCT-NSER staff	01 Month	3.282	0.280	3.003
02	F & A Wing	01 Month	2.091	0.154	1.936
03	Selected wings of BISP	01 Month	30.682	4.743	25.938
04	All Employee of BISP	02 Month	126.520	17.702	108.819
05	All Employee of BISP	01 Month	61.150	8.493	52.657
06	18 New Joiner in BISP	01 Month	0.673	0.053	0.620
	<b>Total</b>		<b>224.398</b>	<b>31.425</b>	<b>192.973</b>

**Annexure-V**  
**(Para No. 2.4.20)**  
**(Rs. in millions)**

**Late deposits of Rs. 282.073 million of Government receipts into Government treasury by HEC and earning of interest thereof – Rs. 15.289 million**

Sr. No.	University Name	Refund Amount (Rs.)	Cheque Entry Date (HEC)	Deposit date in Govt. Treasury	Days late deposited	Interest earned on average KIBOR rate
1	Khushal Khan Khattak University Karak	0.1430	3/26/2022	1/24/2023	304	0.0183
2	University of Balochistan, Quetta	0.1153	3/26/2022	1/24/2023	304	0.0147
3	University of Buner	0.9860	3/26/2022	1/24/2023	304	0.1261
4	Bahauddin Zakariya University, Multan	0.1582	9/29/2022	1/24/2023	117	0.0078
5	Sindh Madrasa-tul-Islam University, Karachi	1.7071	10/23/2022	1/24/2023	93	0.0668
6	Mehran University of Engineering & Technology, Jamshoro	0.3000	2/2/2022	1/24/2023	356	0.0449
7	JSMU Karachi	0.5712	2/12/2022	1/24/2023	346	0.0831
8	The Benazir Bhutto Shaheed University of Technology and Skill Development, Khairpur Mirs	0.0192	2/12/2022	1/24/2023	346	0.0028
9	National University of Medical Sciences Rawalpindi	0.1049	8/17/2022	1/24/2023	160	0.0071
10	University of Swat	17.7848	2/2/2022	1/24/2023	356	2.6626
11	University of Kotli, Kotli	0.5382	2/2/2022	1/24/2023	356	0.0806
12	University of Mianwali	0.1403	8/17/2022	1/24/2023	160	0.0094
13	Shaheed Zulfiqar Ali Bhutto University of Law	0.1300	2/11/2022	1/24/2023	347	0.0190
14	Cholistan University of Veterinary & Animal Sciences, Bahawalpur	0.4551	2/2/2022	1/24/2023	356	0.0681
15	MNS UET Multan	17.9008	2/2/2022	1/24/2023	356	2.6800
16	University of Sindh, Jamshoro	7.8158	4/18/2022	1/24/2023	281	0.9236
17	Lahore College for Women University, Lahore	0.1951	2/2/2022	1/24/2023	356	0.0292
18	The Benazir Bhutto Shaheed University of Technology and Skill Development, Khairpur Mirs	1.0384	4/7/2022	1/24/2023	292	0.1275
19	Nishtar Medical University, Multan	0.3025	2/2/2022	1/24/2023	356	0.0453
20	Government College University, Faisalabad	8.5500	2/2/2022	1/24/2023	356	1.2801
21	Ghazi University, D G Khan	4.6978	2/2/2022	1/24/2023	356	0.7033
22	Khwaja Fareed University of Engineering & IT, R Y Khan	2.8497	2/2/2022	1/24/2023	356	0.4266
23	Shaheed Benazir Bhutto University Benazirabad	0.4200	3/8/2023	5/29/2023	82	0.0209
24	-do-	0.4695	3/18/2023	5/29/2023	72	0.0205

25	Peoples Uni of Med & Health Sci Shaheed Benazirabad	0.3383	3/18/2023	5/29/2023	72	0.0148
26	-do-	0.3095	3/18/2023	5/29/2023	72	0.0135
27	Mehran Uni of Engg. & Tech Jamshoro	0.3800	3/18/2023	5/29/2023	72	0.0166
28	IST Islamabad	0.4180	12/2/2022	5/29/2023	178	0.0451
29	IST Islamabad	0.4990	12/2/2022	5/29/2023	178	0.0538
30	IST Islamabad	0.0400	12/2/2022	5/29/2023	178	0.0043
31	NDU Islamabad	0.1620	12/2/2022	5/29/2023	178	0.0175
32	Faisalabad Medical University	0.3665	12/2/2022	5/29/2023	178	0.0395
33	FJWU Rwp	0.9704	12/2/2022	5/29/2023	178	0.1047
34	Punjab Tianjin University of Technology	0.1572	12/2/2022	5/29/2023	178	0.0170
35	Punjab Tianjin University of Technology	0.3546	12/2/2022	5/29/2023	178	0.0383
36	National Textile University Faisalabad	0.3360	12/2/2022	5/29/2023	178	0.0362
37	GC Women University Sialkot	2.0498	12/2/2022	5/29/2023	178	0.2211
38	NUMS Rwp	0.3900	12/2/2022	5/29/2023	178	0.0421
39	NUMS Rwp	0.6529	12/2/2022	5/29/2023	178	0.0704
40	Mianwali University	0.3748	12/2/2022	5/29/2023	178	0.0404
41	PMAS UAAR	0.1546	12/2/2022	5/29/2023	178	0.0167
42	IBA Sukkur	2.3990	12/2/2022	5/29/2023	178	0.2588
43	IBA Sukkur	3.2460	12/2/2022	5/29/2023	178	0.3502
44	IBA Sukkur	0.0980	12/2/2022	5/29/2023	178	0.0106
45	IBA Sukkur	0.0980	12/2/2022	5/29/2023	178	0.0106
46	UET Taxila	0.5168	2/12/2023	5/29/2023	106	0.0332
47	PMAS UAAR	0.0348	2/12/2023	5/29/2023	106	0.0022
48	University of Gujrat	3.0418	2/12/2023	5/29/2023	106	0.1954
49	University of Gujrat	1.1446	2/12/2023	5/29/2023	106	0.0735
50	Kinnaird College for Women Lhr	1.1828	2/12/2023	5/29/2023	106	0.0760
51	Rawalpindi Women University	0.1970	2/12/2023	5/29/2023	106	0.0127
52	Fatima Jinnah Medical University Lahore	0.0746	2/12/2023	5/29/2023	106	0.0048
53	Fatima Jinnah Medical University Lahore	0.0748	2/12/2023	5/29/2023	106	0.0048
54	University of Sahiwal	0.5156	2/12/2023	5/29/2023	106	0.0331
55	University of Sahiwal	1.9251	2/12/2023	5/29/2023	106	0.1237
56	Air University Islamabad	2.1310	2/12/2023	5/29/2023	106	0.1369
57	Int Islamic University Islamabad	7.7907	2/12/2023	5/29/2023	106	0.5005
58	University of Baltistan	2.0862	2/12/2023	5/29/2023	106	0.1340
59	Quaid-e-Awam University Nawabshah	0.1394	2/12/2023	5/29/2023	106	0.0090
60	Quaid-e-Awam University Nawabshah	0.8300	2/12/2023	5/29/2023	106	0.0533
61	Liaquat University of Medical & Health Sciences Jamshoro	0.2502	2/12/2023	5/29/2023	106	0.0161
62	Benazir Bhutto Shaheed Uni Lyari Karachi	0.5437	2/12/2023	5/29/2023	106	0.0349
63	Benazir Bhutto Shaheed Uni Lyari Karachi	0.5750	2/12/2023	5/29/2023	106	0.0369

64	Jinnah Sindh Medical University Karachi	0.2700	2/12/2023	5/29/2023	106	0.0173
65	University of Buner	0.1720	5/26/2023	6/27/2023	32	0.0033
66	University of Malakand	1.0630	5/26/2023	6/27/2023	32	0.0206
67	University of Malakand	2.1720	5/26/2023	6/27/2023	32	0.0421
68	The Women University Multan	4.2439	5/26/2023	6/27/2023	32	0.0823
69	GC Women University Faisalabad	0.4843	5/26/2023	6/27/2023	32	0.0094
70	GC Women University Faisalabad	0.6056	5/26/2023	6/27/2023	32	0.0117
71	University of Haripur	6.3608	5/26/2023	6/27/2023	32	0.1234
72	Hazara University Mansehra	1.5673	5/26/2023	6/27/2023	32	0.0304
73	Khawaja Fareed University of Engineering & IT, Rahim Yar Khan	14.1127	5/26/2023	6/27/2023	32	0.2737
74	University of Sindh Jamshoro	11.3260	5/26/2023	6/27/2023	32	0.2196
75	Benazir Bhutto Shaheed University of Tech & Skill Dev Khairpur Mirs	0.0481	5/26/2023	6/27/2023	32	0.0009
76	Benazir Bhutto Shaheed University of Tech & Skill Dev Khairpur Mirs	0.1965	5/26/2023	6/27/2023	32	0.0038
77	NED University of Engineering & Technology, Karachi	1.3150	5/26/2023	6/27/2023	32	0.0255
78	Dawood University of Engineering and Technology (DUET) Karachi	0.4016	5/26/2023	6/27/2023	32	0.0078
79	Jinnah Sindh Medical University (JSMU), Karachi	1.0557	5/26/2023	6/27/2023	32	0.0205
80	Bolan University of Medical & Health Sci Quetta	0.2665	6/16/2022	7/19/2022	33	0.0037
81	Abdul Wali Khan University Mardan	0.3185	6/8/2022	7/19/2022	41	0.0055
82	-do-	0.6225	6/8/2022	7/19/2022	41	0.0107
83	R/F from Islamia College University Peshawar	0.3695	6/11/2022	7/19/2022	38	0.0059
84	R/F from UET Peshawar	13.1467	6/8/2022	7/19/2022	41	0.2267
85	R/F from Gomal University Dera Ismail Khan	8.8342	6/8/2022	7/19/2022	41	0.1523
86	R/F from University of Peshawar	39.4033	6/8/2022	7/19/2022	41	0.6794
87	Kohat Uni of Science & Technology	0.1329	6/8/2022	7/19/2022	41	0.0023
88	Shaheed Benazir Bhutto Women Uni Peshawar	0.4120	6/8/2022	7/19/2022	41	0.0071
89	Khyber Medical University Peshawar	4.4564	6/8/2022	7/19/2022	41	0.0768
90	University of Technology Nowshera	0.4680	6/11/2022	7/19/2022	38	0.0075
91	R/F from Women University Mardan	0.3026	6/11/2022	7/19/2022	38	0.0048
92	University of Engg & Tech Mardan	0.1290	6/11/2022	7/19/2022	38	0.0021
93	Women University Swabi	0.3701	6/11/2022	7/19/2022	38	0.0059
94	R/F from University of Chitral	0.8526	6/12/2022	7/19/2022	37	0.0133
95	IMS Peshawar	0.3571	6/13/2022	7/19/2022	36	0.0054
96	R/F from The University of Agriculture Peshawar	3.0177	6/11/2022	7/19/2022	38	0.0482
97	R/F from Gomal University Dera Ismail Khan	1.7390	6/13/2022	7/19/2022	36	0.0263



98	MUET Jamshoro	0.0580	6/13/2022	7/19/2022	36	0.0009
99	Shaheed Benazir Bhutto Uni Shaheed Benazirabad	2.7173	6/13/2022	7/19/2022	36	0.0411
100	SINDH Madressatul Islam University	0.1200	6/13/2022	7/19/2022	36	0.0018
101	MUET Jamshoro	0.3580	6/13/2022	7/19/2022	36	0.0054
102	Shaheed Benazir Bhutto Uni Shaheed Benazirabad	0.1290	6/13/2022	7/19/2022	36	0.0020
103	IBA Sukkur	3.7960	6/13/2022	7/19/2022	36	0.0575
104	IBA Sukkur	3.9470	6/13/2022	7/19/2022	36	0.0598
105	IBA Karachi	1.8068	6/13/2022	7/19/2022	36	0.0274
106	UVAS Lahore	0.3713	6/6/2022	7/19/2022	43	0.0067
107	NUST Islamabad	1.4800	6/16/2022	7/19/2022	33	0.0205
108	NDU Islamabad	0.3230	6/16/2022	7/19/2022	33	0.0045
109	PUMHSW SB	5.0916	6/20/2022	7/19/2022	29	0.0621
110	LUMHS Jamshoro	0.7230	6/20/2022	7/19/2022	29	0.0088
111	University of Balochistan of Engineering & Technology, Khuzdar	0.2456	6/20/2022	7/19/2022	29	0.0030
112	University of Kotli, Kotli	0.3317	6/20/2022	7/19/2022	29	0.0040
113	Government College University, Faisalabad	1.2768	6/20/2022	7/19/2022	29	0.0156
114	University of Agriculture, Faisalabad	19.0233	6/20/2022	7/19/2022	29	0.2320
115	Govt Sadiq College Women University Bahawalpur	7.2407	6/20/2022	7/19/2022	29	0.0883
116	Bahauddin Zakariya University, Multan	5.9152	6/20/2022	7/19/2022	29	0.0721
117	University of Haripur	2.1387	6/20/2022	7/19/2022	29	0.0261
118	Abbottabad University of Science & Technology	0.1457	6/20/2022	7/19/2022	29	0.0018
	<b>Total</b>	<b>282.0730</b>				<b>15.2891</b>

**Annexure-VI  
(Para No.2.4.22)**

**Doubtful payment of Group Life Insurance claims to BISP beneficiaries -  
Rs.10 Million**

Sr. No.	Particulars of breadwinner			Particulars of verifying officer			
	Region	Name	CNIC No	Name of Officer /Official	Desig.	Date of Verification	Remarks, field offices
1	Balochistan	Muhammad Kareem	5520321605193	Abdul Baseer Khan	AD	12.8.2021	Not Received, as per Brother statement. Mobile # 0335-8262124
2	Balochistan	Paind Khan	5520204122243	Abdul Baseer Khan	AD	12.8.2021	Not Received. According to beneficiary son Cheque No 9990840 was returned back by Bank. Mobile #0334-6484433
3	Balochistan	Dost Muhammad	5530206195477	SOHAIL KHAN	AD	8/12/2020	Amount not received contact number 0333-7854368
4	Balochistan	Sughra Bibi	5530513186621	Nazir Ahmed	AD	13-08-2020	
5	Balochistan	Jumma Khan	5620282988905	Muhammad Ashraf	AD	8/17/2020	The breadwinner is dead. According to his Son Mr. Zareef that no one in my family has received such amount. contact No.03353443568
6	Balochistan	Muhammad Khan	5440004198971	Muhammad Athar	FS	8/13/2020	Shah bibi has died in Bomb blast of August 08 2016, as per her son Sulaiman they have not received any payment from state life insurance
7	Balochistan	Juma Khan	5440053649771	Muhammad Athar	FS	8/10/2020	Cheque was returned back to state life insurance due to their own domestic issue

8	Balochistan	Javed Zia Siraj Ghor	5440059355885	Mohammad Athar	FS	8/13/2020	Payment not received
9	Balochistan	Khan Muhammad	5220410577759	Mehrab Baloch	AD	8/11/2020	Payment not Received by beneficiary
10	Balochistan	Umar	5220469580531	Mehrab Baloch	AD	8/11/2020	Payment not Received by beneficiary
11	Balochistan	Rasool Bux	5220453598881	Mehrab Baloch	AD	8/13/2020	Payment not Received by beneficiary
12	Balochistan	Mohammad Aseel	5220195569783	Mehrab	FS	19-08-2020	No payment made to the deceased family
13	Balochistan	Warqah	5220159425234	Mehrab	FS	13-08-2020	No payment made to the deceased family
14	Balochistan	Lal Muhammad	5220309963599	Sohail	AC	13-08-2020	Cheque received but lost the family of deceased
15	Balochistan	Ali Muhammad	5220309851645	Jorak Jan	AD	9/7/2020	Amount not received confirmed by the deceased family
16	Balochistan	Rasool Bakhsh	5220357969897	Jorak Jan	AD		Amount not received confirmed by the deceased family
17	Balochistan	Mian Khan	5340407856885	Muhammad Younis	AC	30-Sep-20	Payment did not received Contact # son of late Mian Khan, 03003701577
18	Balochistan	Dost Muhammad	5340421744605	Muhammad Younis	AC	26-Sep-20	Payment did not Received. Contact # son of late Dost Muhammad, 03340178163

**No of Cases Still not verified by BISP field offices due to migration/untraceable**

S.No	Name	IDN	DD	BNAME	RELATION
1	Fez Muhammad	5530206247131	7/10/2012	MARYAM BIBI	WIDOW
2	Syed Ullah	5530283157091	4/16/2013	MURAD BIBI	WIDOW
3	Hazoor Bakhsh	5530293712773	7/20/2011	MEHNAZ	WIDOW
4	Karim Bux	5520225737879	3/6/2011	LAL BIBI	WIDOW
5	Rahim Khan	5520204135901	5/25/2011	NAZI	WIDOW
6	Gran Naz	5520204011860	5/3/2011	LAL KHAN	HUSBAND
7	Mohbat Khan	5520282479247	7/9/2011	SAMI	WIDOW
8	Lal Khan	5520212372225	2/5/2014	SOMIRI	WIDOW
9	M. Ismail	5530176527371	1/4/2011	GUL NISA	WIDOW

10	M. Jan	5530162974261	5/19/2011	BUKHT BIBI	WIDOW
11	Shahnaz Bibi	5550205659620	2/10/2011	ABDUL QADIR	HUSBAND
12	Shah Gul	5610140840063	2/1/2011	GUL SAMA	WIDOW
13	Rafia Bb	5420165944360	5/27/2013	SHAMSULLAH	SON
14	M. Younas	5450120980419	7/11/2011	FAZEELA BIBI	WIDOW
15	Bibi Gul Bashra	5440052155598	6/15/2011	RASOOL KHAN	HUSBAND
16	M. Ismail	5440004680467	5/20/2011	BIBI HALEEMA	WIDOW
17	Allah Muhammad	5440075198703	5/2/2011	BARANI	WIDOW
18	Sakina Bibi	5440152278384	9/24/2011	ABDULLAH	HUSBAND
19	Sher Muhammad	5440003995959	1/6/2011	BIBI NOOR	WIDOW
20	Abdul Ghaffar	5440028502871	3/24/2011	KHAIR GUL	WIDOW
21	Mia Khan	5160239545623	3/21/2014	MURAD BIBI	WIDOW
22	Muhammad Khair	5440055377853	9/13/2014	BIBI QADARMANA	WIDOW
23	Khan Bibi	5440003602894	9/13/2012	MIR MUHAMMAD	HUSBAND
24	Dad Muhammad	5120115951247	10/16/2011	AMINA BIBI	WIDOW
25	Bibi Ghul Jan	5120115474664	10/28/2011	ATTA MUHAMMAD	HUSBAND
26	Peera Dani	5150258172456	4/6/2011	M. YOUSAF	HUSBAND
27	Azad Khan	5150370727523	7/25/2011	PATO	WIDOW
28	Lal Muhammad	5150388015305	3/9/2011	HAMEEDA	WIDOW
29	Ghulam Mustafa	5150321157143	3/28/2011	SHAH BIBI	WIDOW
30	Ali Akbar	5150247386147	11/16/2012	WAHIDA	WIDOW
31	Muhammad Deen	5150307424949	2/9/2013	NOOR BIBI	WIDOW
32	Juma	5150803391897	1/29/2014	RASHIDA	WIDOW
33	Kher Muhammad	5150307480801	10/2/2011	HAJO	WIDOW
34	Raheem Bux	5150363906147	4/12/2012	MAH GANJ	WIDOW
35	Ahmad	5150371877811	12/16/2012	SHARIFA	WIDOW
36	Rohail Khan	5150390161535	7/1/2012	ZEBOO	WIDOW
37	Noor Muhammad	5150307394509	10/30/2014	HANIFAN KHATOON	WIDOW
38	Husain	5150309044351	4/13/2014	JAN BIBI	WIDOW
39	Muhammad	5150307470681	10/13/2011	SHARIFA	WIDOW
40	Naseer Ahmad	5150377386399	10/4/2011	JUMI	MOTHER
41	Abdul Qadir	5150307386993	9/16/2011	JAN BIBI	WIDOW
42	Haji	5150307355079	3/13/2011	ZARINA	WIDOW
43	Ghulam Rasool	5150718558401	8/24/2011	NASEEMA	WIDOW
44	Dur Jan	5410215089020	10/5/2011	DAOOT KHAN	SON
45	Balram Dass	5410215624515	1/18/2011	CHAND DEVI	WIDOW
46	Gul Muhammad	5410215499481	10/15/2012	ALAM BIBI	WIDOW
47	Abdul Sadiq	5410215663113	3/30/2012	MAH PARI	WIDOW
48	Bibi Raheema	5410215071304	7/13/2012	AMEER BIBI	DAUGHTER
49	Sahira	5450120386946	5/16/2012	FATEH KHATOON	DAUGHTER
50	Muhammad Ramzan	5410215442053	11/7/2013	GANJ BIBI	WIDOW
51	Noor Muhammad	5410215612635	6/20/2012	KHAN BIBI	WIDOW
52	Naik Zar	5450120486162	5/5/2011	HABIB ULLAH	HUSBAND

53	Aziz Ullah	5160222994915	12/30/2011	6094395IBI	WIDOW
54	Parveen	5210376097214	2/15/2011	SAMINA	DAUGHTER
55	Imam Bux	5210477452399	3/18/2011	MEHR GUL	WIDOW
56	Ali Muhammad	5210215612063	2/5/2011	KALPORAK	WIDOW
57	Ezzat	5210472183965	6/27/2011	ZAR BANO	WIDOW
58	Gul Bibi Pattan	5210233145682	6/15/2011	PATTAN	HUSBAND
59	Rasool Bux	5210474354945	1/2/2011	MEHRI	WIDOW
60	Ruzatoon	5210303651758	2/10/2011	MOLA BUKSH	SON
61	Muhammad Rafiq	5210171612083	6/27/2012	LAL KHATOON	WIDOW
62	Haji Khan Solangi	4320708796677	5/27/2014	HASEENA	WIDOW
63	Maqbool	5210176632737	10/28/2011	GULSOON	WIDOW
64	Hassan	5210115298579	2/13/2011	MAH KHATOON	WIDOW
65	Ilahi Bakhsh	5210105672195	4/3/2011	AJMERA	WIDOW
66	Suleman	5210416749559	7/31/2012	MARYAM	WIDOW
67	Abbas	5210405600083	2/5/2014	NOOR GUL	WIDOW
68	Allah Dad	5210426355733	3/30/2012	ZUBAIDA	DAUGHTER
69	Babul	5210266235423	9/17/2012	NUSRAT UMEED	WIDOW
70	Nasroula	5210276791279	7/30/2012	AQEELA	WIDOW
71	Lalook	5210269973570	11/20/2011	SAKINA	DAUGHTER
72	Lal Bux	5220337181539	4/22/2011	RAHM BIBI	W
73	Allah Bux	5340314194099	1/30/2011	ZAR BIBI	WIDOW
74	Kamul Khatoon	4350305978610	8/8/2011	ZAINAB KHATOON	DAUGHTER
75	Ghulam Sarwar	5340470584897	4/2/2014	KHATOORAN	WIDOW
76	Mukhtiar Ali	5310173392523	9/7/2011	BEGUM	WIDOW
77	Mouj Ali	5310477878433	7/5/2012	MEHNAZ	WIDOW
78	Soomer Khan	5330409816049	3/5/2012	KHANAN	WIDOW
79	Muhammad Anwar	5310107415131	3/20/2012	AMIRAN KHATOON	WIDOW
80	Jamul	5330612776502	7/28/2012	KHAN MUHAMMAD	HUSBAND
81	Mehmood	5340535614335	11/8/2011	BANI BIBI	WIDOW
82	Shah Nawaz	5330613216057	7/20/2012	SHAHOL	WIDOW

**Annexure-VII**  
**(Para No. 3.4.4)**  
**(Rs. in millions)**

**Disbursement of Individual Financial Assistance (IFA) to Government Servants - Rs. 28.108 million**

Sr. No.	Employee_name	CNIC	Category	Amount	Grade	Province
1	Sanaullah	1110151372331	Medical	0.242	Grade 07	Khyber Pakhtunkhwa
2	Bakhtiar ali shah	1110152916963	SF	0.020	Grade 12	-do-
3	Muhammad yousaf	1120103335019	Medical	0.150	Grade 15	-do-
4	Muhammad ilyas	1120103588501	General	0.030	Grade 15	-do-
5	Habib-ur- rehman	1120153106401	Medical	0.250	Grade 11	-do-
6	Muhammad jalal ud din	1210190909357	Medical	0.050	Grade 07	-do-
7	Dil nawaz	1310124589425	Medical	0.300	Grade 07	-do-
8	Inyat ur rehman	1310196584997	Medical	0.452	Grade 12	-do-
9	Inyat ur rehman	1310196584997	Medical	0.137	Grade 12	-do-
10	Mir muhammad khan	1320207447249	Medical	0.300	Grade 07	-do-
11	Yasmeen shabbir	1330152617636	Medical	0.150	Grade 15	-do-
12	Rukhsana zia	1330224399788	Medical	0.420	Grade 19	-do-
13	Muhammad rafique	1340147788189	SF	0.020	Grade 16	-do-
14	Azat noor	1340173209545	Medical	0.300	Grade 14	-do-
15	Mir afzal	1340301551457	Medical	0.350	Grade 12	-do-
16	Jehan zeb	1340301651197	Medical	0.300	Grade 07	-do-
17	Altaf hussain	1350112927449	Medical	0.073	Grade 14	-do-
18	Miss neelum	1350135091348	Medical	0.300	Grade 17	-do-
19	Noor malik	1410137807411	Medical	0.090	Grade 14	-do-
20	Balqees akhter	1420377498438	Medical	0.105	Grade 16	-do-
21	Balqees akhter	1420377498438	Medical	0.105	Grade 16	-do-
22	Balqees akhter	1420377498438	Medical	0.105	Grade 16	-do-
23	Sabir ali	1430120274495	Medical	0.047	Grade 14	-do-
24	Rahat shah	1500018778573	Medical	0.090	Grade 11	-do-
25	Zahid hussain	1530208531935	Medical	0.150	Grade 11	-do-
26	Muhammad zada	1530285766825	Medical	0.125	Grade 12	-do-
27	Arshad ali	1530540087175	Medical	0.250	Grade 15	-do-
28	Fazal moula	1540107052631	Medical	0.047	Grade 07	-do-
29	Kifayat ullah	1540226834145	Medical	0.195	Grade 16	-do-
30	Kifayat ullah	1540226834145	Medical	0.195	Grade 16	-do-
31	Ajmal khan	1550529749045	Medical	0.020	Grade 07	-do-
32	Shabana shaheen	1560203222086	Medical	0.235	Grade 12	-do-
33	Mehboob ullah	1560232862029	Medical	0.250	Grade 07	-do-
34	Ali sher	1560298503009	Medical	0.090	Grade 12	-do-
35	Miss khilida	1560705858010	Medical	0.060	Grade 12	-do-
36	Shamim akhtar	1610111755060	Medical	0.025	Grade 11	-do-
37	Muhammad abbas	1610169878473	Medical	0.250	Grade 11	-do-
38	Noor ul hadi	1620192882041	Medical	0.150	Grade 16	-do-
39	Zia ur rehman	1620209096961	Medical	0.260	Grade 14	-do-
40	Yaseen mohammad	1620243532315	Education	0.072	Grade 16	-do-
41	Zahir hussain	1620257040445	Medical	1.000	Grade 15	-do-
42	Shaukat ali	1710102595183	Medical	0.175	Grade 09	-do-

43	Aisha .	1710145998378	General	0.025	Grade 12	-do-
44	Parveen begum	1710182768516	Medical	0.290	Grade 16	-do-
45	Izhar-ul- haq	1710304129209	Education	0.054	Grade 07	-do-
46	Ihsan ullah	1720122951019	SF	0.020	Grade 18	-do-
47	Wahida bano	1720126369922	Medical	0.060	Grade 13	-do-
48	Faqir hussain	1730115331787	Medical	0.300	Grade 12	-do-
49	Javed khan	1730115799241	Medical	0.200	Grade 15	-do-
50	Maqbul ur rahman 185	1730116338101	Medical	0.030	Grade 07	-do-
51	Muhammad izhar khan	1730118179869	Medical	0.300	Grade 12	-do-
52	Aziz ul haq	1730133566001	SF	0.060	Grade 15	-do-
53	Noor jehan khan	1730160532918	SF	0.030	Grade 16	-do-
54	Saeed ur rehman	2110729071269	Medical	0.200	Grade 15	-do-
55	Irshad hussain	2130332193017	Medical	0.060	Grade 09	-do-
56	Shahida perveen 18001	3110221714910	Medical	0.330	Grade 14	Punjab
57	Nusrat shamim 13477	3110531999878	Medical	0.250	Grade 14	Punjab
58	Ajilla liaquat	3120286179116	Medical	0.057	Grade 14	Punjab
59	Mubbashir ahmad malik	3130114697709	Medical	0.075	Grade 09	Punjab
60	Fayyaz ahmad	3210231231999	Education	0.044	Grade 14	Punjab
61	Najma shaheen dgk/p/9538	3210253887772	Medical	0.500	Grade 12	Punjab
62	Muhammad azam	3210309866107	SF	0.030	Grade 14	Balochistan
63	Muhammad rafi	3220320703687	Medical	0.127	Grade 16 Non-Gazat.	Punjab
64	Tariq ahmad	3230350912953	Medical	0.175	Grade 14	Punjab
65	Muhammad saeed akhter	3230481865539	Medical	0.100	Grade 11	Punjab
66	Ruqia sultana	3310091140400	Medical	0.250	Grade 18	Punjab
67	Nazia faiz	3310407353858	Medical	0.350	Grade 14	Punjab
68	Nazia faiz	3310407353858	Medical	0.300	Grade 14	Punjab
69	Naeem iqbal	3310452166377	Medical	0.150	Grade 11	Punjab
70	Tasleem kausar	3330131546712	Medical	0.250	Grade 16	Punjab
71	Ghulam zohra begum	3410124250202	Medical	0.060	Grade 14	Punjab
72	Wakil ahmad	3410375509727	Medical	0.250	Grade 11	Punjab
73	Riaz ahmad gondal	3420104588218	Medical	0.090	Grade 17	Punjab
74	Gulfam hussain	3430121387385	Medical	0.090	Grade 07	Punjab
75	Nighat siddique	3430211569006	Medical	0.250	Grade 14	Punjab
76	Durry shahwar riaz khan	3450215306908	Medical	0.050	Grade 18	Punjab
77	Muhammad umar khan	3520120285915	SF	0.030	Grade 17	Punjab
78	Muhammad shoaib khan	3520128681237	Medical	0.090	Grade 07	Punjab
79	Tehmina iqbal	3520178430368	SF	0.030	Grade 07	Punjab
80	Waheeda rafique	3520205761972	Medical	0.090	Grade 14	Punjab
81	Muhammad aslam	3520212099408	Medical	0.015	Grade 13	Punjab
82	Muhammad ashraf	3520222519165	Medical	0.110	Grade 11	Punjab
83	Sadia tariq	3520226711836	Medical	0.150	Grade 14	Punjab
84	Shamim anwar george	3520274415166	Medical	0.250	Grade 16	Punjab
85	Ammara yousuf	3520286893568	Medical	0.110	Grade 17	Punjab
86	Ammara yousuf	3520286893568	Medical	0.220	Grade 17	Punjab
87	Rustam ali	3530114978591	Medical	0.100	Grade 09	Punjab
88	Amina riaz	3530165475038	Medical	0.150	Grade 14	Punjab

89	Imran haider	3530320984291	Medical	0.090	Grade 09	Punjab
90	Mohammad amin tabassam	3540403664153	SF	0.020	Grade 16	Punjab
91	Muhammad zarif	3540407087549	SF	0.030	Grade 14	Punjab
92	Rashda jabeen	3540414876478	Medical	0.240	Grade 14	Punjab
93	Nazar hussain f-8043	3540465207275	SF	0.030	Grade 11	Punjab
94	Muhammad ejaz	3610348404807	Medical	0.291	Grade 14	Punjab
95	Shaista qamar	3610439622204	Medical	0.221	Grade 15	Punjab
96	Samra sadaf	3620195061862	Medical	0.136	Grade 14	Punjab
97	Ghulam mustafa	3630203693991	SF	0.020	Grade 07	Punjab
98	Asif ali hakim	3630227589391	Medical	0.170	Grade 14	Punjab
99	Salma akhtar	3630413488372	Medical	0.220	Grade 14	Punjab
100	Muhammad rafiq	3630470044891	General	0.045	Grade 16 Non-Gazat.	Punjab
101	Muhammad afzal	3650213724111	Medical	0.226	Grade 06	Punjab
102	Rukhsana bibi	3710298830274	Medical	0.350	Grade 14	Punjab
103	Aamir obaid	3710363097473	Medical	0.050	Grade 07	Punjab
104	Fiaz hussain	3720186183231	SF	0.030	Grade 07	Punjab
105	Muhammad ramzan	3730211639947	Medical	0.050	Grade 09	Sindh
106	Ghulam sakina	3730311031388	Medical	0.150	Grade 12	Punjab
107	Saqib rashid	3740140217129	General	0.030	Grade 07	Punjab
108	Uzma bibi	3740182527796	Medical	0.323	Grade 14	Punjab
109	Uzma bibi	3740182527796	Medical	0.233	Grade 14	Punjab
110	Uzma bibi	3740182527796	Medical	0.264	Grade 14	Punjab
111	Altaf ahmed	3740288864881	General	0.060	Grade 11	Punjab
112	Hasib ahmed	3740398181255	Medical	0.200	Grade 07	Punjab
113	Muhammad ejaz	3740504918413	Medical	0.025	Grade 14	Punjab
114	Muhammad ejaz	3740504918413	SF	0.060	Grade 14	Punjab
115	Syed zulqaranain	3740505019009	Medical	0.030	Grade 14	Punjab
116	M.habib sultan	3740509204297	Medical	0.298	Grade 14	Punjab
117	Abida hameed	3740559810294	Medical	0.500	Grade 18	Punjab
118	Mstr najam un nisa	3740564873922	General	0.025	Grade 11	Punjab
119	Ghulam sughra	3740567824978	Medical	0.214	Grade 19	Punjab
120	Mohammad shabbir	3740569205355	SF	0.030	Grade 14	Punjab
121	Ghazanfar abbas	3740586572083	Medical	0.157	Grade 09	Punjab
122	Abdul shamim	3740598959289	Medical	0.120	Grade 10	Punjab
123	Riffat jabeen	3740681742176	Medical	0.193	Grade 12	Punjab
124	Atina bibi	3810106138730	Medical	0.220	Grade 14	Punjab
125	Gulzar begum	3810164938178	Education	0.043	Grade 15	Khyber Pakhtunkhwa
126	Ghulam abbas khan	3830204771557	SF	0.030	Grade 08	Punjab
127	Noor khan	3830210817761	Medical	0.300	Grade 16 Non-Gazat.	Punjab
128	Noor khan	3830210817761	Medical	0.162	Grade 16 Non-Gazat.	Punjab
129	Noor khan	3830210817761	Medical	0.368	Grade 16 Non-Gazat.	Punjab
130	Abdul aziz farooq	3830211327771	Medical	0.090	Grade 14	Punjab
131	Tahira perveen	3840320244410	Medical	0.090	Grade 14	Punjab
132	Hazoor bux	4130122871029	Medical	0.300	Grade 16 Non Gazat.	Sindh



133	Quratul-ain soomro	4130369877220	Medical	0.238	Grade 16 Non-Gazat.	Sindh
134	Quratul-ain soomro	4130369877220	Medical	0.162	Grade 16 Non-Gazat.	Sindh
135	Ghulam zuhra khokhar	4130858412644	Medical	0.111	Grade 16 Non-Gazat.	Sindh
136	Farzand ali	4240110564087	Medical	0.245	Grade 07	Sindh
137	Abdul hakeem mugheri	4320284311339	Medical	0.130	Grade 14	Sindh
138	Nisar ahmed	4320630308919	Medical	0.300	Grade 16 Non- Gazat.	Sindh
139	Akberi begum	4420308328362	Medical	0.230	Grade 18	Sindh
140	Mehboob ali	4510299606711	Medical	0.150	Grade 18	Sindh
141	Altaf hussain	4510574733527	Medical	0.079	Grade 09	Sindh
142	Khuda bukhsh pirzado	4520855487381	Medical	0.048	Grade 17 Non- Gazat.	Sindh
143	Shafique ahmed memon	4530311476615	Medical	0.300	Grade 15	Sindh
144	Muhammad hussain	4540163667167	Medical	0.249	Grade 18	Sindh
145	Nasreen shaikh	4540255028412	Medical	0.366	Grade 16	Sindh
146	Shabir ahmed	5120217868887	General	0.025	Grade 16 Non- Gazat.	Balochistan
147	Niaz ahmed	5220309928083	Medical	0.090	Grade 14	Balochistan
148	Aman ullah siddique	5310196595651	Medical	0.125	Grade 18	Balochistan
149	Juma khan	5330624397079	SF	0.020	Grade 07	Balochistan
150	Noor ahmed	5330643710667	Medical	0.373	Grade 17 Non- Gazat.	Balochistan
151	Sarfraz ali	5340314458483	Medical	0.174	Grade 16 Non- Gazat.	Balochistan
152	Abdul karim	5410101135083	SF	0.020	Grade 10	Balochistan
153	Aman ullah	5430109107047	Medical	0.140	Grade 07	Balochistan
154	Mir ahmed	5430245751275	SF	0.020	Grade 09	Balochistan
155	Abdul haque	5520286570345	Medical	0.160	Grade 16 Non- Gazat.	Balochistan
156	Hidayat ullah	5540120617579	SF	0.020	Grade 11	Balochistan
157	Mohamamd mousa	5620117720267	Medical	0.116	Grade 07	Balochistan
158	Abdul karim	5620209500347	Medical	0.090	Grade 06	Balochistan
159	Muhammad mehmoood	6110119750671	Medical	0.147	Grade 12	Punjab
160	Abdulah zafar	6110125888389	SF	0.060	Grade 11	Punjab
161	Mohammad akbar gpfa	6110169961411	Medical	0.195	Grade 08	Punjab
162	Mohammad akbar gpfa	6110169961411	Medical	0.076	Grade 08	Punjab
163	Ghulam muhammad	7110289766851	Medical	0.260	Grade 14	GB
164	Mirza hassan	7140293207685	Medical	0.240	Grade 14	GB
165	Jan alam	7150138040865	Medical	0.125	Grade 07	GB
166	Ch muhammad kabir	8120216087169	Medical	0.220	Grade 16	AJK
167	Muhammad attiq-ur-rehman	8130272881779	Education	0.076	Grade 07	AJK

168	Aziz ur rehman tabasum	8220289802997	Medical	0.142	Grade 13	AJK
169	Asif awan	8220341722761	Medical	0.090	Grade 07	AJK
170	Asif awan	8220341722761	Medical	0.090	Grade 07	AJK
171	Razia khadum	8230335894590	SF	0.030	Grade 07	AJK
172	Abdul hamid	8230371688685	Medical	0.200	Grade 07	AJK
173	Sajjad hussain khan	8230398011743	Medical	0.029	Grade 07	AJK
174	Zulfqar hussain	8240124647499	Medical	0.320	Grade 06	AJK
175	Zulfqar hussain	8240124647499	Medical	0.280	Grade 06	AJK
176	Nabeel khaliq	8240164590359	Medical	0.126	Grade 09	AJK
				<b>28.108</b>		

**Annexure-VIII  
(Para No. 4.4.1)**

**In-admissible Old Age Pension awarded on dubious/wrong date of births –  
Rs. 2,798.985 million**

Region	Award date	CNIC	Name	IP EOBI NO	Gen.	Date of Birth as per Bank KYC	DATE OF BIRTH as per EOBI record	CLAIM NO	Age at time of pension award as per Bank KYC
200	1/1/2015	42101-1502151-8	MUSARAT BANO	0100C015101	F	3/20/1972	3/20/1959	BA 18008	43
1100	7/1/1991	41304-1889845-3	MOHAMMAD BASHIR	1100I030210	M	1/1/1975	1/1/2035	DA 04676	17
200	1/1/1989	42401-1854911-5	ABDUL GHAFOR	50445131252	M	1/1/1972	1/1/2034	BZ 04726	17
4300	4/1/1997	34502-8847638-5	FAIZ AHMED	3600J005992	M	10/1/1976	10/1/2036	GA 06640	21
600	9/1/1992	42501-1546533-5	MULLAH GABOL	0300D118316	M	1/1/1972	1/1/2033	AA 06563	21
4100	5/1/1989	34102-0422187-9	HAKAM ALI	28634091287	M	1/1/1967	1/1/2034	IZ 02173	22
6100	9/1/1997	42501-5330077-9	BAZ GUL	6100A011395	M	10/10/1971	1/1/1941	MA 01697	26
5100	5/1/1989	21302-7717072-3	TALIB JAN	99999999999	M	1/1/1962	1/1/1943	CZ 04994	27
2800	7/1/2004	38401-0216158-7	NAZAR MUHAMMAD	2800A000901	M	1/18/1977	7/1/1944	NA 05939	27
200	10/1/1990	42101-1740088-1	MOHAMMAD UMER	50136269836	M	1/1/1964	1/1/2034	BA 05615	27
3500	1/1/2004	35202-6925395-1	MUHAMMAD RAFIQUE	3600J061883	M	1/1/1976	1/1/1944	TA 03643	28
200	1/1/1989	42401-1566509-7	LAL BAHADUR	50634160468	M	1/1/1961	1/1/2034	RZ 00258	28
200	6/1/1995	42401-1965461-1	CHAMAN KHAN	0200A147626	M	1/1/1967	1/1/2034	RA 01926	28
2700	1/1/1996	33201-1512828-6	ALLAH RAKHI	26140003199	M	1/1/1967	1/1/1940	JC 00067	29
3500	9/1/2020	35401-1319769-9	SAJAD JAVED	3500A555806	M	12/4/1991	12/4/1960	TD 04393	29
2500	11/1/1997	36602-1192404-9	ASGHAR ALI	31693678105	M	2/19/1969	1/13/2030	FA 06067	29
900	2/1/2003	42201-0282208-5	MIRZA HAMEED BAIG	AAC76002746	M	4/5/1974	1/20/1943	QA 03571	29
100	1/1/1998	42401-1959493-3	TAWOOS KHAN	0100F027105	M	1/1/1969	1/1/2038	BA 07153	29
2500	9/1/2002	33105-1432738-1	MUHAMMAD NAZIR	3500B001521	M	8/5/1972	8/5/1942	TA 03082	30
4200	1/1/1985	34401-0633468-5	ABDUL RASHID	22819065566	M	1/1/1955	1/1/2019	KZ 01648	30
500	4/1/2004	42301-1661963-7	MUHAMMAD JAFFAR	0100H155605	M	5/6/1974	1/1/1944	BA 10131	30
6100	10/1/1986	54302-2298343-3	GUL BARAN	60228410847	M	1/1/1957	1/1/2028	MZ 00478	30

4300	2/1/1991	34602-1286270-1	MUHAMMAD SIDDIQUE	22740211227	M	6/4/1960	1/31/2036	IA 02919	31
2100	8/1/1985	36302-0407611-9	NAZIR AHMED	32229112783	M	1/1/1955	1/1/2029	FZ 01954	31
1000	4/1/2005	41406-0244761-9	MURAD	1111I006494	M	1/1/1974	1/1/1944	BD 03197	31
600	9/1/1988	42201-5055484-7	SARDAR MASIH	51887248840	M	1/1/1958	1/1/2032	AZ 04984	31
1100	7/1/2001	44203-0861850-9	BABUL RAJAR	1000B048235	M	1/1/1971	1/1/1945	BD 02085	31
3500	5/1/1991	35401-6116127-3	MOHAMMAD NUSRALLAH	3600E035358	M	1/1/1959	4/15/2036	TA 01077	32
4400	12/1/1987	37401-1508013-3	SAQLAIN SHAH	22055216691	M	12/16/1955	1/1/2032	KZ 07300	32
1000	1/1/2004	41105-7977616-5	SHAHMIR KHAN	1114H000359	M	1/1/1972	1/1/1944	DA 09226	32
200	11/1/2002	42101-1454082-0	MUNAWAR SULTANA	0700C049059	M	1/1/1971	1/1/1945	AA 08901	32
800	1/1/2002	42401-7830845-5	AQAL DAD	0100B025050	M	1/1/1970	1/1/1942	BA 09042	32
3500	8/1/2020	33202-9941418-7	MUHAMMAD ASIF	3100I862031	M	4/10/1987	4/10/1961	TD 04391	33
4300	12/1/1997	34603-2201657-3	ABDUL AZIZ	4300A006481	M	1/1/1965	1/1/2036	IC 00193	33
3500	5/1/2001	35401-1841622-3	MOUJ DIN	3600F046586	M	1/1/1968	4/7/1941	TA 02687	33
2800	10/1/2008	38301-4797224-3	HAZRAT HUSSAIN	2843A023142	M	1/1/1976	9/2/1948	NA 07731	33
1000	10/1/1994	41406-2264503-7	MUHAMMAD ARABI	1010A000858	M	1/1/1962	1/1/2036	DB 00751	33
200	4/1/1987	42201-2435140-9	WAZIR ALI	43554136739	M	1/1/1954	1/1/2032	BZ 04010	33
500	1/1/2002	42301-0789633-3	MUHAMMAD MISKEEN	0100C056115	M	1/1/1969	4/4/1941	BA 08986	33
1600	2/1/2004	32404-1390401-1	SAJAN KHAN	31246149244	M	1/1/1970	12/12/1943	GA 12687	34
2200	1/1/2005	36501-1843016-1	MEHMOOD AHMAD	2133E002208	M	1/1/1971	12/1/1944	FC 00986	34
3500	9/1/2020	38101-9646002-7	IRFAN ALI	3500C506431	M	4/3/1986	4/3/1961	TD 04390	34
100	4/1/2011	42101-1557972-3	ABDUL KHALIQ	0100A122269	M	1/1/1977	1/1/1950	BA 14302	34
800	1/1/2000	42201-0367178-3	MUHAMMAD SHARIF	0300F015980	M	1/1/1966	1/1/1940	QA 02467	34
600	4/1/1987	42201-0479940-0	MUNAWAR SULTANA	50752042353	M	10/25/1952	10/10/2036	CZ 03670	34
1100	1/1/2003	44303-0746225-9	BHAWANI	1113H003493	M	1/1/1969	1/1/1942	DA 08749	34
6100	2/1/1990	55301-1941318-7	MOHAMMAD JAN	60689026493	M	1/1/1956	1/1/2035	MZ 00895	34
500	4/1/2005	13101-1717669-1	MUHAMMAD PERVAIZ	0300I046768	M	1/1/1970	3/22/1945	QB 05357	35
5300	7/1/1991	13503-0612678-7	GULISTAN KHAN	44936031950	M	1/1/1957	1/1/2036	DA 05371	35

**Annexure-IX**  
**(Para No. 4.4.4)**  
**(Rs. in millions)**

<b>Non-recovery of loss sustained by EOBI during non-updation of facilitation system – Rs. 33.527 million</b>					
<b>Sr. No.</b>	<b>Reg. No.</b>	<b>Name</b>	<b>IPs</b>	<b>Rate of Contribution</b>	<b>Less Paid</b>
1	BIB04066	Deloitte Yousuf Adil	15	780	0.049
2	AAB02635	International Chemplast Pvt Ltd	15	780	0.049
3	BIB04587	Towns Link Pharmacy (Clinix)	35	780	0.113
4	BIB03317	Hussain Manufacturing Pvt. Ltd.	886	780	2.871
5	BIB02452	Elite Embroideries	412	780	1.335
6	BIB00389	Diamond Paint Industries Pvt Ltd	405	780	1.312
7	BIB02119	Orient Electronic Pvt Ltd	380	780	1.231
8	BIB00465	Style Textile (Pvt) Limited Qie 3	8200	780	26.568
<b>Total:</b>			<b>10348</b>		<b>33.528</b>

**Annexure-X  
(Para No. 4.4.5)**

**Unauthenticated spouse relation in cases of survivor's benefits paid to the survivors – Rs. 20.381 million**

Region	LINK CLAIM NO	Link CNIC / Spouse as EOBI record	Spouse CNIC as BISP survey	LINK NAME	IP EOBI NO	CLAIM NO	CNIC survivor	NAME
5200	LB 1054	1610145709887	1530723421907	SULTAN KHAN	5200A002305	LBW11677	1530792714472	SHAHEEN
5100	XA 05541	8240124971411	1120107960635	MOHAMMAD HANIF KHAN	4473H014512	LAW08614	1120115872234	NAWAB BIBI
5100	BD 00857	1120103360535	1120103360536	MISSAL KHAN	1115H002980	LAW08844	1120133045710	ZAITOON BIBI
8800	WW 50009	1234567890124	4130620924573	TEST ONE	8800B500031	WWW50001	1234567891234	TEST ONE SURVIVOR EP
4600	KA 15921	3740556589891	1310187894463	ALI AFSAR	4600G021331	KAW05793	1310108235612	AZIZ JAN
5300	EB 00205	1310104403879	1310109309095	CHAN ZEB	1600D052678	WAW08672	1310108933494	gulfaroshan bibi
5300	WA 01894	1310195879683	1310113170211	ABDUL HAMID	5180D013227	WAW06101	1310183862448	BIBI KHURSHIDA
5300	WA 01414	1330204338583	1330228428155	MUHAMMAD AYUB	5300E826984	WAW06443	1330204186694	ALTAZ BIBI
5300	KA 14275	1330203312559	6110118732881	WAZIR HUSSAIN	4672H002441	WAW08105	1330204489198	SAMEENA BIBI
5300	WA 05462	1330204867923	1330204867937	KHAN BAHADAR	5180F014132	WAW04584	1330204642700	AJAIB SULTAN
5300	AZ 04380	1320279590849	1330229592083	SHAMS UL HASSAN	0900A832723	WAW03258	1330225089718	SABZA
5300	WA 03574	1330204220323	1350104220323	NAZEER HUSSAIN SHAH	5380B015215	WAW08132	1350103561092	SAFIA BIBI
5300	BD 08393	4220127038007	4120446820625	KHALID HUSSAIN	1000F111458	WAW08309	1350160213124	BIBI TAYYABA
5300	WA 02526	1350305304451	1350315676909	MUHAMMAD ISRAIL	0500F005880	WAW07317	1350305096352	NAQSHAB A
5300	WA 02024	1350305028954	1350305055528	BIBI HALEEMA	5300I010034	WAW02290	1350305216139	MUHAMMAD AYUB SHAH
5300	HA 16953	3520265419665	1350314428459	IFTIKHAR AHMED	3600J026142	WAW08392	1350305523810	MEHAR UN NISA BIBI
5300	WA 08770	1350422075759	1350497123735	SHEIREEN KHAN	5300D490247	WAW08063	1350421471374	RAKHTAJ BIBI
5100	NA 01846	1420235480761	1420279521641	ZARI MARGAL	2843B005795	LAW09712	1420249155056	Hikmat khela
5100	NA 02989	1420320556855	1420324944045	UMER KHAN	2800G805884	LAW09020	1420389963670	GUL RAHAM JANA

5100	LA 09155	143011938 4943	143011934 5841	JALAL HUSSAIN	5182D005 791	LAW084 59	143011882 9764	KHURSHID BIBI
1100	DA 10694	143011989 3249	413011989 3249	UMER GUL	1100G017 086	DAW084 90	143011922 3228	SHUKRI JAN
200	RA 05042	424011596 6455	424013598 0085	ZAI HUSSAIN	0100D040 927	RAW038 25	143011956 9360	TALHA JAN
5100	DA 03795	143012038 9929	143019978 9665	ABDUL JANAN	1100F015 205	LAW068 90	143011957 0638	SIAL BIBI
5100	LA 12210	143012048 4519	143015966 5607	MURAD GUL	5182B002 753	LAW071 92	143011962 9468	HIJRAN BIBI
5100	BA 06170	143013444 5985	224013558 4419	MAH GUL KHAN	0100I0591 09	LAW069 16	143012633 2526	ZAR HAMEEDA
5100	LZ 06729	143017424 4549	143016945 2997	ABDULLA H JAN	5182H001 387	LAW075 20	143017002 2734	SAHIB SULTAN
5100	HZ 02500	143014923 3659	143020335 7235	BADSHAH GULL	3300E801 887	LAW049 62	143023540 0586	MASTOOR A JAN
5200	LB 06680	152020794 3412	152020794 3430	ZARKAI	5285J0009 81	LBW102 35	152020816 8625	HAJI KHAN
5200	QB 04831	153079646 0181	153020865 0229	RAZI KHAN	0300D049 347	LBW041 24	153020829 8898	AMEERA
5200	DA 07478	153020972 3035	171026089 9895	FATEH GUL	1100G014 274	LBW055 42	153020873 3480	SUBHANA BIBI
5200	WA 05349	154028108 0313	154029826 6475	JAFFAR SHAH	5300I0468 99	LBW066 33	154025950 6586	WARA BIBI
5200	LB 02208	156020451 2861	156020451 4973	AMAN ULLAH KHAN	5185I0020 64	LBW101 94	156020349 0072	SHAMSHI A BIBI
5200	DA 12689	156020323 3835	156027574 7695	KHAIR MUHAMM AD	1120E000 831	LBW110 68	156020395 2786	AMINA
5200	DA 11584	156029820 6281	156020403 9635	ABDUL WADOOD	1120G000 790	LBW064 36	156023982 4628	MUNTAHA BIBI
5200	LA 11642	173011939 0673	161014340 4949	MUHAMM AD ANWAR	5100J0303 40	LBW099 04	161015571 1558	PARVEEN
5200	CD 04153	421011786 8925	423011048 2581	SHAHID HUSSAIN	0700G078 305	LBW116 11	161018143 7430	BAKHT RAJA
5200	LA 07194	161018810 7007	161011276 7733	GUL ZADA	5200J8221 54	LBW101 92	161018893 7318	ZAR PARI
5200	LB 07935	161028628 1075	161020430 3659	HUSSAIN MUHAMM AD	5200I8385 04	LBW101 99	161024126 5772	ZAHIRA BIBI
5200	LB 06929	161025439 6757	161020750 2287	JOHAR ALI	1114E004 241	LBW070 12	161024864 1538	Noor Jehan
5200	LZ 04021	162020855 5547	162020855 5611	ABDUL HADI	5200C838 885	LBW066 42	162020825 3182	TAJ MUNHARI
5200	LZ 06300	162020865 6323	162020865 6339	NADIR KHAN	5300B831 233	LBW075 31	162020832 1816	Gul Saum Bibi
5200	WA 05240	162027763 6285	162020895 2787	MUNAME R KHAN	5300A045 192	LBW065 15	162021677 7286	BASMEEN A
5200	LB 01957	162028340 8787	162022626 2257	ZAIBAN SHAH	5287J0104 61	LBW099 76	162028963 8168	MINHAJA
5200	LZ 02910	162020886 1657	162021019 7353	ASHRAF KHAN	CBB76993 312	LBW039 53	162029885 8780	TAJA
5200	LB 04038	162025001 2073	162020394 3223	MUNAWA R KHAN	5184C010 696	LBW050 20	162030569 5502	SULTAN ZARI
5100	LB 04036	171015592 1263	171014719 0815	YOUSAF KHAN	5100H810 263	LAW092 44	171010221 4906	HIDAYAT

5100	BD 02103	171010343 5167	171010343 5157	ISLAM GUL	1111J0025 62	LAW088 52	171010286 1450	niazai
5200	LB 00510	171010406 8667	171014980 2883	SHER AZAM KHAN	5181F017 565	LBW103 38	171010316 0224	JEHANA
5100	LBR0 0198	162025807 0835	171012611 2943	SHAH NAZAR	5181G017 522	LAW082 51	171012192 7772	FATWARN I BIBI
5100	LA 07679	371040947 3711	171010270 9029	ABDUL AZIZ	5182B000 036	LAW086 95	171019040 4854	WASIA
5200	LB 00513	172018142 3251	172015155 4039	SHAH KHEL	5200A840 355	LBW045 91	172011065 0340	SAQLAN BIB
5200	LB 06930	172017239 1865	172012874 7761	JANIS KHAN	5200J8417 18	LBW068 33	172011285 2476	NISH PARI
5200	LB 04326	161018720 2187	172012172 0559	KAPOOR KHAN	5100I0109 77	LBW108 08	172012069 3040	PUKRAJ BEGUM
5200	LB 04682	172014676 7361	172012295 6919	MUSHTA Q MASIH	5200E841 527	LBW047 80	172012075 7708	YASMEEN BIBI
5200	KB 05329	172010937 5105	172012183 5711	MUHAMM AD YASIN	4700F069 179	LBW110 04	172012149 8876	NASEEM BIBI
5200	LZ 02079	172012092 3363	172013565 3785	ROSHAN KHAN	5200F844 281	LBW107 74	172017829 9120	MUFTI JAN
5100	LA 11836	173011558 6393	173018947 6525	MASAL KHAN	5100A813 022	LAW073 38	173011292 8658	dilshad begum
5100	LA 12009	173011317 9159	173019590 3499	AKHTAR SHAH	5100H833 839	LAW076 77	173015448 4436	KIMIA GULA
2400	PA 02132	311045884 8431	311047969 4539	NAZEER AHMED	2428E001 602	PAW010 50	311042478 7662	MST.SHEH BAZ BIBI
2400	KA 14829	341017296 0897	312021636 6043	NISAR AHMED	4600B006 629	KAW052 94	312024235 0408	RAFIA NISAR
1900	PA 01438	313015364 7769	313013404 4085	GULZAR AHMED	2427I0055 48	PBW004 19	313017681 9016	BACHAL MAAI
2000	GA 12285	321023421 0545	321021550 1955	NABI BUX	3600I8452 46	FBX0220 7	321022620 2800	MST.BALO KH KHATOON
2000	FA 05406	321020880 2061	321040358 6625	HAJI MAHI KHAN	2130H006 103	FBW027 26	321023483 1520	Maryam bibi
2000	FZ 02709	321023242 7045	321025918 5533	NOOR MUHAMM AD	2000D832 632	FBW015 45	321026514 3400	SABHAL MAI
2000	FB 00980	323030700 9935	323030700 9351	AHMAD YAR	0400F012 569	FBW026 71	323030686 0460	walayat mai
2100	FA 06742	363024539 7521	363024268 7657	SYED MUHAMM AD ZAMAN SHAH	2100E064 807	FAW042 43	323038298 7674	SOFIA BEGAM
2000	FB 00924	323045768 7879	323045025 6177	WAHID BAKSHSH	2131I0057 27	FBW010 06	323040659 2550	MST. ZAINAB
2500	JZ 06317	331000858 1011	331000852 8963	MUHAMM AD HANIF	2600D204 542	JAW026 09	331000783 6024	AYESHAN BIBI
2600	JA 15362	331008315 8369	331008315 8366	MASROOF ALI SHAHID	2600G247 393	JAW061 00	331004682 3174	PARVEEN AKHTAR
2500	JB 02851	331006366 1633	331000748 8020	MUNIR AHMAD		JBW0300 4	331005559 2922	SALMA MUMTAZ
2600	JA 12527	331008844 6521	331023759 8735	VICTOR SARFARA Z	2600E037 342	JAW050 29	331005967 0236	MARTHA BIBI



2500	JZ 07087	332027632 8739	331005476 8101	ZULFIQA R ALI	2500B504 040	JDW018 21	331007367 7202	NASEEM AKHTAR
2600	KC 00207	225019782 7229	331045671 0915	KHADI SHAH	4672H004 532	JAW067 17	331040595 2144	NARGUS BEGUM
2600	JA 14226	331046824 4895	331042629 2905	MUSHTA Q AHMED	2600D050 781	JAW073 75	331040881 8398	SHAHIDA PERVEEN
2600	JA 14605	331040257 0283	331044602 5869	RANA MOHAMA D ANWAR	2600B205 087	JAW057 56	331043318 2658	SAMINA KHAN
2500	JD 01894	332021173 1739	332016538 4759	KHADIM HUSSAIN	2645H000 256	JDW027 41	332021127 1056	NOOR BHARI
2500	JC 00675	332021135 3177	332025312 8441	NOOR AKBAR	2645C006 100	JCW0040 4	332021271 5570	KANEEZ BEGUM
2500	JC 00893	332021305 4886	332025385 0434	JEEWNI	2500F003 058	JDW003 60	332025951 9315	MUHAMM AD NAWAZ
2500	JD 00085	333022240 3815	333022267 1611	FALIK SHER	2500F500 709	JDW020 46	333021192 2456	MUMTAZ BIBI
5100	JC 01003	333032132 9281	111011497 1271	NAQEEB ULLAH	2645F003 557	LAW097 06	333032062 7572	Shamal Pari Jana
4100	IZ 00359	341016763 0857	812025074 9157	MOHAMM AD SHARIF	4100H010 334	IAW0035 9	341010171 1476	SHAHEEN AKHTAR
4100	IA 04751	341012650 3969	341012719 8115	MUHAMM AD SARWAR	4100G005 704	IAW0303 4	341010375 9116	SHAMIM AKHTAR
4100	IA 04846	341016050 2477	341014505 7905	MUHAMM AD IQBAL	4100H024 406	IAW0192 2	341015683 4646	ZUBIDA BEGUM
4200	IB 03133	342010578 8071	332026215 4987	MOHAMM AD AKRAM	4200F807 726	IBW0279 3	342015230 0300	AMINA
4400	LB 04507	342031718 6375	342037295 3933	MUHAMM AD IQBAL	4400C024 381	LBW047 55	342039570 9940	RUBINA KOUSAR
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3200	HB 00500	351036895 1087	351012477 1395	FATEH MUHAMM AD	3100A117 727	HBW016 22	351039630 2642	BILQEES BEGUM
3300	HC 00948	352028552 4005	352021167 3181	M. HANIF	3100B004 096	HCW024 29	352001387 6942	haleema bibi
3300	HC 04220	352025976 2531	352029748 1155	ANWAR MASIH	3100D039 510	HCW027 64	352013813 2472	INAYAT BIBI
3600	GA 19273	352019128 8492	352017807 5692	MUSARR AT JOSEPHEN	3600I2553 94	GAW085 74	352017885 7169	PATRICK
3600	HA 07074	352025256 3268	352022402 7617	M. YOUNAS	3100E456 070	GAW120 38	352022302 9572	SAIRA BEGUM
3200	HA 04586	352023918 7115	352023794 3223	MUHAMM AD DIN	3100H026 644	HBW026 23	352022341 6500	SEEMAN BIBI
3300	HAR1 0316	352011368 0323	352011552 6161	JAN MUHAMM AD RANA	3100G038 993	HCW010 34	352022625 1938	ZAREENA KHATOON
3100	HA 12891	352027700 3499	352028344 9401	MOHAMM AD HANIF	3100E027 025	HAW079 19	352024444 1760	NAZIRAN BIBI
3200	HB 03442	352022534 4433	352027678 2517	MUHAMM AD ARIF	3200C810 455	HBW021 61	352028721 7430	SHAMSHA D BEGUM
2200	FC 00129	353027512 3867	353026491 9865	RIO M. BASHIR KHAN	3200H810 248	SBW000 50	353027349 9760	AFSARI BEGUM

3500	TA 03193	354019280 9157	341031671 7461	ALI SHER	3600D036 517	TBW011 53	354014848 0866	BASHIRAN BIBI
3500	TA 03003	354017170 4773	352022575 9877	MUHAMM AD RAMZAN	3600F037 888	TDW022 23	354019236 2474	rasoola bibi
2100	FZ 02979	361021912 4675	361026854 4945	MUHAMM AD JAMSHAI D	315872182 79	FAW025 86	361021838 1172	MANSBEE
2100	FA 11725	363030918 6735	363034506 9959	MUHAMM AD ISMAIL	2100D027 979	FAW078 23	361035527 8424	BASHIRAN BIBI
2100	EA 00859	361042104 5641	361049414 5569	SHITAB KHAN	1600B004 237	FAW083 09	361040137 8960	zainab bibi
2100	FA 07602	361045172 9817	366012148 1343	MUHAMM AD HUSSAIN	2100F023 444	FAW036 33	361040389 6744	AKHTAR PERVEEN
2100	FA 13803	363025876 1279	363038448 1995	ALLAH BAKSH	2100G857 185	FAW083 23	363020605 3840	SUGHRAN MAI
2100	FA 08049	366029141 3429	363034268 5381	ALLAH DITTA	2100H024 032	FAW042 60	363025213 7414	GHULAM SAKINA
2100	FA 04659	363040193 6015	363046778 9511	M. YASEEN	2132E000 033	FAW076 45	363049768 1806	tehseen bano
2200	FC 00825	365011881 7403	365010937 6375	AMANAT ALI	2133H005 465	FAW038 92	365011797 2522	SADIQAN BEGAM
2100	FA 05938	366019044 8095	365010457 0303	NAWAB MASIH	2132D000 539	FAW037 36	366017180 3128	SAKINA BIBI
4800	KD 00572	371050254 5965	374050558 8023	KHUDA BUKSH	4800A028 690	KDW009 87	371050258 6780	GHULAM SHUGRAN
4800	KC 02465	371058144 3079	371054263 8203	MUHAMM AD NOOR	4600A036 201	KDW014 28	371050267 9140	NOOR BEGUM
5300	WA 02962	372011374 1709	372021983 3185	GHULAM MUSTAFA	5180I0090 45	WAW04 432	372012911 5390	NABILA YASMEEN
4400	XA 02773	372021983 5934	372022038 7919	MUHAMM AD AZAM	4670F006 491	XAW036 04	372021983 5934	FAHMIDA BEGUM
4400	XA 03132	373026625 5071	373021191 3375	FAZAL HUSSAIN	4400I8261 51	XAW061 78	373020266 0960	PARVEEN AKHTAR
4400	KZ 03743	373020604 6389	373021154 6213	GHULAM ALI	BCC76330 040	XAW022 82	373024717 5404	SAKINA BIBI
4400	NA 05653	373020814 0311	373029780 7997	GHULAM HAIDER	2844G008 733	XAW038 73	373029395 7848	RAZIA BEGUM
4400	WA 06916	373031131 8675	373031141 9443	MUHAMM AD YUNAS	5380B043 991	XAW091 77	373031101 8702	IQBAL BEGUM
4400	KZ 07073	373031144 2093	373031142 6421	ABDUL AZIZ	1015C003 150	XAW070 92	373031112 4860	MST. ZARINA BEGUM
4600	KA 15642	374011410 6025	374011410 5997	MUHAMM AD RASHID	4600H039 618	KAW123 21	374011369 7604	NAJEEBA BIBI
4600	KA 15682	374056839 8783	384031052 4433	MUHAMM AD RIAZ	4600F138 985	KAW073 18	374050264 4536	HAFSA BIBI
4600	KA 14108	374053280 4185	374056481 2607	MUHAMM AD ISHAQ	4600I1006 46	KAW131 65	374050572 5926	MUSARAT JABEEN
4800	KC 02234	374061612 9659	374061612 9551	NOOR ZAMAN	4672I0049 55	KDW010 52	374061563 7052	RUKHTAJ BIBI
4800	KD 00657	374061518 7322	341012370 5630	SHAHNAZ AKHTAR	4772H001 585	KDW010 73	374061564 5711	ABDULLA H JAHANGIR

4600	CA 06929	374021001 7263	374021001 7319	MUHAMM AD AKRAM	0200I0579 62	KAW080 33	374070639 9578	MAHFOOZ BEGUM
2800	NA 04515	381023481 0131	381028027 3401	MUHAMM AD YASEEN	2843A002 382	NAW031 50	381023342 3234	ZUBAIDA YASEEN
2800	NA 02048	381023435 6963	381022385 0933	MUHAMM AD AFZAL	2843A001 807	NAW035 77	381029528 6002	RAZIA BEGUM
2800	KB 05050	611018432 6017	611016469 9111	MAZHAR SALEEM	4600B083 639	NAW080 15	382012583 3802	Musarat Khatoon
2800	NA 09861	382015193 8531	371048019 1513	MUHAMM AD RAMZAN	2844A033 564	NAW063 53	382019091 7190	rabia
2800	NA 04066	383010803 7373	383014841 3239	GHULAM YASEEN	2800F811 535	NAW063 96	383010181 7466	marium bibi
2800	NA 02605	383011864 5895	383011894 2381	IQBAL HUSSAIN SHAH	2843F005 042	NAW032 18	383011811 3876	SHAHZAD BIBI
2800	NA 05142	383011879 4555	383011878 6551	ADAM KHAN	2800J8116 54	NAW088 25	383011823 2670	HAJIRAN BIBI
2800	NA 02448	383015587 3967	383014065 1003	KHAMMA D ULLAH	2843F006 585	NAW083 30	383011824 2854	GUL BIBI
2800	NZ 00988	383011884 1615	383015688 7179	JANAT KHAN	BFC76902 715	NAW026 74	383013709 0476	BAGOO KHELA
2800	JZ 04033	383021061 6965	383021061 6999	MOHAMM AD YAQOOB	2600J8017 12	NAW068 74	383021034 4536	GHULAM FATIMA
2800	NA 08382	383029381 3527	383025257 8269	GHULAM HUSSAIN	2800H036 701	NAW081 97	383021169 8166	NOOR SUWAI
2800	GA 14363	383021210 9151	383021493 3479	NOOR AHMED	3600A163 838	NAW034 95	383021408 0748	SHAMIM AKHTER
2800	NA 03820	383025090 8659	383021163 2361	ALLAH DAD KHAN	2800F810 034	NAW090 97	383025707 1678	ANWAR BIBI
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2800	NA 07331	384010251 9003	384019084 2541	MUKHTA R AHMED	2800H036 256	NAW073 53	384010220 3564	nasreen akhtar
2800	FAS0 0518	384010279 3229	384014963 1111	ALLAH DAD	2100J8670 64	NAW061 63	384010239 0720	naseem gull
2800	NA 09787	384016574 6733	384011307 1477	MUHAMM AD BAKSHSH	2800I0447 11	NAW073 60	384010885 6248	KANEEZ FATIMA
2800	RA 09730	384016558 3765	384010262 5631	MUHAMM AD AKRAM	0200I0737 98	NAW088 66	384060663 0688	ZAHIDA PARVEEN
1000	BD 05312	412040262 7277	322024024 5949	IKRAMUD DIN	1000E111 166	BDW023 45	412040858 8686	RIASAT
1100	QA 04184	413019556 1487	413012286 8077	ABDUL HADI	0300E033 206	DAW084 71	413012222 0948	SALEEM KHATOON
1100	DA 09502	413042314 9011	413046801 1769	ABDUL AZIZ	1100H861 426	DAW061 18	413042245 4230	SHAMSUL QAMAR
1100	DA 08477	413060244 9641	413064226 8187	ASHRAF ALI	1100D026 444	DAW028 58	413064926 4046	MST NAJMA

2600	DA 09049	413082658 7153	413082658 7155	MUHAMM AD BUKSHSH	1100D043 721	JAW062 53	413081849 5846	NOORAN BIBI
1000	BD 02065	425015899 3897	414068149 6987	MUHAMM AD MURTAZ A	1111D014 400	BDW015 28	414062870 3350	ZAITOON NISA
1000	BD 00488	414066886 4191	414063059 1711	ALLANO	1111A000 064	BDW023 31	414064953 2056	ZAHRA
1000	BD 01260	412041435 8685	415040395 5075	SHER MUHAMM AD	1000I0426 64	BDW015 15	415040578 8442	kaniz fatma
1000	BD 05378	412030538 6081	412049437 3141	HAFIZ MUHAMM AD IBRAHIM	1000C111 605	BDW025 05	415040612 2860	NAWAB KHATOON
1000	BD 07301	415040403 9143	441077392 5389	BEHWAL KHAN	1000G842 985	BDW037 57	415070567 2176	KARI
200	RA 04071	421016803 6814	421011142 8862	HANIFA	0100E036 757	RAW041 11	420000458 2171	SHAMIM AKHTAR
200	YA 01032	421011390 2659	421012544 7619	MOHAMM AD AHMED	6900A808 821	RAW076 24	421011341 8210	MUNAWA R JAHAN
5100	QA 04852	421010887 5737	173014999 4455	LAL SAMAD KHAN	0800I8369 48	LAW078 15	421011440 6976	AMNA BIBI
200	CA 08912	421013982 1297	421019775 8007	ABDUL REHMAN	0200E050 126	SAW036 06	421012094 9140	KULSOOM BANO
100	QA 03546	421016996 3721	421017648 9647	ABDUL HAFEEZ	0800H027 079	BAW066 72	421013859 2982	TAJ BEGUM
200	CA 09481	421017803 0720	424012312 9390	SHAHIDA ZAHOOR	0200I0520 69	RAW031 08	421018628 1305	ZAHOOR AHMED
900	AA 06532	425011396 5295	425011471 2357	BACHA SAEED	0300B021 888	QBW096 59	422010253 4428	SHUJA BEGUM
600	CD 03698	420010545 8371	822038237 6343	ABDUL RASHEED	0700G092 309	CDW009 28	422010465 5528	NASEEM BANO
800	QA 02380	422010735 0681	420000570 9761	SHAR MUHAMM AD	0800E061 408	QAW071 21	422010624 6236	MASOOM BIBI
100	BA 07903	143013543 6679	424016249 4675	ASHRAF GUL	0100I8697 32	BAW045 84	422015515 8700	GUL JAN BIBI
800	QA 03875	422010456 0129	420000478 6871	M AKHTAR BAIG	0300A020 150	QAW068 02	422015542 2982	SAFIA REHANA AKHTAR
800	QA 07142	425014579 9275	425011491 1249	ALI AHMED	0800J1616 27	QAW069 15	422019088 4696	FATIMA
5300	QB 06468	423017275 2914	133029789 2376	TEHMINA NAWAZISH	0300G075 222	SAW052 05	423010596 9633	makhdoom zada nawazish ali shah
800	QA 02110	423010870 1717	424011687 1423	NOOR MUHAMM AD	0200B010 624	QAW017 96	423010694 3014	MUSTAFE RA
200	RA 05065	422010795 7059	423015960 0125	MEHMOO D	0400C061 692	RAW040 11	423010742 4034	YASMEEN
600	QA 04120	423010703 6397	423013400 2339	MANZOO R ELAHI	0800J0624 09	CDW017 36	423010787 2592	MUMTAZ BIBI
400	SA 12196	423010946 9391	423010968 0817	SARDAR ALI CHOHAN	0400H269 067	SAW060 24	423010879 8812	SAEEDA TABASSU M

400	SA 08071	423010729 4740	423012257 6668	NAZIRA BIBI	0400H007 481	SAW052 19	423010986 5859	IQBAL INAYAT
400	SA 12462	423019840 1897	423014959 8745	AMEER SAMDANI	0400D269 401	SAW077 55	423011290 3996	SAEEDA BIBI
1900	CB 01136	423017189 9652	451043905 6380	NILOFAR A RAHIM	0200H042 722	CBW013 47	423013572 6977	NAZOOK HUSSAIN
500	BA 13169	423011004 7607	423019711 3671	MURAD BUKSH	0100C873 127	CBW068 04	423016757 5868	GUL BIBI
5300	BA 13733	424013300 3935	424015122 3579	KHAWAJ MUHAMM AD	0200F146 332	WAW05 077	424011161 6864	KHALIDA BIBI
100	BA 08623	424011549 4895	424011574 5915	MUHAMM AD MISKEEN	0100B048 236	BAW061 60	424011502 2894	BAKHT UN NISA
100	BA 11196	424011635 9413	424010512 2285	MIR AFZAL KHAN	0100D168 945	BAW084 36	424011551 3640	SHAHZAD GAI
500	CA 10022	424011979 6425	424011839 4033	MOHAMM AD NAZIR	0500B003 434	CBW018 85	424011730 2606	ZAITON
100	BZ 00450	424011797 8539	424011797 8671	PIR MOHAMM AD	0100B870 950	BAW098 61	424011765 6650	MAHAWA RIA BIBI
6900	YA 01248	420002511 7329	424019387 7651	ALLAH BUKSH	6900G025 231	YAW015 13	424013582 4102	KAZ BANO
500	CA 06864	424017818 4395	424019156 0559	GHULAM SARWAR	0500E033 004	CBW009 36	424015162 4002	MST SAFIA BEGUM
100	AZ 00770	422010450 4645	424013678 2025	ALI MUHAMM AD	0300B033 908	QAW021 09	424015451 8318	HASEENA BEGUM
900	QB 18472	425011417 9493	425011269 7789	ALLAUDD IN	0900H101 971	QBW124 29	425010537 0052	KHURSHE ED BANO
900	QA 03665	425011403 9113	425010517 2771	FORDIL KHAN	0300G114 432	QBW099 02	425011356 5568	GUL SHAHI JAN
900	AZ 05262	425011523 3769	425014763 2403	JEHANDA D	520462890 51	QBW023 87	425011443 0282	HABIB SULTAN
900	QB 13199	425011533 1875	425013147 9077	MOHD SIKANDAR	0900F008 052	QBW141 91	425011450 7222	NASEEM BIBI
900	QB 12972	425011554 3805	425019051 2999	SYED AKBER	0900B906 903	QBW083 91	425011467 8210	LAL PARI JAN
900	QA 08577	424019946 1201	425011487 1817	ABDUL SALEEM	0800A101 587	QBW137 23	425012773 7226	HAJRA KHATOON
900	QBR0 0062	422010340 8025	422013729 1003	SALEH MUHAMM AD	0300I0461 40	QBW126 12	425012921 4290	SAFIA BIBI
600	CDW 02007	352027782 5126	425014006 8015	SYEDA RIFFAT IQBAL	0600E071 875	CDX020 07	425015011 7762	NUSRAT JAHAN
5100	QB 14736	111012861 3193	111018988 5919	M HASHIM KHAN	0900H031 257	LAW083 54	425017829 0542	shamshada bibi
900	QA 06930	422010688 5585	425015591 8425	TANVEER A KHAN	0800D033 951	QBW112 97	425018911 7356	SHAMIM
200	RA 03012	425013032 3805	425019855 6359	SYED GHULAM	0100I0119 81	RAW064 56	425019735 6390	BAKHAS JAN
1600	EA 04142	431051042 0001	431051062 0535	SHAH BAIG	1600I8250 80	EAW026 27	431054481 9888	MST SACHUL
1700	EB 01292	432062087 2345	432068233 1559	AZIZ ULLAH	1620H002 704	EBW022 15	432062021 0644	SUGHAR ALIAS GHULAM SUGHRA

1100	DA 11439	442068406 8669	442066666 2757	ABDUL GHAFOOR	1112F008 222	DAW048 24	442067197 7794	HANEEFAN
1600	EA 03168	451018095 2987	451010609 4551	SAIN DINO	1600A038 708	EAW028 22	451010583 8024	MST MAI PIROZAN
1600	EA 01456	451040263 4019	451029700 0659	ALLAH DITTA	1600I0088 02	EAW019 70	451040248 5334	BIBI ZUHARA KHATOON
200	BD 05349	453033050 4687	453035017 3057	MUHAMM ED HAMID KHAN	1000A840 086	RAW086 43	453037758 8664	SAMINA YASMEEN
6100	MA 02230	542031495 2527	544000428 9975	KAMAL KHAN	6100F012 168	MAW01 024	544002049 0702	WALYAT BIBI
6100	MA 03118	544009156 9071	544006993 0467	DAD MUHAMMAD	6100I0149 89	MAW01 776	544002628 0726	KHADIJA DAD
6100	MA 03592	555020340 0045	553015845 7869	ABDUL LATIF	6100D817 853	MAW02 000	555020565 1418	BIBI ZAKIRA
4600	KA 14809	611013518 7547	611019081 0279	MUHAMM AD NIAZ	4600E100 064	KAW078 00	611014500 7614	BIBI JAN
4600	KA 11769	611012898 3625	611011980 7689	ABDUL ZAHOOR	4600G023 244	KAW068 51	611016251 3230	MUKHTAR BEGUM
5400	BA 14510	715021424 7509	421011086 4737	TAWALU T SHAH	0100G871 642	WBW00 334	715021385 0418	ZUBEDA BEGUM
4200	IA 09330	811013525 5409	811019588 3843	GHULAM HUSSAIN	4100F043 630	IBW0408 3	811018337 4946	MUNIZA BIBI
4400	HA 13498	811027861 3403	811021009 8109	RAJA ZULIFQAR HUSSAIN	3600J1204 91	XAW066 55	811027523 5318	SHAHIDA PARVEEN
4600	HA 08226	821010323 7715	821010116 2045	MOHAMM AD RAFIQ KHAN	3100J0799 12	KAW091 41	821010317 0436	SHAHJEHA N
4600	KA 12127	821013177 9649	821015790 1093	WAZIR HUSSAIN SHAH GARDAZI	4600I0830 64	KAW087 81	821013777 9662	SYEDA MANZOOR A BEGUM
4600	DA 10730	413049848 3605	413049848 3603	MUHAMM AD ISHAQ	1116I0288 81	KAW132 11	821013803 2026	FARAM JAN
4600	XA 02422	824012497 0825	824010764 8905	MUHAMM AD AFSAR KHAN	4673J0042 24	KAW137 60	824011692 4062	ZARAIT BEGUM
<b>Total on average basis for one year (1698446*12) = 20,381,352</b>								

**Annexure-XI  
(Para No. 4.4.6)**

**Provision of more than on type of benefits awarded against same 'Link Claim Number' – Rs. 14.994 million**

Sr. No.	Region Code	Link Claim no.	Claim no.	IP EOBI No.	CNIC of survivor	Name
1	800	QA 01322	QAW02819	0800G026359	42201-0238513-4	Suriya begum
2	800	QA 01322	QBW01532	0800G026359	42201-7592671-0	Zaheera begum
3	400	CZ 01304	CAW02712	52128065364	42301-1692718-0	Rabia bibi
4	200	CZ 01304	QAW00783	52128065364	42201-0598566-8	Salma latif lari
5	6100	AZ 01670	MAW00561	52029179159	54400-0341097-6	Mst bano
6	4400	AZ 01670	XAW05212	4400G829826	37201-1564810-4	Mst. Saidan begum
7	200	AZ 02886	QBW05060	9999999999	42101-5374475-4	Mah jabeen begum
8	900	AZ 02886	QBW05506	0900J001535	42201-0588312-6	Parveen mirza
9	900	AZ 05744	AAW02292	51836133327	42501-8977166-2	Arifa ayooob
10	5100	AZ 05744	LAW01661	0300D062751	14201-5999760-2	Kajeer bibi
11	900	BA 06287	BAW01574	0100B050275	42201-8065644-6	Shamim bano
12	100	BA 06287	BAW02757	AAA76356174	42401-8908950-8	Shahnaz begum
13	100	BA 06678	BAW03361	0100G016616	42401-3647571-6	Shakila begum
14	100	BA 06678	BAW09822	0100H140829	42201-0579040-8	Zaitoon begum
15	100	BA 11565	BAW04725	0100C873630	42301-0931571-2	Khursheed begum
16	100	BA 11565	BAW05491	0100C867736	42101-4983078-6	Nurgis begum
17	100	BD 01080	BAW03024	1111F004592	42401-5981053-2	Parya toon
18	200	BD 01080	RAW05076	1015E004845	42201-2548331-4	Nelofar syed
19	1000	BD 01523	BDW00710	1116D010655	41409-4823933-6	Rehmat
20	1100	BD 01523	DAW08245	1000F062188	41304-4745549-8	Asma pari
21	1000	BD 05016	BDW00653	1116H016924	41303-2091919-7	Shamim begum
22	1000	BD 05016	BDW07695	1000I036998	41504-0588702-0	Fehmida
23	200	CA 08088	CAW02871	0400H008851	42401-1835306-2	Noor ul nisa
24	800	CA 08088	SAW02836	0200G052825	42301-7229944-0	Shahida rehman
25	4600	CA 08774	KAW09928	0200B056256	42401-1786760-0	Naseer fatima
26	4700	CA 08774	KBW01422	0200F056252	61101-9707349-6	Faqeera begum
27	500	CZ 04887	CBW02083	0500E127227	42401-1253002-8	Zainab bai
28	500	CZ 04887	CBW02086	0400C849309	14301-5228347-2	Sardar bibi
29	100	CZ 99999	CAW00847	50543178992	42401-9171370-4	Imeena bai
30	200	CZ 99999	CAW01288	0200A043555	42101-3447508-2	Kulsoom bano
31	5200	CZ 99999	CAW01376	13060740702	16202-0891292-6	Rakheem taja
32	200	CZ 99999	CZW00135	50133107822	42101-7795291-2	Surraya jabeen
33	1000	DA 00337	BDW00447	AIF76048193	41304-5267280-8	Alma
34	2600	DA 00337	JBW01803	15785421212	33100-0684964-6	Zubaida
35	1000	DA 03084	BDW08093	1000D844728	41406-3840803-4	Ruqia begum
36	1100	DA 03084	DAW08426	1100D859114	41304-9218407-2	Syeda zaira begum taqvi
37	1100	DA 05663	DAW02338	44985381624	41306-2377404-2	Mst hawa
38	4400	DA 05663	XAW02034	22190506191	37202-3323122-2	Razia begum
39	1100	DA 06400	DAW02743	1100F020064	41306-7935828-2	Aziz bano
40	200	DA 06400	RAW01037	50125113702	42101-1707457-0	Amina bai
41	1100	DA 06469	DAW04535	1100E061451	41306-3867412-0	Qamar un nisa

42	4800	DA 06469	KCW00877	20518263968	37104-5649201-2	Sukran bano
43	2800	DZ 00075	NAW01878	11161029772	38301-1781443-0	Bharai bibi
44	4400	DZ 00075	XAW02929	AIF76145438	37301-4690071-0	Zubaida begum
45	1600	EA 02061	EAW01213	1620E003680	43203-9587154-6	Munawar khatoon
46	1600	EA 02061	EAW01682	1620C001290	43205-1462933-0	Mst sughar khatoon
47	2100	FA 04667	FAW02570	2100I025906	36302-5986701-6	Zubaida begam
48	2000	FA 04667	FBW00304	2130C003972	32102-7733387-4	Mai gullan khatoon
49	2100	FA 07592	FAW09036	2100H855695	36302-0269702-4	Sakina begum
50	2100	FA 07592	FAX09036	2100G032078	36302-2225598-8	Ruqia shahnaz
51	3200	FC 00949	HBW00730	2200E031253	35302-1770328-0	Nooran bibi
52	2200	FC 00949	SBW00737	3152B006905	35303-2029434-8	Ghulam kubra
53	1900	FZ 00303	PAW01503	2400A837540	31301-0359019-4	Sachal bibi
54	1900	FZ 00303	PZW00078	BSA76211677	31303-8986556-0	Sughran bibi
55	5100	FZ 00604	LAW01403	CDA76051200	14301-1977769-6	Khursheed begum
56	2400	FZ 00604	PAW02483	2400I837089	31301-1435929-4	Sayeda manzoor zahra
57	2100	FZ 01066	FAW01064	32238064585	36302-4417110-2	Kaneez begum
58	1900	FZ 01066	PAW00690	BSA76210876	31303-9033775-8	Mst.basran bibi
59	2000	FZ 99999	FBW00891	2131E036756	32304-1688367-6	Maqsood mai
60	2000	FZ 99999	FBW00896	2000J057422	32102-0551335-0	Shiro mai
61	2000	FZ 99999	FBW00897	BND76254182	32203-7277072-2	Nargis bano
62	2000	FZ 99999	FBW00898	2130H002858	32203-9263834-0	Razia sultana
63	2000	FZ 99999	FBW00899	2000A031344	32102-3389374-6	Farhat bibi
64	2000	FZ 99999	FBW00901	2000C038857	32303-7346116-6	Tasleem bibi
65	3300	FZ 99999	FBW00902	2000G024707	32303-3114642-6	Zara syed
66	2000	FZ 99999	FBW00906	2131D012729	32304-1807233-0	Irshad begum
67	2000	FZ 99999	FBW00907	2131C027408	32304-7792070-6	Shafia mai
68	4700	GA 06600	KBW01238	10134536721	61101-9000616-2	Syeda inees fatima
69	4600	GA 06600	KBW01283	4600B007879	37405-9372413-0	Irshad begum
70	2000	GA 11672	FBW00602	30940029094	32102-9590299-2	Mukhtiar begam
71	2000	GA 11672	FBW02692	3600A845016	32102-0873025-0	Kalsoom begum
72	200	GZ 03025	RAW04114	0200J024324	42101-1663649-8	Hameeda begum
73	4400	GZ 03025	XAW04652	3300F830233	37302-0833668-2	Mst. Irshad begum
74	3600	GZ 03452	GAW02952		35201-1355634-6	Sharifan bibi
75	3700	GZ 03452	TBW01505	29432533749	35404-9627433-2	Haleema bibi
76	3300	HA 04801	HAW02903	3100D048357	35202-2612864-6	Mumtaz bibi
77	3200	HA 04801	HBW00196	3100A116933	42401-9882706-7	G m siddique
78	5100	HA 05050	HAW03719	23941039445	38302-0346286-8	Mahar nisa
79	3100	HA 05050	HAW03798	3100B119956	35202-9217726-4	Rashida begum
80	3200	HA 06487	HAW02663	3100C054367	35102-0564556-6	Umm-e-kalsoom
81	3600	HA 06487	HAW02910	26845009010	35201-6617895-4	Rashidan bibi
82	3100	HA 09243	HAW02401	3100J088246	35201-8978498-7	Barkat francis
83	3100	HA 09243	HAW04344	3100F816368	35201-6240744-6	Safia begum
84	3300	HA 10152	HAW04063	3100D095011	35202-5404122-2	Hashim bibi
85	3100	HA 10152	HAW07732	3600B057939	35202-2206555-2	Sarwat sultana
86	4300	IC 01986	ICW00753	4163J005142	34603-2116269-2	Khurshid begum
87	4300	IC 01986	ICW01911	4300D811312	34603-6704153-4	Batool Azhra
88	5300	IZ 00031	WAW01722	5400I016497	13302-0469799-4	Maroof jan
89	4400	IZ 00031	XAW01122	BCC76918702	37302-7040836-0	Aisha bibi



90	4100	IZ 00034	IZW00034	BJA80150941	34101-2393875-2	Rehmat bibi
91	4600	IZ 00034	KBW00665	28626025157	37402-0944623-0	Akhtar-un-nisa
92	4100	IZ 00182	IAW00306	BJC76000023	34104-9425741-0	Mst majeedan
93	4100	IZ 00182	IZW00182	4100D011172	34101-3137722-4	Khursheed bibi
94	4100	IZ 00429	IAW00429	4100F010263	34101-2458592-2	Mst nazir begum
95	4400	IZ 00429	XAW00636	BCA76101139	37301-1250347-2	Mastoor begum
96	4100	IZ 00693	IAW00693	4100D019405	34101-2383061-2	Zainab bibi
97	4100	IZ 00693	IAW00774	BJA76049283	35202-2547155-8	Aysha
98	4100	IZ 00741	IAW01371	28650089802	34101-1102230-8	Zabaida begum
99	4400	IZ 00741	XAW02253	4100G811587	61101-8464442-8	Rasheeda begum
100	4100	IZ 00840	IAW00840	4100C004524	34101-2540637-8	Inayat bibi
101	4200	IZ 00840	IZW00118	BDC76379081	34202-1831518-4	Nazir begum
102	4100	IZ 00869	IAW00869	4100H005004	34101-2551962-2	Saleem akhtar
103	4100	IZ 00869	IAW01260	34101227745	34101-2277457-2	Ghafoorian bibi
104	4300	IZ 01543	ICW02209	4300A814428	34603-2949813-6	Khursheed begum
105	2800	IZ 01543	NZW00040	BFA76254344	38302-7876401-4	Wazir jana
106	100	IZ 17045	RAW02122	0200G145018	42401-1615995-8	Zeenat begum
107	200	IZ 17045	RAW02578	0400I012150	42101-2966306-0	Balqees bano
108	3500	IZ 48053	TAW01640	3600J039747	35202-1174615-2	Shagufta bano
109	3600	IZ 48053	TDW00342	3600F037105	35202-4541925-4	Shakeela ansari
110	2600	JA 08486	JAW02109	2600B007691	33104-4128850-8	Fatima bibi
111	2500	JA 08486	JDW01350	2600H034171	33104-9204845-8	Naziran bibi
112	2600	JA 09878	JAW02554	2600J023005	33104-2108949-8	Nasreen bibi
113	2500	JA 09878	JAW03649	2600C075855	33100-5938483-2	Surya feroza
114	2700	JB 00484	JBW02295	2645E006378	33201-1463702-2	Irshad bibi
115	2500	JB 00484	JBW02397	3557H037797	33103-9356263-4	Surya begum
116	2500	JZ 00213	JBW01484	24486030322	33100-9233799-8	Umat ur rahim
117	2500	JZ 00213	JDW00712	2600C809555	33100-0640765-0	Safia begum
118	2500	JZ 00253	JBW00382	24434107179	33100-3098374-6	Maqbool akhtar
119	2600	JZ 00253	JZW00034	CAA76155222	33104-2032474-8	Sarwar jan
120	4400	JZ 03567	KAW03410	BGA81501762	82303-0963465-6	Isam jan
121	4600	JZ 03567	KAW03416	4600I040252	37405-0245609-0	Rashida bibi
122	2500	JZ 07087	JDW01821	2500B504040	33100-7367720-2	Naseem akhtar
123	2500	JZ 07087	JDW02748	2700J818354	33202-0965111-6	Naseem akhtar
124	2500	JZ 09999	JAW03632	2500B005478	33204-0573912-2	Mansab mai
125	2600	JZ 09999	JAW03636	BGD76035240	33104-2052075-2	Bushra begum
126	4400	JZ 09999	JAW03638	2600E120721	37303-1135180-0	Rukhsana parveen
127	2500	JZ 09999	JAW03639	2600H152107	35403-9402603-6	Rukhsana bibi
128	2600	JZ 09999	JAW03641	2600C052988	33104-2107044-0	Parveen akhtar
129	2600	JZ 09999	JAW03643	2600J040049	33100-8567569-8	Fazeelat bibi
130	2600	JZ 09999	JAW03647	2600J150462	33100-7399002-4	Bashiran bibi
131	2500	JZ 09999	JAW03648	2600H174256	33100-5400267-6	Shazia
132	4600	KA 00874	KAW01419	CCA76047454	37405-6225257-8	Sardar begum
133	4600	KA 00874	KAW02126	4600A039712	37401-9226071-0	Zamurd begum
134	4600	KA 01534	KAW02892	BBA76112957	37405-7516751-8	Najma khatoon
135	4400	KA 01534	KAW03412	CAA76260452	82102-2354918-8	Salhara begum
136	4600	KA 09293	KAW05747	9999999999	37403-0638996-8	Zarda bibi
137	4800	KA 09293	KDW02967	4672D005485	37406-1545419-6	Begum jan

138	4600	KA 10626	KAW02811	4600G037992	37405-2558220-0	Sughra abdul rehman
139	4600	KA 10626	KAW12058	0400G925648	61101-1740058-8	Ruqia bibi
140	1100	KA 10650	DAW08443	4700F075382	41304-5071794-8	Khair un nisa
141	4400	KA 10650	XAW05711	3600D088661	37401-9699442-2	Mst. Azmat bibi
142	4600	KA 11361	KAW03703	4600H039650	37401-5939970-8	Resham jan
143	4600	KA 11361	KAW06430	4600E849058	37405-1023510-4	Naseem akhtar
144	4600	KA 11563	KAW05284	0400B893561	37402-1424307-6	Fatima bi
145	4600	KA 11563	KAW05423	BBA76167751	37405-2482373-6	Zainab bibi
146	4600	KA 14153	KAW07828	0300A100689	37401-7980062-4	Shahnaz begum
147	900	KA 14153	QBW06372	0300E100689	42201-0951655-2	Anees bibi
148	4600	KB 00668	KAW12869	4600F008880	37405-2538710-0	Zaheer fatima aqeel
149	4600	KB 00668	KBW00818	4600C056924	37402-6707232-8	Fazal jan
150	4600	KB 02442	KAW13026	4600E006969	37401-0243292-8	Sajida batool
151	4600	KB 02442	KBW01604	4600J055434	37405-6870985-6	Nazir fatima abbasi
152	4700	KB 06607	KBW00969	12144171288	13101-0905530-8	Mst tazeem
153	4700	KB 06607	KBW12800	4700D114073	17201-0562302-6	Bibi imtiaz
154	4700	KB 07279	KBW03349	4700H018427	61101-7894409-0	Shama parveen
155	5100	KB 07279	LAW02379	5100B014520	61101-6580027-2	Gul mina
156	4800	KC 00331	KCW01236	4600E035502	37105-0243285-0	Qamar sultan
157	5200	KC 00331	LBW10696	4672D010472	15602-0264690-8	Bakht roidara bibi
158	4800	KC 00441	KAW04960	BAA76257648	37101-1648436-4	Miskeen jan
159	4800	KC 00441	KDW00988	4600B855311	37101-1650448-0	Maqsooma bibi
160	5100	KC 00612	LAW04352	4672I011758	14201-2073383-6	Reayat bibi
161	5100	KC 00612	LAW09870	4672B011755	21704-0870779-2	Shawala bibi
162	4800	KC 00787	KCW01559	4672J006469	37406-3454422-6	Mehboob
163	4800	KC 00787	KDW01559	4672D002194	37406-9113210-0	Fazeelat bibi
164	4800	KC 01443	KAW04597	4672A000323	37406-6313011-0	Kashmirran bibi
165	4600	KC 01443	KAW04599	0300B081367	37405-1992560-2	Sarron begum
166	4600	KZ 00176	KAW01385	BBA76335657	37405-5931200-0	Zakia begum
167	4600	KZ 00176	KAW01633	22138086700	37201-6177496-8	Saleem akhtar
168	4200	KZ 00820	IBW00414	4600D022916	34203-5775138-4	Farzand begum
169	4400	KZ 00820	XAW02040	22239032853	37202-1995958-4	Zainab bi
170	4400	KZ 00843	XAW00279	46629023532	37202-9819443-8	Suraya begum
171	4400	KZ 00843	XAW08691	4400F829827	37301-2235712-0	Razia begum
172	4400	KZ 06673	XAW00602	22242053647	37202-9523956-6	Zarina bi
173	4400	KZ 06673	XAW00802	BCA76090199	37301-2130122-6	Fatima bi
174	4800	KZ 07607	KCW00699	4672J008178	37101-3550819-0	Khadija qadir
175	4400	KZ 07607	XAW06262	4670C007416	37302-1105455-4	Ghulam aysha
176	4800	KZ 07784	KAW04433	4600C033942	37102-1205352-2	Nawab jan
177	4800	KZ 07784	KAW04434	4672H009574	37103-5251528-8	Sajida begum
178	4800	KZ 08852	KCW00917	4672I008056	37106-0110488-4	Mubarik bibi
179	4800	KZ 08852	KCW01585	4672J007821	37101-1679020-6	Badar un nisa
180	5100	LAW06851	LAA00197		17301-9891672-2	Nadia
181	5100	LAW06851	LAT00054		17301-9891672-0	Nadia
182	5200	LB 00408	LBW04356	5100F009731	61101-4451848-8	Taj meena
183	5200	LB 00408	LBW06339	5181D006689	17201-6071711-4	Wazir begum
184	5200	LB 00941	LBW03090	4162D012118	15702-8291813-6	Bacha haroon
185	5200	LB 00941	LBW04920	5181E008517	16201-5271548-2	Afroza

186	5100	LZ 01917	LAW03573	14329035038	14301-1931048-6	Suriya
187	5100	LZ 01917	LAW03886	CDA76195820	14301-1950213-2	Sikandar jana
188	5200	LZ 02591	LAW01284	BGA76408109	16202-9415327-0	Pashmina
189	5100	LZ 02591	LAW06759	5100E828219	17301-1588528-1	Cecil javed william
190	5100	LZ 05209	LAW01567	5182H002197	17301-8757456-2	Obacha
191	5200	LZ 05209	LBW04666	5181H017254	16201-6500898-4	Sakeena bibi
192	4800	LZ 05280	LAW01833	CDA76155275	14301-1038433-8	Mst hashmat bibi
193	5200	LZ 05280	LBW11305	5200D817171	33303-9135111-4	Bashiran begum
194	3300	MA 01181	HCW01390	6100B019203	35202-5803808-8	Sajida rahman
195	4600	MA 01181	KAW05749	9999999999	37402-8708548-6	Barkat jan
196	6100	MZ 01094	MAW00195	6100F006913	55301-6695818-8	Bibi darkhoo
197	6100	MZ 01094	MAW00405	6100E006150	54301-0888754-4	Bakhat bibi
198	6100	MZW99999	MAW00853	6100G008003	55302-0616436-8	Barkat bibi
199	6100	MZW99999	MAW00854	6100H028175	51301-3647298-6	Bibi jamila
200	6100	MZW99999	MAW00899	6100E003241	54303-1967688-4	Bibi aisha
201	6100	MZW99999	MAW00903	6100I021732	54400-4225494-4	Mehrun nissa
202	6100	MZW99999	MAW00975	6100F012998	54400-0419913-4	Amina
203	2800	NA 03767	NAW01896	2844G014352	38201-1097126-0	Mughlan bee
204	2800	NA 03767	NAW02892	2844E002030	38201-1095511-6	Ghulam aisha
205	2800	NZ 00982	NAW01076	BFC76341930	38301-1850013-8	Gull zairo
206	2800	NZ 00982	NAW01120	BFA76057251	38302-9991596-8	Noor bano
207	2100	NZ 99999	NAW02369	2100I022704	36103-0577745-8	Ghazala tasneem
208	2800	NZ 99999	NAW02485	23950277876	38303-7425101-8	Shamim khatoon
209	2800	NZ 99999	NAW02875	2800D001629	38403-2168692-0	Suriya begum
210	2800	NZZ99999	NAW02503	BFB76354013	38101-0157972-4	Ghulam zanib
211	2800	NZZ99999	NAW02504	2844B027538	38201-7007429-4	Rehmat khatoon
212	2800	NZZ99999	NAW02506	2843E008554	38303-6514204-6	Zanib bibi
213	2400	PA 01581	PAW00143	35446124503	31102-0605255-6	Mst rehana shafqat
214	100	PA 01581	PAW01143	2427F005648	42401-7167803-8	Hashmat mai
215	4700	QA 01519	KCW01182	0800G033615	42301-7971944-2	Rabia sami
216	800	QA 01519	QBW04320	0900F903587	42201-0499535-8	Bilqees begum
217	800	QA 01996	QAW01495	0300D042565	42201-0478154-4	Khursheed bibi
218	4400	QA 01996	XAW02941	0300D034978	37303-1132114-0	Makhan bibi
219	800	QA 03762	QAW01650	52055078403	42201-0528192-8	Elahi begum
220	800	QA 03762	QAW04514	0800J033997	42201-0521337-6	Khadija bibi
221	5200	QB 00313	LBW02241	1116A032511	15501-3029962-6	Bakht zeba
222	4400	QB 00313	XAW07562	0300J050708	37201-4891745-2	Ruqia begum
223	200	QB 00593	QBW04428	0300D076069	42101-5946683-2	Naseema rehman
224	900	QB 00593	QBW09369	0300B107252	42201-9761661-2	Hamida begum
225	900	QB 00829	QBW02686	52034176093	42501-1439338-6	Shakeela bibi
226	900	QB 00829	QBW09002	0300G089726	42501-0292454-8	Musrat jabeen
227	600	QB 01039	QBW02247	0300J062022	42201-1343973-2	Farzana khatoon
228	900	QB 01039	QBW09674	0900J000301	42201-9193446-8	Azizun nissa begum
229	100	QB 02183	QBW05069	0800B828188	42401-9721301-0	Shakira parveen
230	200	QB 02183	QBW05071	0300H094542	42101-1788815-8	Shehnaz begum
231	500	QB 05165	QBW05165	0300C077553	42301-0769303-8	Khalida parveen
232	400	QB 05165	SAW05677	0300G075387	42301-5237753-2	Zubaida sattar
233	900	QB 24313	QBW13105	0900E080615	42501-1472426-6	Shahida amreen

234	900	QB 24313	QBW13908	0900E123544	42201-7098200-8	Kausar bi
235	200	RA 01298	RAW02171	0200H072418	42101-1256499-4	Musarrat begum
236	200	RA 01298	RAW02224	0100I036127	42101-3784626-8	Afsary khanum
237	200	RA 01848	RAW01917	01010222555	42401-5085957-0	Seeran nisa
238	200	RA 01848	RAW03035	0200G089165	42101-1538386-6	Amna kahtoon kazmi
239	4600	RA 03130	RAW02239	0100A030195	42401-1505842-8	Kausar parveen
240	200	RA 03130	RAW02826	0100G035806	42101-1341583-2	Raesa begum
241	200	RA 03916	RAW03530	0100I104255	42101-1775359-8	Shahnaz
242	200	RA 03916	RAW03959	0100G032662	42401-4623039-6	Shahana khatoon
243	4800	RA 04661	KAW04470	20529130723	37104-0151823-4	Begum jan
244	200	RA 04661	RAW07779	0200I072043	42401-1718354-0	Parveen shafi
245	100	RA 08142	BAW06488	0200F255636	42401-1658204-0	Musher khan
246	200	RA 08142	RAW00947	50843022796	42301-4355643-2	Bilqees begum
247	200	RA 11113	RAW02473	0200D184992	42401-1661435-4	Shareefa
248	100	RA 11113	RAW02481	0200B184986	42401-5976493-4	Saeeda khatoon
249	200	RA 11114	RAW02323	0200J118903	42101-7543298-0	Noor bukht
250	200	RA 11114	RAW02480	01010101222	42101-1729807-0	Hajra khatoon
251	200	RA 88888	RAW02339	0400H063267	42401-9210874-8	Rukhsana begum
252	100	RA 88888	RAW02340	0400H063233	42401-5247090-4	Shamsun nisa
253	200	RA 88899	RAW02423	0200A081155	42101-1692648-0	Anwari begum
254	600	RA 88899	RAW02500	42501143897	42501-1438977-2	Bano begum
255	5300	RA 99992	RAW02454	0400D067215	42301-3278108-4	Nusrat
256	200	RA 99992	RAW02456	0100G036682	42101-6749954-0	Farzana bhati
257	600	RA 99999	RAW02468	0100F036188	42201-0899624-2	Tahira irfan
258	200	RA 99999	RAW04384	0200E247341	42101-7588678-2	Zainab bano
259	100	RZ 99999	RAW01249	50633276577	42401-6321362-4	Bibi haleema
260	200	RZ 99999	RAW02524	0200D131371	42101-1336602-2	Shahnaz aqil
261	200	RZ 99999	RAW03563	0400E060424	42101-4920341-0	Mst.yasmeen rahim
262	200	SA 03142	RAW05210	0400B090391	42101-1471316-2	Fatima
263	200	SA 03142	SAW02130	0400I041620	42101-8562811-4	Anees fatima
264	2600	TA 00170	TAW01530	3657D013918	33100-2716843-8	Mst sakina bibi
265	3500	TA 00170	TAW01767	3600F060962	35401-5685051-2	Inayat bibi
266	4400	TA 01596	XAW03584	3600E040866	37201-3057867-2	Shehnaz begum
267	4400	TA 01596	XAW06455	3600B064164	37201-1568250-6	Naseem akhtar
268	4600	TB 03040	KAW09895	3557F032480	37401-1400391-4	Manzoor begum
269	5200	TB 03040	LBX09895	3657D024600	15701-1132501-0	Raham sultan
270	5300	WA 02223	WAW01250	2844H006031	13101-4888879-8	Mubarik jan
271	5300	WA 02223	WAW03430	5180I003528	13302-0495640-4	Naeema akhtar
272	5300	WA 02602	WAW02603	5300E005033	13101-3324168-4	Munawar jan
273	5300	WA 02602	WAW05947	5300B015104	13503-0537089-2	Bibi amina
274	5300	WA 99999	WAW02241	5300J004456	13101-0855507-8	Shafqat nheeda
275	4800	WA 99999	WAW02242	5180D009210	37406-1528713-6	Farzana shaheen
276	2800	WA 99999	WAW02253	5180D004537	38302-1033660-8	Meran khatoon
277	3600	WA 99999	WAW02260	5380E034973	35200-4111324-6	Zahida parveen chaudhry
278	5300	WA 99999	WAW02273	13201594673	13201-5946735-2	Bibi haiba
279	5300	WA 99999	WAW02275	5300H002676	13101-0940142-0	Zulaikhan bibi
280	5300	WA 99999	WAW02276	5180C001637	13302-0362887-8	Shazia bibi

281	5300	WA 99999	WAW02280	5180I005245	13302-0416518-4	Fakhra gilani
282	5300	WA 99999	WAW02281	5380F001042	13302-0200778-4	Anwar bibi
283	5300	WA 99999	WAW02289	11312125221	13302-5295581-2	Khan waizan bibi
284	200	WA 99999	WAW02294	5300B009307	13101-0923066-0	Gul andam khan
285	5300	WA 99999	WAW02298	5180F012790	13302-0430379-2	Khurshid akhtar
286	5300	WA 99999	WAW02304	5180H006991	13101-0840355-2	Sajida
287	5300	WA 99999	WAW02310	5380D008096	13503-0583650-2	Faiz bibi
288	5300	WA 99999	WAW02313	5180F007258	13302-9164882-0	Muhammad jan
289	5300	WA 99999	WAW02319	5180D012904	13302-9974583-8	Musarat iqbal
290	5300	WA 99999	WAW02321	5180G000946	13302-6929517-6	Fuqraj bibi
291	4400	WA 99999	WAW02327	1111G007866	37303-1123503-4	Shahida parveen
292	4200	WA 99999	WAW02328	5380D029068	34202-0799089-4	Saira begum
293	4400	XA 04137	XAW04261	4670I006472	37302-1093183-4	Karam bibi
294	4400	XA 04137	XAW04307	4673C001207	37201-1621303-0	Mst. Rehmat noor

**Annexure-XII**  
**(Para No.4.4.7)**  
**(Rs. in millions)**

<b>Recoverable amount against payments of benefits at excess rates to one or both wives of same Insured Person – Rs. 8.86 million</b>								
<b>Sr. No.</b>	<b>Region FO Code</b>	<b>LINK CLAIM NO</b>	<b>CLAIM NO</b>	<b>Name</b>	<b>Pension rate per month paid</b>	<b>Pension rate required to be paid</b>	<b>Create Date / Claim received date</b>	<b>Tentative excess amount paid</b>
1	4400	AA 09500	XAW06402	Malkan Bibi	8500	2625	10/19/2015	0.5505
2	4400	AA 09500	XAX06402	Malkan Bibi	2625	2625	2/3/2016	0.0000
3	100	BA 19253	BAW08773	Abbas Khela	2125	2125	12/31/2019	0.0000
4	100	BA 19253	BAX08773	Rukhsana	8500	2125	12/31/2019	0.2714
5	2100	FA 07592	FAW09036	Sakina Begum	8500	4250	2/21/2022	0.0700
6	2100	FA 07592	FAX09036	Ruqia Shahnaz	8500	4250	12/22/2022	0.0269
7	3600	GA 22436	GAW08840	Matlooban	8500	4250	8/3/2016	0.3573
8	3600	GA 22436	GAX08840	Rehana Shirin	8500	4250	12/28/2022	0.0261
9	3600	HA 11014	GAW08242	Maqsooda Abid	8500	2625	4/13/2015	0.5875
10	3600	HA 11014	GAX08242	Maqsooda Abid	2625	2625	4/15/2016	0.0000
11	4300	IC 01017	ICW01842	Rashida Begum	4250	4250	10/26/2015	0.0000
12	4300	IC 01017	ICX01842	Jamila BIBI	5250	4250	10/26/2015	0.0935
13	2500	JA 9846	JAW03692	Rasheedan Bibi	8500	4250	5/18/2009	0.7304
14	2500	JA 9846	JAX03692	Shafqat Bibi	4250	4250	5/18/2009	0.0000
15	4600	KA 17233	KAW10026	Bilqees Bibi	8500	4250	7/12/2017	0.3087
16	4600	KA 17233	KAX10026	Sugran Bibi	4250	4250	7/14/2017	0.0000
17	4600	KB 00782	KAW10113	Razia Sadiq	8500	3500	9/27/2017	0.3503
18	4600	KB 00782	KAX10113	Razia Sadiq	3500	3500	9/26/2017	0.0000
19	1900	KB 11015	PBW01535	Soon Bibi	8500	5667	6/26/2023	0.0004
20	1900	KB 11015	PBX01535	Haal Ni	5667	5667	6/26/2023	0.0000
21	6100	MA 01849	MAW01067	Bibi Sharni	8500	5250	9/24/2008	0.5841
22	6100	MA 01849	MAW01068	Babil	5250	5250	5/3/2008	0.0000
23	6100	MA 02230	MAW01024	Walyat Bibi	8500	5250	1/12/2007	0.6514
24	6100	MA 02230	MAW01025	Barak Zai	5250	5250	1/12/2007	0.0000
25	2800	NA 04008	NAW04524	Shaheen Khatoon	5250	5250	9/27/2010	0.0000
26	2800	NA 04008	NAX04524	Bilqees Begum	8500	5250	9/27/2010	0.5047
27	900	QA 05549	QBW13353	Zafrane	2125	2125	3/15/2022	0.0000
28	900	QA 05549	QBX13353	Resham Jan	4250	2125	3/15/2022	0.0334
29	1600	QA 06547	EAW02074	Mst Shehnaz Khatoon	2625	2625	6/25/2012	0.0000
30	1600	QA 06547	EAX02074	Mst Zarina	8500	2625	6/25/2012	0.7876
31	2400	QB 01836	PAW01202	Ameena Mehmood	8500	3250	1/31/2007	1.0490
32	2400	QB 01836	PAX01202	Rafiqa Bibi	3250	3250	1/31/2007	0.0000
33	1000	QB 06108	BDW03088	Inayat Khatoon	4250	2625	1/26/2015	0.1667
34	1000	QB 06108	BDX03088	Amnat Khatoon	2625	2625	1/26/2015	0.0000
35	4400	TB 05757	XAW06394	Mst. Rekhmat Bi	8500	3500	10/19/2015	0.4685
36	4400	TB 05757	XAX06394	Rekhmat Bi	3500	3500	10/19/2015	0.0000
37	4400	XA 02696	XAW02403	Irshad Begum	2625	2625	3/6/2006	0.0000
38	4400	XA 02696	XAX02403	Mst Ghulam Fatma Bashir	8500	2625	3/6/2006	1.2386
<b>Total</b>								<b>8.857</b>

**Annexure-XIII**  
**(Para No. 4.4.8)**  
**(Rs. in millions)**

**Unjustified provision of two survivor pensions under pension code 5 to same person – Rs. 5.288 million**

Sr. no.	Region	PEN AWD	Name	IP EOBI NO	CNIC	Claim No	Pension rate	Average excess amount released
1	600	3/1/2015	Christina	0600I013336	42201-7436992-6	CDW00483	8500	0.000
2	600	6/1/2021	Christina	0700J096229	42201-7436992-6	CDW02118	8500	0.215
3	200	10/1/1998	Farzana	0100A005483	42301-8429452-8	BAW01877	5616	0.000
4	500	11/1/2016	Farzana	0100D023828	42301-8429452-8	CBW01923	8500	0.689
5	500	10/1/2022	Hashmat Ara	0400I861494	42401-1693276-2	CBW07495	8986	0.081
6	200	11/1/2012	Hashmat Ara	0300E039202	42401-1693276-2	RAW04621	5250	0.000
7	900	3/1/2019	Iqbal Bibi	0900A064744	42501-2523673-2	QBW11418	8500	0.000
8	900	7/1/2020	Iqbal Bibi	0900G051208	42501-2523673-2	QBW12410	8500	0.310
9	4800	9/1/2016	Parveen Akhter	5180A009093	37406-1519123-2	KDW01742	4250	0.353
10	4800	6/1/1987	Parveen Akhter	21456057617	37406-1519123-2	WZW00036	8500	0.000
11	1000	7/1/2006	Pir Dini	1111I000464	42501-1500239-4	BDW01330	5250	0.000
12	1000	11/1/2021	Pir Dini	1111F006528	42501-1500239-4	BDW08083	8500	0.172
13	2200	1/1/1992	Razia	2132C001675	36601-6120887-2	FAW00691	8500	0.000
14	2100	7/1/2012	Razia	2132G003217	36601-6120887-2	FAW05462	8500	1.138
15	4600	12/1/1999	Rukhsana Bibi	4600C033900	37405-6392337-6	KAW02771	8500	0.000
16	4600	5/1/2021	Rukhsana Bibi	4600J034179	37405-6392337-6	KAW12399	4743	0.125
17	2800	6/1/2022	Sehet Khatoon	3100D093093	38201-5486842-4	HBW00665	8500	0.112
18	2800	5/1/2022	Sehet Khatoon	3200G045569	38201-5486842-4	HBW01672	8500	0.000
19	800	8/1/1996	Shahnaz Begum	51855071364	42201-4225492-8	AAW01874	8500	0.000
20	600	12/1/2019	Shahnaz Begum	0900I904043	42201-4225492-8	CDW01832	8500	0.370
21	3300	7/1/1997	Siddiqa Bibi	27444352541	35202-2262352-0	HAW01597	8500	0.000
22	3300	10/1/2021	Siddiqa Bibi	3100C010240	35202-2262352-0	HCW03477	8500	0.180
23	3200	4/1/2017	Zainab Bibi	3100H032051	35201-6324294-4	HBW02356	8500	0.000
24	3200	2/1/2017	Zainab Bibi	3200E133495	35201-6324294-4	HBW02368	8500	0.663
25	6900	8/1/1994	Zubaida	64175241590	51503-6519112-2	YAW00067	8500	0.000
26	6900	1/1/2015	Zubaida	6900J000806	51503-6519112-2	YAW01057	8500	0.879
<b>Total</b>								<b>5.288</b>

**Annexure-XIV  
(Para No. 4.4.9)**

**Survivor pensions awarded on doubtful deaths of Insured Persons –  
Rs. 4.96 million**

Region	Claim no.	Survivor CNIC	Name	IP EOEI NO	Spouse CNIC as per BISP	Name of spouse as per BISP	Pension Award date	BISP Account Opening Date
5200	LBW08454	16101-1148914-4	Nasreen begum	5184G007330	1610112303275	Syed ezat	9/1/2017	8/20/2020
1100	DAW04278	41303-1455492-8	Ramzanan	1100I109849	4420415829623	Abdul rasheed	10/1/2008	7/15/2020
2800	NAW04883	38301-1798548-8	Zarina bibi	2843B800276	3830118497503	Muhammad nawaz	6/1/2011	5/21/2020
6900	YAW00757	51505-5938038-4	Khatoon	6900H019394	5150510492129	Allah bakhsh	1/1/2012	7/27/2020
100	BAW07863	42401-5008605-8	Shakila bano	0100B374831	4240116691637	Yousaf khan	11/1/2016	4/11/2023
1900	PBW00409	31303-7900938-0	Zahida maai	1900D010352	3130312294827	Ahmad bux	8/1/2014	8/20/2020
5300	WAW05823	42401-9894437-8	Nusrat siddique	0200F129102	4240118725271	Ghulam sarwar	4/1/2015	4/20/2020
5100	GAW01320	17301-1495396-2	Sameena bibi	3600D009332	1730145284697	Fida muhammad		4/17/2020
2600	JAW04439	33100-0896198-4	Zahida parveen	2600B805251	3310095693057	Muhammad iftakhar		4/16/2020
2200	GZW00413	45402-0874047-8	Nasreen bibi (mst)	3600E085442	4540209311889	-	6/1/1989	8/5/2020
5200	KAW00998	16101-8360352-6	Khair ul wara	4700G811606	1610169642275	Shokat ali	5/1/1991	4/21/2020
4100	IAW00920	34101-0812980-6	Manzoor begum	28662767452	3410186809073	Muhammad yusaf	10/1/1996	6/22/2020
2000	LAW01991	32202-2452561-6	Mst hakeem mahi	99999999999	3220225305151	Ghulam fareed	2/1/1997	5/14/2020
2500	JCW00210	33202-2636048-4	Rafiqa bibi	25939037548	3320212644255	Muhammad ramzan	3/1/2000	4/28/2020
5100	LAW03488	17301-1614095-3	Yar muhammad	5100H026602	1730113952934	Nar gas bibi	11/1/2004	4/16/2020
5400	WBW00055	13503-4331123-2	Naheed begum	5388G003851	7120386479807	Abdul sattar	9/1/2005	4/16/2020
1000	BDW01345	13201-0901372-0	Bukhtiar bibi	1000I090942	5440143812855	-	7/1/2006	6/24/2020
4400	BDW01657	82303-5129220-4	Kausar parveen	1114B006482	8230379481567	Maqsood hussain	8/1/2006	4/20/2020
4400	HAX04241	37302-9979252-8	Ghulam fiza	3100H197657	3730210378151	Dilawar hussain	1/1/2009	7/27/2022
1000	BDW01556	41204-5793911-0	Noor jehan	1116G006857	4140589431173	Abdul qadir	3/1/2007	6/9/2020
3600	GAW05733	35201-6161453-6	Hameeda bibi		3520158435931	Nadeem ahmad	8/1/2007	6/25/2020
5200	LBW04559	17101-6048077-6	Anwara begum	5200J835288	1710137536245	Taj muhammad	3/1/2009	5/8/2020
4400	HBW01158	41204-1965506-6	Bushra	4600J162401	3730252197599	Amir hussain	12/1/2011	7/27/2022
6100	MAX01343	55103-7545293-6	Mst zareena bibi	6100H027690	5510379387879	Dad muhammad	10/1/2009	5/18/2020



1000	BDW0 2177	41204- 6859917-8	Mithan	1000D1 12480	4120465278565	-	7/1/2010	8/6/2020
2800	JBW03 584	12103- 1449900-0	Balqees	2700J12 0442	1210323830541	Ghulam yasin	6/1/2011	7/5/2021
900	QBW0 6013	42501- 1452592-2	Ghulam fatima	0300J08 4376	4250115086583	Nazakat ali	7/1/2010	6/1/2020
2000	FBW01 462	36103- 3328721-2	Mst.sajida bibi	2131D0 04912	3610316161795	Zahoor ahmad	7/1/2010	4/20/2020
900	SAW04 082	42501- 1343339-8	Mst bashir fatimah	0300C0 14830	4250108849251	Raja ansar	11/1/2010	4/29/2020
800	QAW0 3290	42201- 0601793-8	Fahmida	0800D1 44312	4220181515379	-	4/1/2011	8/13/2020
5200	LBW05 642	17201- 5947376-4	Noor jehan	5200E84 2840	1720183109629	Askar ali	3/1/2011	5/29/2020
1900	PAW01 776	31301- 7721105-4	Syeda bano	2400G8 01569	3130113021039	Abdul rashed	5/1/2011	5/18/2020
800	QAW0 3400	42201- 3726576-6	Mahreen	0800B1 72448	4220105926805	Noman ali	10/1/2011	5/30/2020
1100	DAW0 4325	41303- 6127687-0	Shabana begum	1100A0 06900	4130649687203	Ghulam mohammad	1/1/2012	7/30/2020
3200	HBW0 1311	35103- 9655180-4	Hameedan bibi	3153D0 02164	3510371848625	-	3/1/2012	8/19/2020
2200	SBW00 653	36502- 0741280-4	Rajo	2100G8 58911	3650279455673	Kamran masih	6/1/2012	7/15/2020
2500	JDW00 538	33106- 9954383-0	Zohran bibi	4600I16 4242	3310656644027	Muhammad akram	8/1/2012	5/19/2020
100	BAW0 5911	42401- 1579022-2	Rozina	0100D3 95136	3230148190039	Naik muhammad	10/1/2012	6/24/2020
3200	HBW0 1342	33203- 1343194-0	Kaniz fatima	3200C2 17217	3320313389403	-	1/1/2013	7/22/2020
500	WAW0 4599	42301- 0710801-4	Nighat parveen	5300G8 33361	4240185594819	-	3/1/2013	8/23/2020
3200	HBW0 1390	16204- 0592962-0	Asreen	3200J17 5997	1620208653405	Zar zada	1/1/2013	4/15/2020
2000	FBW02 129	32403- 6158741-6	Mst.iqbal bibi	2000G0 91267	3240363389961	Imtiyaz ahmad	12/1/2013	5/14/2020
4100	IAW02 927	34101- 2321942-2	Gulnaz bibi	4100I12 1833	3410124021459	Muhammad adrees butt	2/1/2015	8/11/2020
6900	YAW0 0959	51503- 7087536-6	Zulikhan	6900A0 04590	4240117715811	-	2/1/2015	6/8/2020
2700	JBW04 312	33100- 9198831-4	Nasim akhtar	2600C2 18144	3310004133801	Muhammad tariq javaid	4/1/2015	6/1/2020
2100	FAW05 760	36302- 0397525-4	Saeeda bibi	2131I03 5007	3630308904535	Iqbal hussain shah	4/1/2015	4/28/2020
5300	WAW0 5018	13501- 0388974-4	Shazia bibi	5300F00 5202	1350150393007	Habib ur rehman	4/1/2015	4/22/2020
800	QAW0 4603	42201- 7628953-4	Ruqiya bibi	0800H2 33395	4220139148741	Muhammad rafiq	2/1/2016	6/2/2020
100	BAW0 8193	42401- 5170687-6	Alia bibi	0100E21 2183	4230160901835	Abdul wadood	4/1/2018	1/14/2021
6100	HAW0 6881	56301- 2175886-4	Bibi farida	3100B5 45937	5630102200925	Khan m	11/1/2018	6/28/2020
1100	DAW0 7648	41103- 0231611-2	Basran	1100F86 3632	4110310045267	M tahir	12/1/2018	6/24/2020
4700	KBW0 5352	35102- 0584150-2	Hafizan begum	4700F17 4843	3510263809923	Allah wasaya	12/1/2019	8/25/2020
4700	KBW1 2530	41307- 7675957-0	Rukhsana	4700G2 40871	4130753153623	Misrrhi khan	12/1/2019	7/20/2020

**Annexure-XV**  
**(Para no. 4.4.10)**  
**(Rs. in millions)**

<b>Double payment of re-credits to pensioners due to wrong de-credits Rs. 2.864 million</b>							
<b>Sr. No.</b>	<b>CNIC</b>	<b>Account No.</b>	<b>Claim No.</b>	<b>Name</b>	<b>De-credit Amount</b>	<b>Re-credit Amount</b>	<b>Excess recredit</b>
1	15401-9698544-8	48642384	LBW10240	Tawan Bibi	0.3907	0.7815	0.3907
2	31304-9898592-8	51322881	PBW01060	Sonia Bibi	0.1712	0.3425	0.1712
3	42301-8663597-3	40612382	QA 13736	Iqbal Ahmed Baloch	0.1705	0.3410	0.1705
4	35202-2414796-4	22006006	HA 05768	Humaira Javed	0.1510	0.3020	0.1510
5	36302-0462237-1	23243390	GA 05373	Muhammad Ali Khan	0.1363	0.2726	0.1363
6	35404-1508394-6	39050067	KBW04737	Iram Batool	0.1178	0.2355	0.1178
7	35201-3478531-7	51347872	GA 25824	Dolat Ali	0.0845	0.1690	0.0845
8	42301-2158442-7	26324341	SA 17218	Amjad Mehmood Khan	0.0766	0.1532	0.0766
9	37405-0559949-5	28768613	KB 16199	Ulfat Hussain	0.0755	0.1510	0.0755
10	42101-6747355-1	28136796	CB 06953	Muhammad Mian	0.0687	0.1375	0.0687
11	37104-5089096-9	24708646	DA 08309	Muhammad Sharif	0.0685	0.1370	0.0685
12	42101-4531191-5	22297299	CA 07951	Naseem Uddin Qureshi	0.0682	0.1365	0.0682
13	42101-2529850-0	21856583	BAW00934	Taj Abbas	0.0580	0.1160	0.0580
14	17201-2158945-0	24886653	LBW05524	Bibi Amina	0.0577	0.1154	0.0577
15	37104-8532822-0	24667135	KDW01287	Gul Khatam Nisa	0.0430	0.0861	0.0430
16	36103-1036685-8	29223079	QAW05646	Syeda Farzana Kousar	0.0427	0.0855	0.0427
17	42201-0478216-7	22797971	QB 14896	Syed Abdul Rasheed	0.0367	0.0734	0.0367
18	36302-5443004-0	36399860	FAW07976	Nawab Begum Siddiqui	0.0345	0.0690	0.0345
19	42301-0359018-1	26083205	RA 10173	Rajkumar	0.0342	0.0684	0.0342
20	34402-8106720-0	29153235	IBW03171	Nawab Bibi	0.0341	0.0682	0.0341
21	54400-0551136-3	25127973	KB 00664	Qamar Uddin	0.0339	0.0678	0.0339
22	37405-4925900-9	52981794	KA 24482	Muhammad Rafaqat	0.0305	0.0610	0.0305
23	21703-2857172-0	24716250	QBW02524	Gulnar Bibi	0.0267	0.0534	0.0267

24	42401-9504394-8	21748282	RAW00652	Shabila Khatoon	0.0262	0.0524	0.0262
25	42201-0431333-3	52311468	CB 08266	Noor Muhammad	0.0260	0.0520	0.0260
26	17301-1098733-6	27066299	LAW07790	Neelufar	0.0260	0.0520	0.0260
27	32301-4100237-6	29550113	PAW02433	Zahida Nasreen	0.0260	0.0520	0.0260
28	35202-0596341-4	22235150	TAW00726	Fazilat Fatima	0.0257	0.0513	0.0257
29	35202-2736999-4	22091923	GAW00749	Syeda Mubashara Bashir	0.0256	0.0512	0.0256
30	35404-1555846-0	22314143	TAW01074	Sajida Khanum	0.0255	0.0510	0.0255
31	36502-1305364-6	23334657	FAW00829	Sakina Bibi	0.0255	0.0510	0.0255
32	37203-1399676-4	24400391	LZW00361	Noor Bhari	0.0199	0.0397	0.0199
33	54402-4729876-0	26298885	MAW02081	Yasmeen	0.0193	0.0386	0.0193
34	15401-9130489-6	24969629	LBW06673	Taj Begum	0.0189	0.0379	0.0189
35	42201-8619905-2	21967820	CAW02925	Shahida Nishad	0.0188	0.0375	0.0188
36	37405-7739973-6	25655467	KBW03562	Qalsoom Akhter	0.0187	0.0373	0.0187
37	71501-1953059-4	36921947	QAW05788	Hakeema	0.0180	0.0359	0.0180
38	61101-1758677-1	24596668	KB 05974	Muhammad Zulfiqar	0.0179	0.0357	0.0179
39	33100-0942837-1	25874407	JBR02540	Muhammad Anwar	0.0177	0.0355	0.0177
40	37102-0939310-4	24714332	KDW01380	Bibi Taj Sultan	0.0175	0.0350	0.0175
41	42401-1668780-3	22357366	BA 18363	Shaz Khan	0.0175	0.0350	0.0175
42	37405-4129053-8	24840236	KBW01052	Rehana Kausar	0.0175	0.0350	0.0175
43	37406-6744156-4	27125382	KDW01954	Shaheen Kousar	0.0175	0.0350	0.0175
44	61101-1742680-4	31531772	KAW11229	Faiz Un Nisa	0.0175	0.0350	0.0175
45	37401-6637288-3	24516523	KZ 08088	Muhammad Rasheed	0.0175	0.0350	0.0175
46	35202-2539482-2	39965096	QBW11621	Shaista Akhtar	0.0175	0.0349	0.0175
47	13503-3751982-0	25535674	WAW01762	Mubarik Begum	0.0174	0.0349	0.0174
48	36303-0839296-2	23323212	FAW00932	Salaman Begum	0.0174	0.0348	0.0174
49	16101-1145867-3	25168340	LB 05121	Muhammad Ikram	0.0174	0.0347	0.0174
50	35202-8944056-6	22136383	HAW05990	Zubaida Begum	0.0174	0.0347	0.0174
51	37201-1591888-1	23613749	NA 11509	Muhammad Zumarad	0.0173	0.0346	0.0173

52	31102-4883904-8	23343953	PAW01080	Samina Perveen	0.0173	0.0345	0.0173
53	43203-0369232-7	23090898	EA 03411	Mir Muhammad	0.0172	0.0345	0.0172
54	34502-4400207-6	29119177	TBW03808	Abida Parveen	0.0172	0.0345	0.0172
55	42101-2512563-8	21754909	BAW05483	Asia Saeed	0.0172	0.0344	0.0172
56	35302-4226982-9	24466365	KA 21363	Muhammad Mushtaq	0.0172	0.0344	0.0172
57	61101-1785524-5	24626736	KB 04596	Sartaj Ahmed	0.0172	0.0344	0.0172
58	13503-0562547-7	25591539	AZ 03656	Peer Khan	0.0171	0.0342	0.0171
59	42401-1855775-5	22308440	BA 16272	Badar Ud Duja	0.0171	0.0342	0.0171
60	38402-5034796-9	23747128	HA 14603	Rana Fida Hussain	0.0171	0.0342	0.0171
61	37103-2080733-1	24933260	KD 00040	Rashid Waheed Iqbal	0.0171	0.0341	0.0171
62	37201-1610322-8	24353060	XAW04628	Mukhtar Begum	0.0170	0.0341	0.0170
63	35201-5852746-4	24506708	GA 07927	Mussarat Zamir Malik	0.0170	0.0340	0.0170
64	33100-7481732-2	23583768	JBW02253	Akhtar Jahan	0.0170	0.0340	0.0170
65	42101-1476334-8	26919908	CDW01018	Sufia Jahan	0.0170	0.0340	0.0170
66	42101-8853293-0	39930375	CD 04842	Ghazala Haider	0.0170	0.0340	0.0170
67	42101-1948503-3	50860069	BA 23330	Syed Kamal Ahmed	0.0170	0.0340	0.0170
68	36603-1397761-4	28187714	FAW07701	Nazir Begum	0.0138	0.0277	0.0138
<b>Total</b>					<b>2.8641</b>	<b>5.7283</b>	<b>2.8641</b>

**Annexure-XVI**  
**(Para no. 4.4.11)**  
**Rs. in millions**

**Loss due to delay in de-credited amount from MDA account to MIA account on daily basis – Rs. 1.486 million**

<b>Date of De-Credit</b>	<b>Chq ID</b>	<b>Amount of De-Credit</b>	<b>Delay in Days</b>	<b>Kibor Rate Avg</b>	<b>Amount</b>
04-08-2022	EOBI De-Credit 040822	0.10380	19	16.79	0.00092
05-08-2022	EOBI De-Credit 050822	4.98848	18	16.79	0.04188
10-08-2022	EOBI De-Credit 100822	9.43153	13	16.79	0.05718
11-08-2022	EOBI De-Credit 110822	0.06165	12	16.79	0.00035
14-10-2022	EOBI Decease Case De-Credit	3.51473	12	16.79	0.01967
12-08-2022	EOBI De-Credit 120822	3.62262	11	16.79	0.01859
02-09-2022	EOBI De-Credit 020922	6.30275	11	16.79	0.03233
16-09-2022	EOBI Decease De-Credit	5.98383	10	16.79	0.02791
17-10-2022	EOBI De-Credit 171022	7.51903	9	16.79	0.03156
08-03-2023	EOBI De-Credit 080323	0.36758	9	16.79	0.00154
24-08-2022	EOBI De-Credit 230822	2.72896	8	16.79	0.01018
24-08-2022	EOBI De-Credit 240822	0.46583	8	16.79	0.00174
05-09-2022	EOBI De-Credit 050922	10.79406	8	16.79	0.04027
18-10-2022	EOBI De-Credit 181022	1.37206	8	16.79	0.00512
23-11-2022	EOBI Decease Case De-Credit	5.41249	8	16.79	0.02019
14-02-2023	EOBI De-Credit 140223	2.25213	8	16.79	0.00840
09-03-2023	EOBI De-Credit 090323	0.13169	8	16.79	0.00049
27-03-2023	EOBI De-Credit 270323	9.88333	8	16.79	0.03688
28-03-2023	EOBI De-Credit 280323	0.03534	8	16.79	0.00013
16-08-2022	EOBI De-Credit 150822	9.01691	7	16.79	0.02944
16-08-2022	EOBI De-Credit 160822	3.42874	7	16.79	0.01119
25-08-2022	EOBI De-Credit 250822	0.09506	7	16.79	0.00031
06-09-2022	EOBI De-Credit 060922	2.61348	7	16.79	0.00853
19-09-2022	EOBI De-Credit 190922	8.34031	7	16.79	0.02723
20-10-2022	EOBI De-Credit 201022	0.03428	7	16.79	0.00011
29-11-2022	EOBI De-Credit 291122	1.91938	7	16.79	0.00627
30-11-2022	EOBI De-Credit 301122	0.16471	7	16.79	0.00054
09-01-2023	EOBI De-Credit 090123	6.35736	7	16.79	0.02076
26-01-2023	EOBI Decease Case De-Credit	10.34701	7	16.79	0.03378
26-04-2023	EOBI De-Credit 260423	9.20441	7	16.79	0.03005
17-08-2022	EOBI De-Credit 170822	0.23098	6	16.79	0.00065
26-08-2022	EOBI De-Credit 260822	3.94017	6	16.79	0.01103
07-09-2022	EOBI De-Credit 070922	0.18116	6	16.79	0.00051
20-09-2022	EOBI De-Credit 200922	1.59414	6	16.79	0.00446

27-09-2022	EOBI De-Credit 270922	2.26567	6	16.79	0.00634
21-10-2022	EOBI Decease Case De-Credit	5.05060	6	16.79	0.01413
21-10-2022	EOBI De-Credit 211022	3.49590	6	16.79	0.00978
25-10-2022	EOBI De-Credit 251022	1.69538	6	16.79	0.00474
04-11-2022	EOBI De-Credit 041122	4.47721	6	16.79	0.01253
25-11-2022	EOBI De-Credit 251122	1.63077	6	16.79	0.00456
23-12-2022	EOBI Decease Case De-Credit	12.39577	6	16.79	0.03469
10-01-2023	EOBI Decease Case De-Credit	13.52930	6	16.79	0.03786
10-01-2023	EOBI De-Credit 100123	1.42008	6	16.79	0.00397
20-01-2023	EOBI De-Credit 200123	2.19206	6	16.79	0.00613
16-02-2023	EOBI De-Credit 160223	0.00880	6	16.79	0.00002
15-03-2023	EOBI De-Credit 140323	1.53601	6	16.79	0.00430
21-03-2023	EOBI De-Credit 210323	2.13793	6	16.79	0.00598
29-03-2023	EOBI De-Credit 290323	0.46952	6	16.79	0.00131
28-04-2023	EOBI De-Credit 280423	3.67496	6	16.79	0.01028
12-05-2023	EOBI De-Credit 120523	4.46361	6	16.79	0.01249
08-09-2022	EOBI De-Credit 080922	0.16703	5	16.79	0.00039
16-09-2022	EOBI De-Credit 160922	3.01629	5	16.79	0.00703
21-09-2022	EOBI De-Credit 210922	0.19108	5	16.79	0.00045
28-09-2022	EOBI De-Credit 280922	0.05119	5	16.79	0.00012
30-12-2022	EOBI De-Credit 301222	0.21784	5	16.79	0.00051
11-01-2023	EOBI De-Credit 110123	1.07192	5	22.72	0.00338
13-01-2023	EOBI Decease Case De-Credit	11.73121	5	22.72	0.03702
20-01-2023	EOBI Decease Case De-Credit	19.50530	5	22.72	0.06155
23-01-2023	EOBI De-Credit 230123	5.27410	5	22.72	0.01664
17-02-2023	EOBI De-Credit 170223	1.33420	5	22.72	0.00421
16-03-2023	EOBI De-Credit 160323	0.08811	5	22.72	0.00028
22-03-2023	EOBI De-Credit 220323	0.43022	5	22.72	0.00136
19-08-2022	EOBI De-Credit 190822	5.28376	4	22.72	0.01334
22-09-2022	EOBI De-Credit 220922	0.13839	4	22.72	0.00035
29-09-2022	EOBI De-Credit 290922	0.11719	4	22.72	0.00030
03-10-2022	EOBI De-Credit 031022	13.02394	4	22.72	0.03288
10-10-2022	EOBI Decease Case De-Credit	5.29944	4	22.72	0.01338
10-10-2022	EOBI De-Credit 101022	8.82875	4	22.72	0.02229
27-10-2022	EOBI De-Credit 261022	0.42247	4	22.72	0.00107
27-10-2022	EOBI De-Credit 271022	0.03428	4	22.72	0.00009
02-12-2022	EOBI Decease Case De-Credit	17.26747	4	22.72	0.04359
02-12-2022	EOBI De-Credit 021222	3.63110	4	22.72	0.00917
05-12-2022	EOBI De-Credit 051222	8.74411	4	22.72	0.02207
06-12-2022	EOBI De-Credit 061222	2.21581	4	22.72	0.00559
09-12-2022	EOBI De-Credit 071222	0.53343	4	22.72	0.00135
09-12-2022	EOBI De-Credit 081222	0.09744	4	22.72	0.00025

09-12-2022	EOBI De-Credit 091222	1.71619	4	22.72	0.00433
12-12-2022	EOBI Decease Case De-Credit	7.21213	4	22.72	0.01821
12-12-2022	EOBI De-Credit 121222	7.29714	4	22.72	0.01842
16-12-2022	EOBI De-Credit 161222	3.23180	4	22.72	0.00816
12-01-2023	EOBI De-Credit 120123	0.07916	4	22.72	0.00020
24-01-2023	EOBI De-Credit 240123	1.97687	4	22.72	0.00499
25-01-2023	EOBI De-Credit 250123	1.06823	4	22.72	0.00270
06-02-2023	EOBI De-Credit 060223	9.63201	4	22.72	0.02432
03-03-2023	EOBI De-Credit 030323	5.16686	4	22.72	0.01304
13-03-2023	EOBI De-Credit 130323	7.76693	4	22.72	0.01961
31-03-2023	EOBI De-Credit 310323	7.29627	4	22.72	0.01842
14-04-2023	EOBI De-Credit 140423	4.70145	4	22.72	0.01187
22-08-2022	EOBI De-Credit 220822	9.76463	3	22.72	0.01849
29-08-2022	EOBI De-Credit 290822	12.86590	3	22.72	0.02436
23-09-2022	EOBI De-Credit 230922	2.79992	3	22.72	0.00530
23-09-2022	EOBI Decease Case De-Credit	6.03857	3	22.72	0.01143
30-09-2022	EOBI De-Credit 300922	0.21655	3	22.72	0.00041
30-09-2022	EOBI Decease Case De-Credit	6.27791	3	22.72	0.01189
04-10-2022	EOBI De-Credit 041022	1.99757	3	22.72	0.00378
28-10-2022	EOBI De-Credit 281022	3.38503	3	22.72	0.00641
31-10-2022	EOBI De-Credit 311022	6.87054	3	22.72	0.01301
07-11-2022	EOBI De-Credit 071122	8.27431	3	22.72	0.01567
08-11-2022	EOBI De-Credit 081122	2.23026	3	22.72	0.00422
15-11-2022	EOBI De-Credit 151122	2.21439	3	22.72	0.00419
21-11-2022	EOBI De-Credit 211122	5.48989	3	22.72	0.01039
28-11-2022	EOBI De-Credit 281122	7.36890	3	22.72	0.01395
26-12-2022	EOBI De-Credit 261222	6.03995	3	22.72	0.01144
03-01-2023	EOBI De-Credit 030123	8.78285	3	22.72	0.01663
13-01-2023	EOBI M. De-Credit & Bad Ridden	1.59020	3	22.72	0.00301
13-01-2023	EOBI De-Credit 130123	2.13513	3	22.72	0.00404
31-01-2023	EOBI De-Credit 310123	2.98737	3	22.72	0.00566
07-02-2023	EOBI De-Credit 070223	1.99353	3	22.72	0.00377
17-03-2023	EOBI De-Credit 170323	2.67367	3	22.72	0.00506
02-05-2023	EOBI De-Credit 020523	15.68011	3	22.72	0.02969
15-05-2023	EOBI De-Credit 150523	8.30204	3	22.72	0.01572
30-08-2022	EOBI De-Credit 300822	3.57892	2	22.72	0.00452
05-10-2022	EOBI De-Credit 051022	0.35861	2	22.72	0.00045
12-10-2022	EOBI De-Credit 111022	2.73335	2	22.72	0.00345
12-10-2022	EOBI De-Credit 121022	0.41045	2	22.72	0.00052
24-10-2022	EOBI De-Credit 241022	8.77940	2	22.72	0.01108
01-11-2022	EOBI De-Credit 011122	3.46806	2	22.72	0.00438
14-11-2022	EOBI De-Credit 141122	6.83573	2	22.72	0.00863

22-11-2022	EOBI De-Credit 221122	1.82760	2	22.72	0.00231
22-11-2022	EOBI De-Credit 191122	0.00085	2	22.72	0.00000
07-12-2022	EOBI De-Credit 071222	0.11682	2	22.72	0.00015
14-12-2022	EOBI De-Credit 131222	1.26873	2	22.72	0.00160
14-12-2022	EOBI De-Credit 141222	0.34146	2	22.72	0.00043
21-12-2022	EOBI De-Credit 191222	7.90343	2	22.72	0.00998
21-12-2022	EOBI De-Credit 211222	0.09472	2	22.72	0.00012
27-12-2022	EOBI De-Credit 271222	2.66793	2	22.72	0.00337
01-02-2023	EOBI De-Credit 010223	0.43207	2	22.72	0.00055
08-02-2023	EOBI De-Credit 080223	0.11264	2	22.72	0.00014
13-02-2023	EOBI De-Credit 100223	4.63484	2	22.72	0.00585
13-02-2023	EOBI De-Credit 130223	9.31700	2	22.72	0.01176
20-02-2023	EOBI De-Credit 200223	8.52456	2	22.72	0.01076
01-03-2023	EOBI De-Credit 280223	2.44734	2	22.72	0.00309
01-03-2023	EOBI De-Credit 010323	0.45737	2	22.72	0.00058
20-03-2023	EOBI De-Credit 200323	7.43295	2	22.72	0.00938
16-05-2023	EOBI De-Credit 160523	1.86866	2	22.72	0.00236
	<b>Total</b>				<b>1.4868</b>



**Annexure-XVII**  
**(Para No.4.4.18)**  
**(Amount in Rs.)**

<b>Irregular and un-justified payments to school on account of fee beyond registration- Rs. 3.330 million</b>					
<b>Period</b>	<b>No. of Students</b>		<b>9th, 10th</b>	<b>Amount</b>	
April to December 2021	28	1,570,300	1	95,200	Tuition Fee, Transport, Admission, Registration
July, August & September 2021	79	2,055,000	11 @33200	365,200	Tuition Fee, Transport, Admission, Registration
July 2020 to June 2021	79	5,654,100	476400	476,400	Fee
April 2020 to June 2021		1,422,000	<u>5@18000</u>	90,000	Transport
		2,462,704	11	292,476	book stationary uniform
April to June 2020	54	1,868,500	5	202,000	fee
	54	1,571,800	5	158,500	book stationary uniform
			5	90,000	Transport
Jan to March 2020	55	1,453,000	5	112,500	Fee
			<u>2@27000</u>		
			<u>1@22500</u>		
			<u>1@36000</u>		
April to Dec 2019	53	4,875,050	<u>1@36050</u>	36,050	Fee
			<u>3@60000</u>	268,000	Fee, Transport etc
			<u>1@88000</u>		
July to Sep 2022	95	1,623,900	<u>10@22200</u>	222,000	Fee, Transport etc
May to July 2022	99	1,549,023	<u>12@36200</u>	434,400	Fee, Transport etc
Apr-22	99	1,675,950	<u>7@22200</u>	155,400	Fee
April to December 2021	99	3,579,648	<u>1@95200</u>	331,600	
			<u>6@13500</u>		
			<u>7@22200</u>		
<b>Total</b>				<b>3,329,726</b>	

**Annexure-XVIII**  
**(Para No.4.4.23)**  
**(Rs. in millions)**

<b>Payment of scholarships to the dependents of government employees – Rs. 7.114 million</b>							
<b>Sr. No.</b>	<b>Student Name</b>	<b>Institute Name</b>	<b>Name of Worker/ govt. employee</b>	<b>Name of Unit</b>	<b>Grade</b>	<b>Govt.</b>	<b>Amount</b>
1	Zahir ullah	Iqra National University Peshawar	Umer Din	Chashma Sugar Mills Ltd DI Khan	7	Federal	0.305
2	Naqeeb ullah	-do-	Sami ullah Khan	Chashma Sugar Mills Ltd DI Khan	9	Federal	0.299
3	Rifat Ullah	Qurtuba University of Science & Technology Pesh.	Abdul Qayyum	Lucky Cement Fectory Ltd Pezu Lakki Marwat	9	Federal	0.126
4	Nosheen Begum	Frontier Medical College Peshawar	Mukhtiar Hussain Shah	Premier Sugar Mills Ltd Mardan	9	Federal	1.203
5	Muhammad Hashim khan	Iqra National University Peshawar	Imtiaz Khan	Babri Cotton Mills Habibabad Kohat	9	Federal	0.413
6	Asad Hussain	-do-	Sultan Khan	Premier Sugar Mills Mardan	6	Federal	0.211
7	Ihtisham Khan	NCS University of Management Sciences Peshawar	Andaz Khan	Sardar Chemicals 29 B Rd Gadoon Amazai IE Ganduf	7	Federal	0.362
8	Ihsan Ullah	-do-	Said Wazir	Royal Textile 88 89 A IE Gadoon Amazai	6	Federal	0.257
9	Aisha	Iqra National University Peshawar	Muhammad Sarwar	Premier Sugar Mills Mardan	5	Federal	0.209
10	Asad Amin	-do-	Amin ullah	Gadoon Textile Mills Ltd I/E Gadoon Amazai Swabi	9	Federal	0.203
11	Zia ul Islam	-do-	Sardar Ali	Peshawar Cotton Waste Factory Road No R-2 Plot no 109 I/E Gadoon Amazai	7	Federal	0.209

12	Muhammad Jawad	Iqra National University Peshawar	Jamdad Khan	Khyber Tobacco Company Ltd P.O Box 12, Nowshera Road Mardan	13	Federal	0.228
13	Muhammad Asif	Peshawar city Institute of Modern Sciences Peshawar	Zar Muhammad	Khazana Sugar Mills Charsadda Road Peshawar	6	Federal	0.321
14	Sami Ullah	Cecos University of IT & Emerging Sciences Peshawar	Taveez Gul	Cherat Cement Company Ltd Nowshera	9	Federal	0.182
15	Atif Khan	-do-	Raham Gul	Venus Match Industries Ltd Hayatabad Peshawar	9	KPK	0.255
16	Muhammad Osama	-do-	Farid Khan	Frontier Ceramics Ltd 29 I/E Jamrud Road Peshawar	11	Federal	0.633
17	Ibrar Ahmad	Iqra National University Peshawar	Abdur Rasheed	Alpha Pipe Industries Ltd Plot No 96/2 Road No R-3 I/E Gadoon Amazai Swabi	9	Federal	0.343
18	Qudrat ullah	-do-	Ghulam Muhammad	Chashma Sugar Mills Ltd DI Khan	9	Federal	0.305
19	Shah Hamid Ullah	Abasyn University Peshawar	Mir Shahzad Gul	Swabi Textile Mills IE Gadoon Amazai	17	KPK	0.303
20	Muhammad Asif	NCS University System Department of Health Sciences Peshawar	Anwar Khan	Gadoon Textile Mills Ltd I/E Gadoon Amazai Swabi	5	KPK	0.155
21	Muhammad Adnan	Iqra National University Peshawar	Muhammad Nawab	Crown Plastic & PVC Pipe Industry Road Gadoon Amazai Swabi	17	KPK	0.193
22	Afaq Ahmad	COMSATS University of I.T Attock	Gul Shad Khan	PTC Akora Khattak	5	KPK	0.401
<b>Total</b>							<b>7.114</b>

**Annexure-XIX**  
**(Para No. 4.4.30)**  
**(Rs. in millions)**

<b>Doubtful payments to employees on account of salaries without any record of appointment and joining of duty- Rs 13.521 million</b>							
<b>Sr. No</b>	<b>Name</b>	<b>Name of Father/ Husband</b>	<b>Designation</b>	<b>Arrears Paid</b>	<b>Gross Pay</b>	<b>Salaries Paid w.e.f March-22 to June-23 (16 Months)</b>	<b>School Name</b>
1	Bibi Rozeena	W/o Muhammad Naseem	Aya	0.000	0.033	0.532	WMHSS Boys Pishin
2	Bibi Hawa	W/o Abdul Rehman	Aya	0.000	0.027	0.410	WMHSS Nokandi
3	Bibi Asiya	Gul Baran	Aya	0.000	0.027	0.410	WMHSS Nokandi
4	Razia Bibi	Ali Gul	Aya	0.000	0.033	0.536	WMHSS BOYS HUB
5	Muhammad Ismail	Abdul Salam	Chowkidar	0.268	0.034	0.540	WMHSS Nokandi
6	Karam Ali	Shehbaz Khan	Naib Qasid	0.000	0.034	0.540	WMHSS BOYS HUB
7	Asad Khan	Gul Zaman	Chowkidar	0.268	0.034	0.540	WMHSS Nokandi
8	Ali Jan	Abdul Ghani	Chowkidar	0.268	0.034	0.540	WMHSS Nokandi
9	Khalid Khan	Muhammad Anwar	Chowkidar	0.000	0.035	0.553	WMHSS Boys Quetta
10	Aminullah	Musa Jan	Chowkidar	0.000	0.033	0.532	WMHSS Boys Pishin
11	Hameedullah	Muhammad Murad	Sweeper	0.000	0.036	0.577	WMHSS GIRLS HUB
12	Jalal Ahmed	Abdul Hakeem	Chowkidar	0.000	0.033	0.532	WMHSS Boys Pishin
13	Nazar Ali	Malook Khan	Sweeper	0.000	0.037	0.593	WMHSS GIRLS NAWAN KILLI
14	Muhammad Bilal	Noor Muhammad	Lab Attendant	0.000	0.033	0.532	WMHSS Boys Pishin
15	Abdul Basit	Muhammad Ali	Lab Attendant	0.268	0.034	0.540	WMHSS Nokandi
16	Lal Muhammad	Sahib Jan	Mali	0.000	0.033	0.532	WMHSS Boys Pishin
17	Nadeem Ahmed	Haleem Khan	Mali	0.268	0.034	0.540	WMHSS Nokandi
18	Muhammad Dawood	Muhammad Rahim	Naib Qasid	0.000	0.049	0.781	WMHSS FOR BOYS KHUZDAR
19	Zafarullah	Abdul Qadir	Naib Qasid	0.000	0.033	0.532	WMHSS Boys Pishin
20	Hafizullah	Amanullah	Naib Qasid	0.268	0.034	0.540	WMHSS Nokandi

21	Attaullah	Muhammad Khair	Naib Qasid	0.268	0.034	0.540	WMHSS Nokandi
22	Amir Hamza	Muhammad Deen	Sweeper	0.000	0.033	0.532	WMHSS Boys Pishin
23	Asfand Yar	Muhammad Azm	Sweeper	0.000	0.033	0.532	WMHSS Boys Pishin
24	Sandeep Kumar	Shankar Das	Sweeper	0.268	0.034	0.540	WMHSS Nokandi
25	Samiullah	Habibullah	Sweeper	0.268	0.034	0.540	WMHSS Nokandi
	<b>Total</b>					<b>13.521</b>	

**Annexure-XX**  
**(Para No. 5.4.1)**  
**(Rs. in million)**

**Release of funds on the basis of 1998 census instead of 2017 census resulting in depriving beneficiaries of Khyber Pakhtunkhwa and Balochistan Province – Rs. 256.54 million**

Province	Population 2017	Population 1998 census	% 1998 census	% 2017 census	As per 1998 census (100/96.99)	As per 2017 census (100/96.63)	Funds released as per 1998 census (93% of funds)	Funds required to be released as per 2017 census	Variation
Khyber Pakhtunkhwa	30.51	17.74	13.41	14.69	13.82	15.2	1,390.35	1,529.19	-138.83
Punjab	109.99	73.62	55.63	52.96	57.36	54.81	5,514.12	5,514.12	256.54
Sindh	47.85	30.44	23.00	23.04	23.71	23.84	2,385.33	2,398.41	-13.08
Balochistan	12.34	6.57	4.96	5.94	5.11	6.15	514.09	618.72	-104.63
FATA	4.99	3.18	2.40	2.40	<b>100</b>	<b>100</b>	10,060.43	10,060.43	0.00
ICT	2.01	0.81	0.61	0.97					
<b>Total</b>	<b>207.69</b>	<b>132.35</b>	<b>100</b>	<b>100</b>					