AUDIT REPORT

ON

THE ACCOUNTS OF

SOCIAL SAFETY NETS

(FEDERAL GOVERNMENT)

AUDIT YEAR 2025-26

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AUDITOR-GENERAL OF PAKISTAN

SERVING THE NATION BY PROMOTING ACCOUNTABILITY, TRANSPARENCY AND GOOD GOVERNANCE IN THE MANAGEMENT AND USE OF PUBLIC RESOURCES FOR THE CITIZENS OF PAKISTAN

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PREFACE

Articles 169 and 170 of the Constitution of the 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 and Ministry of Poverty Alleviation & Social Safety (excluding BISP) for the financial year 2024-25. The Directorate General Audit, Social Safety Nets, Islamabad, a Field Audit Office (FAO) of the Auditor-General of Pakistan conducted audit during Audit Year 2025-26 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 years 2019-20, 2020-21, 2021-22, 2022-23, 2023-24 and 2024-25. 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].

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Islamabad
Dated: February, 2026

Maqbool Ahmad Gondal
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ABBREVIATIONS & ACRONYMS

AGPR	Accountant General Pakistan Revenues
AIR	Audit and Inspection Report
AJK	Azad Jammu and Kashmir
API	Application Programming Interface
AR	Audit Report
ATL	Active Taxpayer List
ATM	Automated Teller Machine.
AY	Audit Year
BAFL	Bank Alfalah Limited
BE&OE	Bureau of Emigration and Overseas Employment
BISP	Benazir Income Support Program
BoD	Board of Directors
BoG	Board of Governors
BoP	Bank of Punjab
BOQ	Bill of Quantities
BoT	Board of Trustees
BPS	Basic Pay Scales
bps	Basic Points
CA	Chartered Accountant
CBA	Collective Bargaining Agent
CC	Cubic Centimeters
CDA	Capital Development Authority
CGA	Controller General of Accounts
CMA	Chartered Management Accountant
CMA (RC)	Controller Military Accounts (Rawalpindi Command)
CMA (O)	Controller Military Accounts (Officers)
CNIC	Computerized National Identity Card
CoC	Condition of Contract
CP Fund	Contributory Provident Fund
CPF	Contributory Provident Fund
CZA	Central Zakat Administration
CZF	Central Zakat Fund

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DAC	Departmental Accounts Committee
DDO	Drawing and Disbursing Officer
DG	Director General
DGA SSN	Directorate General Audit, Social Safety Nets
DSP Fund	Defence Services Provident Fund
DSOP Fund	Defence Services Officer Provident Fund
DWE	Directorate of Workers Education
DZF	District Zakat Fund
E&D	Efficiency and Discipline
EOB	Employees Old Age Benefits
EOBI	Employees Old Age Benefits Institution
ERP	Enterprise Resource Planning
ESR	Employees Service Rules
FAM	Financial Audit Manual
FAP	Foreign Aided Project
FBR	Federal Board of Revenue
FIA	Federal Investigation Agency
FS	Financial Statement
FY	Financial year
GB	Gilgit-Baltistan
GFR	General Financial Rules
GoP	Government of Pakistan
Govt.	Government
HBA	House Building Advance
HBL	Habib Bank Limited
HO	Head Office
HR	Human Resource
IBNR	Incurred But Not Reported
ICT	Islamabad Capital Territory
ID	Identity Document
IFA	Individual Financial Assistance
IPs	Insured Persons
IPC	Interim Payment Certificate
ISSAIs	International Standards of Supreme Audit Institutions

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IT	Information Technology
KIBOR	Karachi Inter Bank Offer Rate
KP	Khyber Pakhtunkhwa
LOI	Letter of Intent
LUMS	Lahore University of Management Sciences
MCA	Motor Car Advance
MD	Managing Director
MIA	Main Investment Account
MIS	Management Information System
MOs	Money Orders
MoHR	Ministry of Human Rights
MoU	Memorandum of Understanding
MTBF	Medium Term Budgetary Framework
NADRA	National Database and Registration Authority
NBP	National Bank of Pakistan
NCCWD	National Commission of Child Welfare and Development
NFC	National Finance Commission
NIRC	National Industrial Relations Commission
NOC	No Objection Certificate
NSER	National Socio-Economic Registry
NTS	National Testing Service
OEC	Overseas Employment Corporation
OEPs	Overseas Employment Promoters
OGDCL	Oil and Gas Development Company Limited
O.M	Office Memorandum
OPF	Overseas Pakistanis Foundation
OP&HRD	Overseas Pakistanis & Human Resource Development
PAA	Pakistan Airport Authority
PAC	Public Accounts Committee
PAO	Principal Accounting Officer
PASS	Poverty Alleviation & Social Safety Division
PBM	Pakistan Bait-ul-Mal
PE	Protectorate of Emigrants
PEC	Pakistan Engineering Council

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PF	Provident Fund
PKR	Pakistani Rupee
PLS	Profit and Loss Saving
PM	Prime Minister
PMT	Proxy Mean Test
PO	Provincial Office
POE	Protectorate of Emigrants
POs	Partner Organizations
POS	Point of Sale
PPAF	Pakistan Poverty Alleviation Fund
PPRA	Public Procurement Regulatory Authority
PRIMACO	Pakistan Real Estate Investment and Management Company
PSC	Project Steering Committee
PSDP	Public Sector Development Programme
PSH	Pakistan Sweet Homes
PWD	Pakistan Public Works Department
PWWB	Punjab Worker Welfare Board
PWWF	Punjab Worker Welfare Fund
PZF	Provincial Zakat Fund
RO	Regional Office
Rs.	Rupees
SBP	State Bank of Pakistan
SECP	Securities and Exchange Commission of Pakistan
SLICP	State Life Insurance Corporation of Pakistan
SLEIF	State Life Emigrants Insurance Fund
SOP	Standard Operating Procedure
SRCL	School for Rehabilitation of Child Labour
SSN	Social Safety Nets
TA	Travelling Allowance
TA/DA	Travelling Allowance/ Daily Allowance
TDR	Term Deposit Receipt
UBL	United Bank Limited
UCT	Unconditional Cash Transfer
UNICEF	United Nations International Children's Emergency Fund

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VR	Voluntary Registration
WAPDA	Water and Power Development Authority
WEC	Women Empowerment Centre
WHO	World Health Organization
WWB	Workers Welfare Board
WWF	Workers Welfare Fund
ZCCAs	Zakat Collection Controlling Agencies
ZCOs	Zakat Collection Offices

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EXECUTIVE SUMMARY

The Directorate General Audit (DGA), Social Safety Nets, Islamabad, is a Field Audit Office under the Department of the Auditor-General of Pakistan. This office is responsible for auditing social safety and welfare programs at both federal and provincial levels. Its mandate encompasses Compliance with Authority Audits, Certification Audits of Foreign-Aided Projects, Special Audits, Special Studies, and Performance Audits of entities within its jurisdiction.

The Directorate conducts audits for prominent programs and entities, including the Benazir Income Support Program (BISP), Pakistan Poverty Alleviation Fund (PPAF), Pakistan Bait-ul-Mal (PBM), and the Ministry of Overseas Pakistanis and Human Resource Development (OPHRD) along with its allied offices. These offices include the Employees Old Age Benefits Institution (EOBI), Overseas Pakistanis Foundation (OPF), Overseas Employment Corporation (OEC), Workers Welfare Fund (WWF), Workers Welfare Boards (WWBs), Bureau of Emigration and Overseas Employment (BE&OE), and the Directorate of Workers Education (DWE). Additionally, the Directorate oversees audits of the Ministry of Human Rights, Ministry of Poverty Alleviation and Social Safety, Central Zakat Fund (CZF), Provincial Zakat Funds (PZFs), District Zakat Funds (DZFs), and Zakat deductions managed by Zakat Collection Controlling Agencies (ZCCAs) and Zakat Collection Offices (ZCOs).

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The Directorate General operates with a human resource of 27 officers and staff, collectively contributing 6,723 man-days annually. The annual budget amounting to Rs. 116.525 million was allocated to this office for the Financial Year 2025-26.

a. Scope of Audit

The audit universe of the Directorate General Audit (DGA), Social Safety Nets, comprises 486 formations operating under 11 Principal Accounting Officers (PAOs). For the FY 2024-25, the total expenditures and

receipts of these formations amounted to Rs. 767,253 million and Rs. 175,571.31 million, respectively.

This report covers the audit of 34 formations under 03 PAOs, with total expenditure and receipts of Rs. 107,183.65 million (excluding Rs. 592,383 million of BISP, which is presented in a separate report) and Rs. 175,571.31 million respectively during AY 2025-26. This represents 30% audit coverage of the auditable expenditure and receipts.

b. Recoveries at the instance of Audit

Audit identified recoverable amounts amounting to Rs. 13,382.684 million. These recoveries primarily relate to irregular payments, overpayments, and unadjusted balances pertaining to prior financial years, detected during the audit of FY 2024-25. Out of this amount, recoveries of Rs. 1,452.458 million were effected and verified before finalization of the report.

c. Audit Methodology

The audit planning phase involved an extensive application of desk audit techniques. These included the examination of permanent files, computer-generated data, and other relevant documentation, alongside a review of the regulatory framework, policies, and procedures applicable to the audited entities. A comprehensive risk assessment was conducted by analyzing the internal control structures of the entities. This desk review enabled auditors to understand the systems, procedures, and operational environment of the auditee entities and to identify high-risk areas for focused audit intervention.

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The audit was carried out in accordance with the Financial Audit Manual (FAM) issued by the Department of the Auditor-General of Pakistan. The FAM adheres to the principles outlined in the International Standards of Supreme Audit Institutions (ISSAIs), ensuring the audit's alignment with globally recognized best practices.

The primary objective of the audit was to assess compliance with applicable laws, rules, regulations, and policies, as well as to evaluate the

adequacy and effectiveness of internal controls. Evidence was gathered through various methodologies, including:

i. Inquiries with management,
ii. Examination of policy documents and monitoring reports,
iii. Review of payment vouchers, and
iv. Collection, interpretation, and analysis of primary and secondary data.

This systematic and standards-based approach ensured a thorough evaluation of the entities' governance, financial management, and operational practices.

d. Audit Impact

The audit identified significant issues across the audited entities, a majority of which were acknowledged by management through formal responses and audit forums. In response to audit observations, the management of the audited entities initiated corrective actions and policy reviews aimed at addressing identified deficiencies and strengthening governance and accountability mechanisms. The audit process also prompted management to reassess existing internal control arrangements and initiate measures for their improvement.

Notable reforms and policy enhancements initiated as a direct consequence of audit observations include the following:

Benazir Income Support Programme (BISP):

i. In response to audit observations regarding transparency and constitutional compliance in the utilization of public funds, BISP has ensured the inclusion of mandatory external audit clauses in all future agreements. Furthermore, UNICEF and WHO have been formally requested to incorporate similar clauses in ongoing contracts to enhance audit oversight and accountability.
ii. To address audit concerns relating to verification of beneficiaries and prevention of ineligible payments, an

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Application Programming Interface (API) between the BISP Management Information System (MIS) and the Controller General of Accounts (CGA) has been developed. This system is intended to enable real-time verification of government employees and pensioners and is expected to become operational upon completion of CGA server upgradation within the current calendar year.

iii. In response to audit observations highlighting the risk of duplication of benefits, BISP has committed to developing an API-based pre-enrolment screening mechanism, in coordination with Pakistan Bait-ul-Mal, to prevent duplication of stipends for the same beneficiaries and improve targeting efficiency.

iv. Audit recommendations concerning governance and integrity of beneficiary data led to the approval of Standard Operating Procedures (SOPs) for selection of beneficiaries from the Dynamic Registry. These SOPs ensure separate yet functionally linked management of the Beneficiary Database and the National Socio-Economic Registry (NSER), thereby reducing the risk of unauthorized roster manipulation and strengthening control and transparency.

Employers Old-Age Benefits Institution:

i. EOBI has acknowledged audit recommendations relating to weaknesses in grievance redressal mechanisms and has initiated steps to further strengthen and automate its complaint handling system, with the objective of improving accessibility, transparency, and service delivery.

Women Welfare & Development Centre:

i. In response to audit observations regarding under-enrolment and high dropout rates in the affiliated diploma programme, the management has committed to strengthening outreach, career counselling, and stakeholder coordination to improve

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enrolment, retention, and compliance with the Punjab Board of Technical Education affiliation requirements.

Overall, these measures reflect a constructive audit impact, wherein audit interventions contributed to improved policy frameworks, enhanced control environments, and increased management awareness regarding financial discipline and accountability. Continued monitoring and follow-up will be essential to ensure effective implementation and sustainability of the initiated reforms.

e. Comments on Internal Controls and Internal Audit Department

The audit included an assessment of the design and operating effectiveness of internal control systems within the audited entities to identify material weaknesses and areas of significant risk. While internal control frameworks are in place in most entities, audit findings indicate that these controls are not consistently reviewed or updated, resulting in gaps in compliance monitoring and oversight.

Similarly, although internal audit mechanisms exist in several entities, their effectiveness remains limited due to inadequate independence, insufficient capacity, and lack of risk-based audit planning. In many instances, internal audit functions were not fully utilized as a management assurance tool to detect systemic weaknesses and prevent irregularities.

Strengthening internal control systems through periodic review, documentation, and enforcement, along with revitalizing internal audit functions, is essential to mitigate financial risks, enhance accountability, and promote sound financial management.

f. The key audit findings of the report;

i. Ten cases of irregular expenditure and payments involving violations of applicable rules and regulations, amounting to Rs. 247.987 million.[1]

[1] Para No. 1.4.2, 1.4.3, 1.4.7, 2.4.2, 2.4.3, 2.4.11, 2.4.15, 2.4.16, 2.4.24 & 2.4.27

ii. Seventeen cases resulting in recoverable amounts totaling Rs. 13,382.684 million, relating to overpayments, ineligible disbursements, and unadjusted advances.[2]

iii. Thirteen cases of weak internal controls, exposing public funds amounting to Rs. 448.546 million to risks of irregularity, misuse, and weak oversight.[3]

g. Recommendations

The recommendations presented in this report are aimed at improving financial management, strengthening governance structures, and mitigating risks identified during the audit. Effective and timely implementation of these recommendations is critical to achieving the intended outcomes of the audit process.

Based on the audit findings, the following key recommendations are made for consideration and implementation by the management of the audited entities::

i. Irregular and unauthorized expenditures identified during the audit should be regularized through competent authorities in accordance with applicable laws, rules, and regulations.

ii. Recoveries pointed out in audit observations should be pursued diligently and deposited into the relevant government accounts without undue delay.

iii. Principal Accounting Officers (PAOs) should periodically review, update, and enforce internal control frameworks to ensure their adequacy, relevance, and effectiveness.

iv. An effective, independent, and risk-based internal audit function should be established or strengthened within the entities. Internal audit reports should be issued regularly and placed before management for timely corrective action.

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[2] Para No. 1.4.1, 1.4.4, 1.4.6, 2.4.1, 2.4.5, 2.4.6, 2.4.8, 2.4.9, 2.4.13, 2.4.17, 2.4.19, 2.4.20, 2.4.23, 3.4.1, 3.4.3, 3.4.4 & 3.4.5

[3] Para No. 1.4.5, 2.4.4, 2.4.7, 2.4.10, 2.4.12, 2.4.14, 2.4.18, 2.4.21, 2.4.22, 2.4.25, 2.4.26, 2.4.28 & 3.4.2

Chapter 1

PAKISTAN BAIT-UL-MAL

1.1 Introduction

A. Pakistan Bait-ul-Mal (a welfare fund) was 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;

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- 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 formations of Pakistan Bait-ul-Mal audited for the Audit Year 2025-26 was as under:

Rs. in million

Sr. No.	Name of Formation	FY(s)	Receipts / Budget	Expenditure	(Excess) / Saving
01	Pakistan Bait-ul-Mal Provincial Office Karachi	2023-25	4,237.307	4,114.943	122.364
02	Pakistan Bait-ul-Mal Provincial Office Peshawar	2024-25	1,624.484	1,623.784	0.700
03	Pakistan Bait-ul-Mal Provincial Office, Quetta	2023-25	1,744.411	1,744.411	-
	Total	**2023-25**	**7,606.202**	**7,483.138**	**123.064**

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

The performance indicators, targets and achievements for the FY 2024-25 by PBM is tabulated below:

Output	Selected performance indicators	Targets	Achievement
Provision of financial assistance related to health and education through IFA, Child Support Program through Schools and Pakistan Sweet Homes	Number of beneficiaries of individual financial assistance general	5,600	Details not provided
	Number of beneficiaries of individual financial assistance medical	12,000	
	Number of beneficiaries of individual financial assistance education	2,760	
	Number of beneficiaries of SRCL	19,440	27,941
	Number of beneficiaries of WECs	28,180	25,054
	Number of beneficiaries of PSH	4,800	4,850

The Audit profile of Pakistan Bait-ul-Mal for the FY 2024-25 was as follows:

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Table: Audit Profile of Pakistan Bait-ul-Mal

(Rs. in million)

Sr. No.	Description	Total	Audited	Expenditure audited FY 2024-25
1	Formations	09	03	4,547.854
2	Assignment Account (excluding FAP)	09	03	4,547.854

1.2 Classified Summary of Audit Observations

Audit observations amounting to Rs. 96.774 million were raised as a result of audit. This amount also includes recoverable amount of Rs. 51.853 million. Summary of audit observations classified by nature is as under:

(Rs. in million)

Sr. No.	Classification	Amount
1	**Irregularities**	**45.205**
A	HR/ Employees related irregularities	5.609
B	Procurement related irregularities	39.596
C	Management of Accounts with Commercial banks	-
D	Financial Management	-
2	**Value for money and service delivery issue**	**-**
3	**Others**	**51.569**

1.3 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	4	1	80
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	-

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2016-17	Held	3	0	3	-
2017-18	Held	3	0	3	-
2018-19	Held	5	0	5	-
2019-20	Held	3	1	2	33.33
2020-21	Held	1	1	0	100
2021-22	Held	7	3	4	43
2022-23	Held	5	2	3	40
2023-24	Not Held	-	-	-	-
2024-25	Not Held	-	-	-	-

1.4 AUDIT PARAS

Irregularities & non-compliance

1.4.1 Irregular grant of IFA services to Government Employees/Pensioners – Rs. 43.829 million

Para 6.4 of the Individual Financial Assistance (IFA) policy of Pakistan Bait-ul-Mal further 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.

PBM Provincial Office Sindh disbursed Rs. 826.038 million to 8,452 beneficiaries during 2022-25, while PBM Provincial Office Peshawar disbursed Rs. 639.052 million to 2,491 beneficiaries during 2024-25 under IFA-Medical. Whereas, PBM Provincial Office Quetta made disbursement of Rs. 188.022 million to 17 medical institutions against 866 beneficiaries/patients during the financial years 2024-25 under the Head IFA-Medical.

Audit scrutiny of IFA disbursements made by PBM formations revealed significant policy violations. In cases of PBM Provincial Office Sindh, Balochistan and District Office Bannu, 283 cases of Individual Financial Assistance (General, Special Friend and Medical) amounting to Rs. 43.830 million were irregularly disbursed to Government employees and pensioners. Summary was given below whereas further details were provided to the management in soft:

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Rs. in million

Formation Name	Category	IFA (General)	IFA (Medical)	IFA (Special Friend)	Total
PBM PO Sindh	Govt. Employees	0.17	18.35	0.68	19.19
PBM PO Sindh	Govt. Pensioners	0.20	11.35	0.17	11.71
PBM PO Peshawar / D.O Bannu	Govt. Employees	-	4.80	-	4.80
PBM PO Quetta	Govt. Employees	0	0.00	-	8.13
	Total	**0.37**	**34.50**	**0.84**	**43.83**

Audit maintains that cash disbursements to government servants were contrary to PBM's mandate. Furthermore, in medical cases, such payments may result in duplication through reimbursements from government departments.

Despite reporting the matter to management, no response was received until finalization of the Audit and Inspection Report.

Management replied that Pakistan Bait-ul-Mal is taking initiatives to link the Beneficiary Management System (BMS) to other Government organizations to avoid such situation in future. The data of beneficiaries (BPS-13 and above) have been shared with all concerned Assistant Directors (District) with directions to re-investigate and recover the disbursed amount at the earliest. The amount will be recovered and deposited to the Government treasury and will be reported to the audit accordingly.

Despite repeated requests, no DAC meeting was convened till the finalization of Audit Report.

Audit recommends strict adherence to IFA policy, establishment of a robust verification mechanism, initiation of a fact-finding inquiry to fix responsibility, and recovery of irregularly paid amounts from those responsible.

1.4.2 Unauthorized advance payments and irregular procurement - Rs. 29.296 million

Rule 397 of FTR Vol-I stipulates that, as a general rule and except where specifically authorized by Government, no payment shall be made to a

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contractor unless the work has been executed or the supplies have been received. Furthermore, Para 148 of GFR Vol-I requires that all materials received must be examined, counted, measured or weighed at the time of delivery and taken on charge by a responsible officer who must verify that the quantity is correct and the quality meets the required specifications.

Pakistan Bait-ul-Mal (PBM) Provincial Office Balochistan procured Sewing Machines and Wheel Chairs from M/s ASMD, Islamabad during the Financial Year 2024-25.

Audit observed that advance payments of Rs. 29.296 million were released on 29.05.2025 without receipt of stock; deliveries were made later, items received were non-compliant with tender specifications and payments were approved by the Provincial Director without delegated authority. Additionally, quantities were increased by 15% beyond approved limits without approval of the Managing Director who approved the initial quantities.

Audit is of the view that advance payments, acceptance of non-conforming items, and unauthorized enhancement and sanction of procurements indicate serious control failures, undue favour to M/s ASMD, and potential financial loss to the PBM exchequer

Management replied that inquiry is being conducted for investigation and fixing responsibility on the officials responsible for violation of procurement and financial rules.

Despite repeated requests, no DAC meeting was convened till the finalization of Audit Report.

Audit recommends that the management may inquire the matter and fix responsibility.

{Finding No. 1 of AIR of PBM PO Quetta for the AY 2025-26}

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1.4.3 Irregular award of contract in violation of PPRA and FBR Rules – Loss of Rs. 10.30 million

According to Rule-36(b)(v) and Rule-38 of the Public Procurement Rules (PPRA), 2004, under the Single Stage – Two Envelope procedure, technical and financial bids must be evaluated separately, and contracts must be awarded to the most advantageous lowest evaluated bidder. Rule-19 mandates fairness, transparency, and equal treatment of all bidders. Further, FBR notifications and Section 21(c) of the Income Tax Ordinance, 2001 prohibit engagement of blacklisted or non-compliant taxpayers in government procurement.

Audit scrutiny of PBM Sindh's procurement records for FYs 2023-24 and 2024-25 revealed that two contracts under SRCL procurement were irregularly awarded. Details are as follows:

i. In Lot-II (Shoes) and Lot-IV (Stationery), the lowest evaluated bidder, M/s Hussain Enterprises, was bypassed, and contract was awarded to the 2nd lowest bidders, resulting in irregular additional expenditure of Rs. 10.30 million.

ii. Tenders for uniforms and other items were awarded to M/s Nauman Enterprises, a supplier blacklisted by FBR for sales tax purposes since 06.01.2021, despite their ineligibility, leading to payments of Rs. 101.10 million upto FY 2024-25.

The irregularity occurred due to weak enforcement of procurement and prevailing Tax rules.

The irregular award of contracts caused a financial loss of Rs. 111.40 million to the Government exchequer.

Management replied that although M/s Hussain Enterprises quoted the lowest price, its samples for Shoes and Stationery failed to meet prescribed technical and quality standards. Regarding M/s Nauman Enterprise, the tender was awarded in good faith based on valid documents and active FBR/ATL status at the time, with no blacklist or suspension reflected on FBR or PPRA portals.

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The reply is not tenable as under two Envelope method, technical evaluation must be completed prior to opening of financial bids, and only technically responsive bidders qualify for financial evaluation. Furthermore, documentary evidence reflecting the supplier's status on the Active Taxpayers List (Sales Tax) at the time of procurement during FYs 2023-24 and 2024-25 was neither available on record nor provided to Audit.

Despite repeated requests, no DAC meeting was convened till the finalization of Audit Report.

Audit recommends inquiry and fixation of responsibility against person(s) at fault.

{Findings 1 & 4 of AIR of PBM Sindh Karachi for the Audit Year 2025-26}

1.4.4 Non-recovery of advances from terminated employees and payment of salary after retirement – Rs. 5.609 million

According to Rule 23 of the General Financial Rules (GFR) Vol-I, every Government officer is personally responsible for any loss sustained by the Government due to fraud or negligence on his part or that of other officers to the extent of his contribution. Further, Para 13(1) of the Civil Servants Act, 1973, and Para 11.2 of Pakistan Bait-ul-Mal Employees Service Regulations, 2021, stipulate that an employee shall retire upon completion of sixty years of age.

The management of Pakistan Bait-ul-Mal (PBM), Provincial Office Quetta grant advances and salaries payments to its employees.

Audit observed the following:

i. three employees of the Pakistan Bait-ul-Mal office Quetta were terminated from the services during the financial year 2023-24 but the outstanding advances were not recovered from them under various heads. Details are as follows:

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Sr. No	Name	Termination Date	Total Amount Outstanding
01	Pehlwan Khan	08.08.2023	835,080
02	Habibullah	10.11.2023	2,105,674
03	M Faisal Ismail	08.08.2023	171,442
	Total		**3,112,196**

ii. Ms. Razia Bashir, Instructor WEC Hub, continued to serve and draw salary beyond her age of superannuation from 30.03.2017 to 07.09.2023, resulting in irregular payment of Rs. 2,497,627.

Audit is of the view that non-recovery of advances from terminated employees and payment of salary beyond retirement age resulting in financial loss to the PBM exchequer.

Management replied that in case of non-recovery from terminated employees that the amount in question will be recovered under intimation to audit and in case of drawl of salary beyond retirement a complaint will be lodged in FIA against the official at fault regarding forgery, fraud and causing loss of national exchequer.

Despite repeated requests dated 22.10.2025 and 14.11.2025, the PAO has not been able to convene DAC meeting of the remaining formations so far.

Audit recommends recovery of the outstanding amount and disciplinary action against person(s) at fault.

{Finding No. 14 & 15 of AIR of PBM PO Quetta for the AY 2025-26}

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1.4.5 Irregular disbursement to guardians PSH residents for seasonal cloths – Rs. 5.325 million

According to para 4 of the PBM Policy for Pakistan Sweet Homes (PSHs) 2022, clothes / outfit will be provided to each child in the PBM Sweet Home.

Management of Pakistan Bait-ul-Mal Provincial Office, Quetta incurred an expenditure of Rs. 5,325,000 on the account of providing seasonal

cloths to the children of Pakistan Sweet Homes during the Financial Year 2023-24.

Audit observed that management of PBM, Provincial Office, Quetta disbursed cash amounting to Rs. 5,325,000 to guardians (Rs. 15,000 per child) instead of the provision of seasonal clothing through competitive bidding.

Audit is of the view that such disbursement was inconsistent with PBM's approved policy, and cannons of financial propriety.

Management replied that the cost of procurement was much higher than the allocated budget therefore the cheques were issued in favour of mother/guardian of PSH kids for purchase of seasonal cloths.

The management reply is not tenable, as budgetary constraints do not justify deviation from PBM's approved policy and the norms of financial propriety.

Despite repeated requests dated 22.10.2025 and 14.11.2025, the PAO has not been able to convene DAC meeting of the remaining formations so far.

Audit recommends that the matter be inquired and responsibility be fixed for authorizing payments in violation of policy.

{Finding No. 4 of AIR of PBM PO Quetta for the AY 2025-26}

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1.4.6 Irregular grant of IFA (General) to BISP and Zakat beneficiaries – Rs. 2.415 million

Para 6.4 of IFA Policy states that the applicant should not be a beneficiary of similar subsistence from any other government organization i.e. Zakat, Khushali Bank, Provincial Bait-ul-Mal etc.

The management of Pakistan Bait ul Mal Provincial Office Sindh disbursed an amount of Rs. 33.360 million amongst 1,473 beneficiaries under the Head 'IFA General' during the financial years 2022-25.

Audit observed that payments of IFA General amounting to Rs. 2.415 million during the financial years 2022-25 was made to the 109 regular beneficiaries of BISP and Zakat.

Audit is of the view payment of IFA General to the BISP beneficiaries was against the PBM approved policy and therefore held as irregular.

Management replied that Pakistan Bait-ul-Mal Beneficiary Management System (BMS) was linked with BISP Server after 15.05.2023. Total cases pointed out by the audit were processed before the link was established with BISP.

Despite repeated requests dated 22.10.2025 and 14.11.2025, the PAO has not been able to convene DAC meeting of the remaining formations so far.

Audit recommends that a mechanism may be devised in order to avoid such a practice in future besides fixing responsibility against person(s) at fault.

{Finding No. 3 of AIR of PBM PO Sindh Karachi for the AY 2025-26}

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1.4.7 Award of procurement contracts without open tendering

Rule 12(1&2) of the Public Procurement Rules, 2004, states that Procurements over five hundred thousand Pakistani Rupees and up to the limit of three million Pakistani Rupees shall be advertised on the Authority's website and procurement opportunities exceeding Rs. 3 million are required to be advertised on the PPRA website as well as in at least two national daily newspapers (one English and one Urdu). Further, Rule 9 of the PPRA Rules, 2004 stipulates that procuring agencies shall announce their annual procurement plans in an appropriate manner and proceed accordingly without splitting or regrouping, ensuring transparency and competitiveness.

Management of Pakistan Bait-ul-Mal (PBM), Provincial Office (PO) Peshawar, and PBM PO Quetta incurred an expenditure of Rs. 28.118 and Rs. 17.169 million respectively during the Financial Year 2024-25 without adopting open competitive bidding. Details are as under:

Sr. No.	Name of formation	Nature of Procurement / Activity	Name of Firm	Amount (Rs. in million)
1	PBM, PO, Peshawar	Food Boxes Distribution (Ramzan Drive 2025)	M/s Al-Khidmat Foundation	22.071
		Stationery Items	-	3.027
		R&M of Furniture	-	2.005
		Purchase of Solar System	-	1.016
2	PBM, PO, Quetta	Food Boxes Distribution (Ramzan Drive 2025)	M/s Eventic Quetta	3.541
		-do-	Al Mustafa Welfare Society	13.629
		Total		**45.289**

Audit is of the view that awarding contracts without open competitive violates PPRA rules.

Management of PBM RO Quetta replied that the Board in its 81st meeting approved that all expenses incurred on the Ramazan Drive 2025 as a special initiative under Shelter Home and Khana Sab Ke Liye were met within allocated budget of the project.

The reply is not relevant, as Board approval does not exempt procurement from mandatory compliance with PPRA Rules.

However, the matter was reported to the management of PBM PO Peshawar on 03.10.2025 but no response was received till the finalization of Audit Report.

Despite repeated requests, no DAC meeting was convened till the finalization of Audit Report.

Audit recommends that the matter be inquired and responsibility be fixed for non-compliance with PPRA Rules.

{Finding No. 6 & 13 of AIR of PBM PO Peshawar and Finding 4 of PBM PO Quetta}

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Chapter 2

MINISTRY OF OVERSEAS PAKISTANIS AND HUMAN RESOURCE DEVELOPMENT

2.1 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.

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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.

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B. Comments on Budget & Accounts

Statement of Receipts / Budget allocated and expenditure for the FY(s) 2021-25 of the formations audited is as under:

Rs. in million

S. No.	Name of Formation	FY(s)	Receipts/ Budget	Expenditure
1	M/o Overseas Pakistanis &HRD	2024-25	499.479	480.019
2	Employees Old-Age Benefits Institution (EOBI) Head Office Karachi	2024-25	158,572.37	63,825.39
3	EOBI Regional Office Gujranwala	2023-25	11.87	6.717
4	EOBI Regional Office Rawalpindi	2023-25	18.627	15.158
5	EOBI Regional Office Lahore (South)	2023-25	18.878	13.717
6	EOBI Regional Office Multan	2022-25	39.266	26.762
7	EOBI Regional Office Bin Qasim	2021-25	39.836	18.4
8	PRIMACO Islamabad	2023-25	144.198	256.664
9	Bureau of Emigration and Overseas Employment (HQs) Islamabad	2024-25	431.88	377.84
10	Protector of Emigrants, Karachi	2022-24	139.814	139.397
11	Protector of Emigrants, Lahore	2021-25	202.068	195.158
12	Protector of Emigrants, Rawalpindi	2024-25	4.84	1.224
13	Overseas Pakistanis Foundation Head Office Islamabad	2024-25	6,866.08	5,767.08
14	Overseas Pakistanis Foundation Regional Office, Lahore	2022-25	439.069	451.855
15	Directorate of Workers Education Islamabad	2020-25	354.313	324.592
16	National Industrial Relations Commission (NIRC) Islamabad	2022-25	478.085	464.097
17	Worker Welfare Fund Islamabad	2024-25	-	3,052.42
18	Worker Welfare Board Punjab Lahore	2024-25	18,422.78	17,971.26
19	Worker Welfare Board Khyber Pakhtunkhwa Peshawar	2024-25	7,354.83	8,047.58
20	Worker Welfare Board Balochistan Quetta	2024-25	3,153.87	2,384.44
	Total	**2021-25**	**197,192.155**	**103,819.767**

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

The performance indicators, targets and achievements for the FY 2024-25 by Ministry of Overseas Pakistanis and Human Resource Development Division is tabulated below:

Outputs	Selected Performance Indicators	Targets	Achievements
Promotion of overseas employment and welfare of overseas Pakistanis	Number of Community Welfare Attachés around the world	27	Details not provided
	Enhancement outreach advocacy in potential recruitment areas	75%	
Resolution of Industrial Disputes	Number of labor disputes resolved	6700	
	Number of Labor disputes/ individual grievances resolved in appeals before Appellant Benches	700	
Monitoring and control of immigration and overseas employment	Computerization of data of outgoing emigrants	1,100,000	

The Audit Profile of Ministry of Overseas Pakistanis and Human Resource Development for the FY 2024-25 was as follows:

Rs. in million

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2024-25
1	Formations	70	20	103,819.767
2	Authorities/ Autonomous Bodies etc., under the PAO	69	19	103,339.748

2.2 Classified Summary of Audit Observations

Audit observations amounting to Rs. 12,918.129 million were raised as a result of audit. This amount also includes recoverable of Rs. 12,288.152

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million as pointed out by the audit. Summary of audit observations classified by nature is as under:

Rs. in million

Sr. No.	Classification	Amount
1	**Irregularities**	**5,822.220**
A	HR/ Employees related irregularities	31.903
B	Procurement related irregularities	207.808
C	Management of accounts with commercial banks	55.497
D	Financial Management	5,527.012
2	**Values for money and service delivery issues**	**-**
3	**Others**	**7,095.909**

2.3 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	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	-

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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	Ministry of OP&HRD, WWF/Boards, OPF, OEC & Bureau of Emigration	Not Held	-	-	-	-
2023-24			-	-	-	-
2024-25			-	-	-	-

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2.4 AUDIT PARAS

Ministry of Overseas Pakistanis and Human Resource Management

Irregularity and non-compliance

2.4.1 Loss to Government due to non-forfeiture of securities on cancelled OEP licenses - Rs. 241.8 million

According to section 12(3) of Emigration Ordinance 1979 if at any time during the period for which a license is valid the Secretary of the Division concerned by order in writing, cancel the license or suspend it for a specified period and may also pass orders in regard to the forfeiture of the security furnished under sub section (2) in whole or in part, and the decision of the Secretary of the Division concerned shall be final.

Ministry of Overseas Pakistanis and Human Resource Development cancelled 806 licenses till the end of Financial Year 2024-25.

Audit observed that the Ministry of Overseas Pakistanis and Human Resource Development failed to forfeit and deposit security amounts into the Government Treasury. A sum of Rs. 241.800 million was required to be forfeited from promotors securities whose licenses were cancelled and deposited to the Government Treasury but the same was not done.

Audit is of the view that non-forfeiture of amount resulted in loss to Government exchequer.

Management replied that the forfeiture of securities against cancelled licenses has not been carried out since the promulgation of the Emigration Ordinance and Rules, 1979. In view of the complexity of the forfeiture process, an Investment Committee under the Chairmanship of the Joint Secretary (EM), Ministry of OP&HRD, has been constituted and is actively examining the matter. The issue is expected to be resolved in due course after completion of the prescribed process.

DAC in its meeting held on 07th and 8th January, 2026 directed that responsibility for the delay in forfeiture and deposit of security amounts be fixed, as the lapse resulted in loss to the Government exchequer.

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Audit recommends early compliance of DAC directives so that amount alongwith interest be deposited into government treasury besides fixing of responsibility.

{Para No. 16 and 9 of AIR of Ministry and DG BE&OE respectively for the AY 2025-26}

2.4.2 Delay in deposit of Pay Orders in OPF Account resulting in loss of profit - Rs. 5.212 million

Rule 26(i&ii) of Emigration Rules 1979 states that there shall be established a Welfare Fund to which Interest accrued on the amount of security deposed by the Overseas Employment Promoters shall be credited.

Furthermore, para 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.

Ministry of Overseas Pakistanis and Human Resource Development has maintained a Saving Bank account in Faysal Bank for deposit of cash security received from Overseas Employment Promoters for issuance of license and invested a sum of Rs. 218 million with NBP in TDRs out of cash security deposits. Amount of interest earned was require to be transferred to Overseas Pakistanis Foundation.

Audit observed that there was an inordinate delay in preparation of pay orders by banks and onward submission to Overseas Pakistanis Foundation by the Ministry. Due to this delay the amount remained un-invested which resulted in loss of Rs. 5,212,778 to the Welfare Fund.

Details are as follows:

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Sr. No	TDR No.	Amount of TDR (in million)	Nos of Pay-orders	Nos of days delayed in preparation of Pay-orders	Amount of Profit Loss	Nos of days delayed in Submission of Pay-orders	Amount of Profit Loss
1	477579	188	21	53-183	3,663,879	15-391	1,454,336
2	637485	20	12	-	-	21-256	53,206
3	637486	10	12	-	-	21-256	41,357
	Total				**3,663,879**		**1,548,899**

Audit is of the view that ineffective coordination with banks and weak internal controls resulted in financial loss to the welfare fund.

Management replied that no specific timeframe has been prescribed for cross-verification of records; however, pay orders received from Faisal Bank are transferred to Overseas Pakistanis Foundation under Rule 26(2) of the Emigration Rules, 1979, and pay orders for June–July are under submission for onward transmission. Pay orders on TDR profits amounting to Rs. 188 million from National Bank of Pakistan (B-Block and D-Block) were regularly transferred; however, since July 2024, the branches have sought encashment and reinvestment of TDRs and have not issued pay orders.

DAC in its meeting held on 07th and 8th January, 2026 directed that a fact-finding inquiry be conducted and responsibility be fixed accordingly.

Audit recommends early compliance of DAC directives.

{Para No. 12 of AIR of Ministry of Overseas for the AY 2025-26}

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2.4.3 Award of contract without open competitive bidding

As per Rule 20 of the Public Procurement Rules, 2004, Save as otherwise provided hereinafter, the procuring agencies shall use open competitive bidding as the principal method of procurement for the procurement of goods, services and works.

Management of Ministry of OP&HRD made appointments against 34 vacant posts of different cadre during the financial year 2024-25.

Audit observed that the Ministry of Overseas Pakistanis & Human Resource Development engaged a testing agency without adopting the open competitive bidding process. Management directly awarded the contract to M/s NTS. As a result of this preferential award, M/s NTS earned revenue of Rs. 59.776 million (85,394 × 700).

Audit is of the view that award of contract to M/s NTS without open competitive bidding was irregular.

Management replied that due to receipt of 85,394 applications through the National Job Portal and the Ministry's limited capacity, the competent authority decided to outsource the recruitment process. Accordingly, under PPRA Rule 42(f), the testing was assigned to National Testing Service through a duly approved speaking order issued by the Secretary (OP&HRD) and completion of all codal formalities.

DAC in its meeting held on 07th and 8th January, 2026 directed to refer the matter to PPRA for advice.

Audit recommends the management to justify the hiring of the testing agency without adopting an open competitive process, and fix responsibility.

{Para No. 8 of AIR of Ministry of Overseas for the AY 2025-26}

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Employees' Old-age Benefits Institution

2.4.4 Non-preparation of Annual Accounts

Section 6 of the Employees Old Age Benefits (Audit & Accounts) Rules, 1977 accounts are required to be prepared for each financial year (accounting year).

Section 5(3) of the Employees Old Age Benefits (Audit & Accounts) Rules, 1977 the accounts are to be signed by Head of Institution, Chairman and at least by one other member.

Employees Old Age Benefits Institution (EOBI) had total receipts of Rs.158,272.372 million and incurred expenditure of Rs. 63,825.392 million during the financial year 2024-25.

Audit observed that management of Employees Old Age Benefits Institution (EOBI) did not maintain its annual accounts for the financial years 2021-22 to 2024-25. Audit further observed that last accounts of EOBI audited were for the financial year 2017-18 and after that accounts status were given below:

Sr. No.	Year	Auditor / Firm	Status
1	2018-19 to 2020-21	M/s Crowe Hussain Chaudhry & Co.	Approved by Audit Committee ready for submission before the BOT in next meeting
2	2021-22 to 2024-25	Nil	Not Audited

Audit is of the view that non preparation of annual accounts is the violation of the EOBI Audit and Accounts rules due to which the financial position & performance of the institution cannot be assess.

Management replied that Audit Firm has been finalized through Open Competitive Bidding Process and approved by the board in its 137th meeting. Letter of intent has already been issued and acknowledgment has been received.

DAC in its meeting held on 07th and 8th January, 2026 directed the management to expedite finalization of annual accounts. The DAC further directed the management to review the causes of delay and take appropriate administrative action, where considered necessary.

Audit recommends compliance of DAC directives.

{Para 31 of AIR of EOBI HO for the AY 2025-26}

2.4.5 Non-recovery of contribution from defaulting organizations – Rs. 6,458.474 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.

Management of EOBI received contributions of more than Rs. 79 billion from Registered Employers during the Financial year 2024-25.

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Audit observed that a sum of Rs. 6,458.474 billion was outstanding against defaulting organizations like Rawalpindi Waste Management Company, Bahria Town (Pvt) Ltd., Sui Northern Gas Pipelines Limited Rawalpindi etc., on account of contributions as depicted from 5,420 demand notices / VR-08 issued to employers for the financial year 2024-25 for recovery. Details of some organizations are attached at **Annexure-II**.

Audit is of the view that non-recovery of contribution was failure on the part of management which resulted in loss to EOBI.

Management replied that the outstanding amount reported by the audit team was Rs. 6,458.47 million, however due to constant pursuing of employers by regional office, the regions have recovered Rs. 520 million and balance outstanding amount is Rs. 5,939.34 million. Out of which Rs. 1.46 million is involved in closed units and Rs. 188.84 million involved in litigation cases.

DAC in its meeting held on 07th and 8th January, 2026 directed the management to expedite recovery from the remaining establishments and to verify from Audit system-generated reports showing recoveries made so far.

Audit recommends that the amount of contribution from establishment be recovered.

{Para No. 19 of AIR of EOBI HO for the AY 2025-26}

Note: The issue was reported earlier also in the Audit Reports for the Audit Year 2020-21, 2021-22, 2022-23, 2023-24 and 2024-25 vide para no. 4.5.3, 4.4.1, 4.4.2, 4.4.2 and 4.4.5 respectively having financial impact of Rs. 29,194.996 million. Recurrence of the same irregularity is a matter of serious concern.

2.4.6 Non-redemption of investment in NIT-EMOF units despite repeated EOBI requests – Rs. 5.28 billion

Section 18 (1) of EOBI Act provides that Subject to rules, the Institution may, from time to time, invest any moneys which are not immediately required for expenses under this Act, and may reinvest or realise such investment.

As per NBFC Rules 2003 "Open End Scheme" means a collective Investment Scheme which offers units for sale based on net asset value on continuous basis without specifying any duration for redemption and which entitles the holder of such units on demand to receive his proportionate share of the net assets of the scheme less any applicable charges on redemption or revocation.

Audit observed that EOBI invested in 1.2 million units of NIT-EMOF (Equity Market Opportunity Fund), an open-end fund, with a reported value of Rs. 6.216 billion as of 31.03.2025 and an unrealized gain of Rs. 5.28 billion. However, these funds remain locked and cannot be redeemed because the Fund Manager (NITL) has repeatedly refused to allow withdrawal, despite EOBI's requests and regulatory requirements.

Audit is of the view that this illiquidity has deprived EOBI of timely reallocation options and exposing the institution to ongoing liquidity risk.

Management stated that EOBI has raised the issue through its Investment Committee and escalated it to the administrative Ministry to amend the EMOF Trust Deed in line with NBFC Rules and enable investor redemption rights. However, since amendments require consent of all institutional investors, EOBI cannot enforce changes or demand redemption on its own, though it agrees with Audit on the need to protect investors' interests.

DAC in its meeting held on 07th and 8th January, 2026 directed the management to pursue the matter vigorously with all relevant stakeholders. The DAC further directed that copies of all related correspondence be shared with the Ministry of Finance for information and necessary action.

Audit recommends that management should escalate the matter to MoF and SECP for immediate redemption.

{Para No. 7 of AIR of EOBI HO for the AY 2025-26}

Assistant Audit Officer (HO)
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2.4.7 Irregular payment of arrears of Old-Age Pension beyond six months – Rs. 318 million

Section 22(3) of the Employees' Old-Age Benefits Act, 1976 provides Subject to regulations, the old-age pension shall commence as from the month following that in which the insured person satisfies the condition for entitlement thereto, provided that no Benefit shall be payable retro-actively for more than six months preceding the month in which an application for old-age pension is submitted.

Management of EOBI Head Office Karachi disbursed pension of Rs. 59,506 million during FY 2023-24.

Audit observed that EOBI released arrears of old-age pension to insured persons for periods exceeding the prescribed six months from the date of receipt of applications. A total of 4,143 cases were noted wherein excess arrears amounting to Rs. 318 million were disbursed.

This irregularity led to inadmissible expenditure out of public funds and highlighted deficiencies in the enforcement of statutory provisions governing pension disbursements.

Management submitted that the application submission date was treated as the intimation date, i.e., the date on which the insured person submits the requisite documents to the Regional Office. Accordingly, arrears were calculated from this intimation date. Audit has pointed out a total of 4,143 cases; however, verification of all cases was not feasible due to the large volume and coverage across 40 Regional Offices. In that regard, sample extracts of twelve (12) cases were available for verification by the Audit team.

The reply is not tenable, as two cases (DA 18688 & DA 18675), examined on a sample basis during record verification prior to DAC, indicate discrepancies. In one instance, the pension was approved from 01.11.2023, whereas arrears were paid from 01.04.2017.

DAC in its meeting held on 07th and 8th January, 2026 directed that original files of a representative sample of 20% of cases, where arrears exceeding 15 months were paid, be verified by Audit.

Irum Gul
Assistant Audit Officer (IT)
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Audit recommends compliance of DAC directives.

{Para No. 27 of AIR of EOBI HO for the AY 2025-26}

2.4.8 Non-recovery of contributions from EPZ establishments – Rs.130.301 million

Rule 1 of Employees Old-age benefits (Contribution) rules, 1976 states that employers are required to deposit the contribution in time, out standing against them.

The management of Regional Office Bin Qasim, EOBI, Karachi registered a total of 195 establishments operating within Export Processing Zones (EPZs) up to the end of the Financial Year 2024-25.

Audit observed that contributions amounting to Rs. 130,301,400 from 192 Export Processing Zones (EPZs) establishments remained unrecovered as of 30.06.2025.

Audit is of the view that non-recovery of statutory contributions from EPZ establishments constitutes a violation of the regulatory framework and has resulted in a financial loss to the Employees' Old-Age Benefits Institution (EOBI). This lapse is viewed as an irregularity and reflects deficiencies in enforcement and recovery mechanisms.

Management replied that the matter is currently subjudice in suit no. 382/2022. The Regional Office Bin Qasim is actively pursuing the cases. Recovery proceedings will be initiated in accordance with the court's decision.

DAC in its meeting held on 07th and 8th January, 2026 pended the para and directed the management to expedite the matter and share the dates of the last hearing and the next scheduled hearing with Audit.

Audit recommends compliance of DAC directives.

(Finding No.04 of EOBI RO Bin Qasim AIR 2025-26)

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2.4.9 Loss to EOBI due to short-credit of profit on EOBI's Main Investment Account– Rs. 55.497 million

As per the Request for Proposal (RFP), the accepted financial bid of M/s Bank Alfalah Limited (BAFL), and the Letter of Intent issued by EOBI and accepted by Bank, the bank was required to provide profit on the Main Investment Account (MIA) at the SBP Policy Rate plus 2.3 basis points (bps).

A Letter of Intent was issued to BAFL on 23.01.2025, requiring commencement of services for collection of contributions and disbursement of pensions with effect from 03.02.2025. BAFL accepted the LOI on 28.01.2025 and commenced operations.

The MIA of EOBI maintained at Bank Alfalah showed monthly-end closing balances for the period January 2025 to June 2025 as follows:

Date	MIA Closing Balance	Rate (Offer)
31-Jan-2025	4,633,734,018	KIBOR-1.5
28-Feb-2025	1,727,209,586	KIBOR+2.3
31-Mar-2025	4,303,123,035	KIBOR+2.3
30-April-2025	4,273,499,754	KIBOR+2.3
31-May-2025	4,496,340,802	KIBOR+2.3
30-June-2025	3,981,079,013	KIBOR+2.3

Audit observed, on reconciliation of profit on the MIA (for the period January 2025 to June 2025, that BAFL credited an amount of Rs. 208.873 million to EOBI's account, whereas, based on the agreed formula of SBP policy rate plus 2.3 bps, the calculated profit amounted to Rs. 264.370 million. This resulted in short-crediting of Rs. 55.497 million to EOBI's account.

Audit is of the view that non-compliance with agreed contractual terms caused a short realization of profit, leading to direct financial loss of Rs. 55.497 million to the contributors' fund and reflected weak contract enforcement and monitoring on part of management.

Management replied that the institution has raised the matter with the Bank. The bank, vide its letter dated 15.08.2025, responded that the draft agreement incorporating BAFL's comments had been submitted to the

Irum Ali
Assistant Audit Officer (IT)
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procurement team, and profit would be calculated and adjusted as per the mutually agreed contract terms once the agreement is executed.

DAC in its meeting held on 07th and 8th January, 2026 directed to recover the amount from the Bank within 30 days.

Audit recommends earlier compliance of DAC directives.

{Para No. 9 of AIR of EOBI HO for the AY 2025-26}

2.4.10 Irregular payment to both the insured person and surviving spouse during whole financial year – Rs. 36.90 million

Section 22B of the Employees' Old-Age Benefits Act, 1976 provides that in the event of the death of an insured person, the surviving spouse shall be entitled to a life pension equal to the prescribed minimum pension. The law envisages entitlement of either the insured person during his/her lifetime or the surviving spouse after the insured's death. It does not permit simultaneous pension payments to both spouses at the same time.

Management of EOBI Head Office Karachi disbursed pension of Rs. 59,506 million during FY 2024-25.

Audit observed that, in 150 cases, as per EOBI-MIS both the insured person and the surviving spouse were paid pensions simultaneously during the financial year 2024-25. Payments made under this irregular arrangement amounted to Rs. 17.72 million and Rs. 19.18 million, respectively.

Audit is of the view that the irregular disbursement of Rs. 36.90 million was in clear violation of the provisions of the Act. The situation carries a significant risk of bogus or fraudulent pension payments, resulting in financial loss to the Institution. It also reflects weak internal controls and ineffective reconciliation of pension rolls.

Management replied that these discrepancies occurred solely due to incorrect linked claim numbers tagged during pension processing and have now been rectified in 99 cases, with corrections available for verification. However, 51 files are yet to be traced.

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DAC in its meeting held on 07th and 8th January, 2026 directed that the original files be verified from Audit and further instructed that the remaining files be traced and verified from Audit.

Audit recommends earlier compliance of DAC directives.

{Para No. 24 of AIR of EOBI HO for the AY 2025-26}

2.4.11 Engagement of LUMS for screening tests without open bidding and subsequent excess payment of Rs. 15 million

Rule 20 of PPRA Rules, 2004 provides that Procuring agencies shall use open competitive bidding as the principal method of procurement for the procurement of goods, services and works.

Cabinet Secretariat O.M. dated 18.08.2017 provides that all Ministries/Divisions/Autonomous Bodies must procure testing services for recruitment through open tendering under PPRA Rules.

EOBI engaged Lahore University of Management Sciences (LUMS) for conducting screening tests of candidates for recruitment against posts in BPS-16 to BPS-18. As per agreement, LUMS charged Rs. 2,500 per candidate directly from the applicants, with an estimated 9,000 candidates appearing, amounting to Rs. 22.5 million. Contrary to the agreement, LUMS further raised a demand of Rs. 15 million, which was paid by EOBI from its budgetary allocation.

Audit observed that recruitment-related testing services were directly contracted with LUMS without open bidding, resulting in an excess payment of Rs. 15 million, which was not covered under the agreement.

Audit is of the view that the engagement without open bidding was irregular.

Management stated that the Board approved engaging LUMS as a recruitment consultant after IBA declined and the MoU was duly vetted and approved by relevant committees. It further explained that payment of Rs. 16.5 million to LUMS was made within the approved budget based on a collective decision of the BoT.

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DAC in its meeting held on 07th and 8th January, 2026 directed to refer the matter to PPRA for advice.

Audit recommends implementation of DAC directives.

{Para No. 2 of AIR of EOBI HO for the AY 2025-26}

2.4.12 Non-reconstitution of Board of Trustees since 2013 and lack of Stakeholder representation in board meetings

Section 7(1) of the Employees' Old-Age Benefits Institution (EOBI) Act, 1976 stipulates that the Board of Trustees shall comprise members appointed by the Federal Government, including representatives of the Federal Government, Provincial Governments, employers, employees, and the Institution. Rule 3 of the Board of Trustees Rules, 1977 further provides that members appointed under clauses (d) and (e) of Section 7(1) shall hold office for a term of two years and shall continue until successors are appointed. It also requires that casual vacancies be filled through fresh nominations by the competent authority to ensure full representation.

A total number of 03 Regular meetings and one emergent meeting of BOT of EOBI were held during the financial year 2024-25.

Audit observed that:

i. The Board of Trustees was last constituted in November 2013 and has not been reconstituted since then, resulting in continuation of the same Board for over a decade in violation of statutory requirements governing tenure and renewal of membership.

ii. Review of the last five Board meetings revealed absence of mandatory stakeholder representation, including (i) no representation of the Secretary Labour, Government of Sindh; (ii) absence of employer representatives from Sindh and Balochistan; and (iii) absence of employee representatives from Balochistan. Conducting Board meetings without lawful reconstitution and without representation from key Provincial

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Governments, employers, and insured persons undermined the legitimacy, transparency, and inclusiveness of the Board's decision-making processes.

Audit is of the view that non-reconstitution of the Board since 2013, coupled with persistent failure to ensure representation of all stakeholders, constitutes serious non-compliance with Section 7 of the EOBI Act, 1976 and Rule 3 of the Board of Trustees Rules, 1977, reflecting weak governance and ineffective oversight.

Management replied that the entire process of constitution, appointment, reappointment, and filling of vacancies is handled by the Ministry of Overseas Pakistanis & Human Resource Development, and EOBI has no direct role in these matters.

DAC in its meeting held on 07th and 8th January, 2026 pended the audit para till the next DAC meeting.

Audit recommends that immediate reconstitution of the Board of Trustees and timely nomination of representatives from all Provinces, (employers and employees) be ensured so that the Board's composition and proceedings strictly conform to statutory provisions and reflect balanced stakeholder participation.

{Para No. 13 & 14 of AIR of EOBI HO for the AY 2025-26}

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Assistant Audit Officer (IT)
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2.4.13 Irregular award of Old-Age Pension to Government employees

Section 47 of the Employees' Old-Age Benefits Act, 1976 excludes persons in the service of the Federal or a Provincial Government. Section 22 further stipulates that entitlement to old-age pension is subject to completion of not less than 15 years of contributions and attainment of 60 years of age for males and 55 years for females.

Management of EOBI Head Office Karachi disbursed pension of Rs. 59,506 million during FY 2024-25.

Audit observed that 8 male individuals who were still active employees of Government of Pakistan as on February 2025 were also drawing

EOBI old-age pension since years. In these cases, discrepancies were noted in the dates of birth recorded in Government service records and EOBI records, with the EOBI records reflecting earlier dates of birth. Details are as under:

CLAIM NO	CNIC	Cost Center	DOB as EOBI record	DOB as per Govt record	NAME EOBI Record	Personal Number	Pension Award date	Amount paid 2024-25
BD 10248	41303-1545999-3	MY0050	09/1/1963	9/1/1972	Muhammad Umar	10006117	9/1/2023	120000
EB 00733	43205-3168143-5	KX0069	11/1/1952	11/1/1969	Syed Muhsin Zia Rashdi	10292210	3/1/2013	50000
FA 16666	36302-9821639-5	MC9111	10/7/1962	12/10/1969	Fiaz Hussain Qureshi	30436911	2/1/2023	120000
KB 16427	82303-4070156-5	IB2527	3/20/1956	8/5/1973	Muhammad Siddique Khan	50052756	3/1/2018	120000
MA 04042	54400-4302513-3	QA7190	4/1/1953	4/1/1967	Naqeeb Ullah Urf Agha Jan	20008200	4/1/2015	120000
YA 01787	51501-1894457-9	UL7036	1/1/1953	7/1/1966	Ghulam Akbar Channa	20067078	4/1/2015	120000
YA 03279	51505-6217060-5	UL7035	1/1/1961	7/1/1966	Rahim Bakhsh	20064570	1/1/2021	120000
YA 03583	51501-8476214-7	UL7075	1/1/1962	10/24/1973	Ghulam Muhammad	20066356	1/1/2022	90000

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Audit is of the view that the irregular award of old-age pension to ineligible serving government employees resulted in inadmissible payments.

Management replied that if a serving / retired government official is serving part time or full time after retirement from government service to the establishment on which EOB Act is applicable and he is getting the pension in lieu of that insurable employment accordingly, the pension was awarded to the pensioner against the service of private organization on which act was applicable and not against the service of establishments mentioned under section 47 of EOB Act 1976.

The reply is not tenable as age difference upto 17 years in age was observed between two sets of Government records.

DAC in meeting held on 07th and 8th January, 2026 directed to inquire the matter with respect to age differences and overlapping services.

Audit recommends compliance of DAC directives besides recovery of irregularly paid amounts.

{Para 20 of AIR of EOBI HO for the AY 2025-26}

Workers Welfare Fund Islamabad

2.4.14 Non-verification of educational claims resulting in re-imbursement against forged documents - Rs. 16.653 million

Section 14 of the Workers Welfare Fund (WWF) Ordinance, 1971 and the Manual of Scholarships and Stipends require that eligibility, authenticity of documents, and entitlement of beneficiaries be verified prior to award and disbursement.

Audit observed that although a comprehensive checklist has been issued by WWF for the scrutiny of educational claims prior to reimbursement, the Education Department, WWF, neither maintained nor utilized this checklist in practice. Consequently, WWF Islamabad disbursed an amount of Rs.16.653 million to National Excellence Institute, Islamabad for 96 students on the basis of fabricated and fictitious records, without conducting any verification of documents. Subsequent audit checks confirmed that the documents submitted were not genuine.

Audit holds that the non-observance of a documented and verifiable checklist indicates weak internal controls, compromises transparency, and increases the risk of irregular, erroneous, or fraudulent payments.

Management replied that the requisite checklist was being adhered to in connection with processing of educational claims.

Management reply was not tenable as physical verification conclusively revealed widespread forgery, including fake stamps & signatures on scholarship forms and fictitious beneficiaries with bogus enrolments and payments were made for non-existent hostel accommodations.

DAC in its meeting held on 07th and 8th January, 2026 directed to conduct a fact-finding and report be shared with audit.

Audit recommends compliance of DAC directives.

{Para 18 of AIR of WWF Islamabad for the AY 2025-26}

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Workers Welfare Board Balochistan

2.4.15 Irregular award of transportation contracts on fake documents- Rs. 118.315 million

According to Rule 4 (Principles of Procurement) of the Balochistan Public Procurement Rules, 2014, procuring agencies are required that "Procuring Agencies shall ensure that procurements are conducted in a fair and transparent manner and the object of procurement brings value for money to the agency and the procurement process is efficient and economical."

Rule-23 of GFR (Volume-I) provides 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.

Audit noted that the Workers Welfare Board (Balochistan), Quetta is operating 13 Workers Model High Schools and is providing pick and drop transportation facilities to workers' children through contracts awarded to M/s ABM Marketing and M/s Haleemi Traders. An amount of Rs.118,315,859 was paid to the transport contractors during financial years 2023 to 2025. Scrutiny of tender records revealed the following serious discrepancies:

i. Same photographs of buses/coasters provided by the transporters were used simultaneously by both contractors for different schools
ii. Different model numbers of buses/coasters were stated in the tender documents and in Certificate of Registration
iii. Tempered Vehicle Registration Certificates were submitted
iv. Tempered Certificates of Conformity (COC) were accepted
v. Blank tender forms of participating transporters were found in record

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vi. Incomplete and unfilled tender documents were accepted from transporters who won the contracts

vii. Vehicle photographs obtained from the internet were used instead of actual vehicles

viii. Different Registration Certificates (RC) for the same bus/coaster were submitted, raising doubts about ownership and availability of vehicles

Details of buses which are being presented in Tender Documents to be used in different schools are as under:

S. No.	Transporter	School	Remarks	Registration Certificate of Vehicle
1	Haleemi Traders	1. Khuzdar (Boys) 2. Muslim Bagh (Boys)	Blank Letter Head with no documents of 3rd participant	Fake & tempered
2	-do-	1. Zhob (Girls) 2. Nawa Killi (Girls) 3. Gaahi Chowk (Boys) 4. Hub (Boys)	Blank Letter Head with no documents of 3rd participant	Fake & tempered 2002 2004 2002 2005 2002 2003 of same Mazda
3	-do-	1. Pishin (Boys) 2. Zhob (Boys) 3. Dalbandin (Boys)	Blank Letter Head with no documents of 3rd participant in first 2 schools	Fake & tempered
4	ABM Marketing	1. Khuzdar (Boys) 2. Muslim Bagh (Boys)		Fake & tempered
5	-do-	1. Nawa Killi (Girls) 2. Gaahi Chowk (Boys)		
6	1. Haleemi Traders 2. ABM Marketing	1. Hub (Girls) 2. Kingri (Boys)	Different Registration Certificate in all 3 cases	Fake & tempered

Audit is of the view that transportation contracts were awarded on the basis of fake, incomplete and tampered documents.

Management replied that a committee to monitor and check each facility provided to workers including transport has already been constituted and any grievances received from workers or students are redressed promptly.

Before payments the bills are duly checked and forwarded by the concerned Principal upon satisfaction

DAC in its meeting held on 07th and 8th January, 2026 directed to conduct an inquiry and report be shared with audit.

Audit recommends implementation of DAC directives.

{Para 16 of AIR of Workers Welfare Board (Balochistan), Quetta for the AY 2025-26}

2.4.16 Payment to contractors without obtaining IPCs - Rs. 69.864 million

Para 53.5 of the Standard Form of Bidding Documents (Civil Works) states that a contractor shall be entitled to have included in any Interim Payment Certificate (IPC) certified by the Engineer pursuant to Clause-60 such amount in respect of any claim as the Engineer may determine.

Audit noted that the management of Workers Welfare Board (Balochistan), Quetta awarded 24 works to different contractors.

Audit observed that payments amounting to Rs. 69.864 million were made during the financial year 2024-25 without ensuring (i) issuance of duly certified Interim Payment Certificates (IPCs) by the Engineer, (ii) execution of signed agreements with the contractors, (iii) verification of valid Pakistan Engineering Council (PEC) registration certificates of the firms and (iv) non-BOQ compliance.

Audit is of the view that the payments stand irregular due to non-adherence to the contractual provisions.

Management replied that the payments to the contractors were made in accordance with law and after completion of all codal formalities. The Interim payment certificates have been obtained before payment and are available on record. PEC certificate was also obtained and the available record would be verified by audit.

DAC in its meeting held on 07th and 8th January, 2026 directed to conduct a fact-finding and report be shared with audit, as management failed to provide the relevant.

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Audit recommends that earlier compliance of DAC directives.

{Para 2 of AIR of Workers Welfare Board (Balochistan), Quetta for the AY 2025-26}

2.4.17 Irregular payment of Gratuity in addition to Contributory Provident Fund simultaneously - Rs.13.667 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.

Audit noted that Worker Welfare Board (Balochistan), Quetta has adopted both schemes i.e., payment of Gratuity and Contributory Provident Fund.

Audit observed that the Workers Welfare Board (Balochistan), Quetta paid an amount of Rs.6,513,980 as Gratuity in addition to Contributory Provident Fund to the employees during financial year 2024-25. Audit further observed that the management of the Workers Welfare Board (Balochistan), Quetta paid an amount of Rs.7,153,322 against ERP.

Audit is of the view that payment of Gratuity in addition to Contributory Provident Fund is against the directions of Finance Division.

Management replied that that the Worker Welfare Board Balochistan paid Gratuity in addition to C.P fund to the employees as per Workers Welfare Fund Employees Service Rules, 1997. The Service Rules was notified in the Gazette after vetting of Law Division and approval of the Federal Government of Pakistan. Furthermore, the Workers Welfare Fund Islamabad made certain amendments in WWF (ESR), 1997 and submitted amended rules for approval from the Federal Government after completion of due process wherein the payment of Gratuity was also included. The Federal Government approved the

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amendments in Service Rules and notified them dated in the Gazette dated 25th June, 2025.

DAC in its meeting held on 07th and 8th January, 2026 directed to pend the para with the direction that no further payments under both schemes should be made till final decision.

Audit recommends to inquire the matter besides recovery and stoppage of Gratuity.

{Para 10 of AIR of Workers Welfare Board (Balochistan), Quetta for the AY 2025-26}

2.4.18 Illegal occupation of workers flats in Balochistan

Section 11-E (2) of Workers Welfare Fund Ordinance 1971 states that "if such a worker falls to vacate such house within such period, the Board or the officer authorized by it in this behalf may lodge a complaint with a Magistrate. Section (3) states "The Magistrate on hearing the parties may, notwithstanding anything contained in any other law for the time being in force, summarily decide the case and may pass an order of eviction giving the worker a reasonable time to vacate the house."

Audit noted during scrutiny of the record of Workers Welfare Board Balochistan for the financial year 2024-25 that 398 Flats in below mentioned Colonies. Details are as under:

1. Labour Colony Easter ByPass, Quetta. 194 Flats
2. New Labour Colony, Nawa Killi, Quetta. 204 Flats

Audit observed that 192 flats were occupied by illegal trespassers and unauthorized occupants in two Labour Colonies located in Quetta as evident from the list of illegal occupants maintained at the WWB, Balochistan. Details are as follows:

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Nurum Gul
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S. No.	Name of Colony	Total Flats	Illegal Occupied Flats
1	Labour Colony Easter By Pass, Quetta.	194	144
2	New Labour Colony, Nawa Killi, Quetta.	204	48
	Total	**398**	**192**

Audit is of the view that 192 flats were occupied by illegal trespassers due to negligence of the management and non-enforcement above policy. Flats are not handed over to the eligible workers due to illegal occupants which will result into suffering of non-residing of workers' families.

Management replied that during the 2022 floods, displaced persons from affected districts of Balochistan were temporarily accommodated in WWB flats on humanitarian grounds, free of rent, with undertakings obtained from all occupants. No illegal occupancy exists. The allotment process for workers has been completed, and flats will be vacated promptly after balloting, as scheduled by the Honorable Chief Minister Balochistan.

DAC in its meeting held on 07th and 8th January, 2026 directed to vacate the flats from the illegal occupants. DAC further directed that flats are reallocated on rational basis afterwards.

Audit recommends compliance of DAC directives.

{Para 13 of AIR of Workers Welfare Board (Balochistan), Quetta for the AY 2025-26}

Irfan Gull
Assistant Audit Officer (IT)
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Workers Welfare Board Khyber Pakhtunkhwa

2.4.19 Irregular payment of Gratuity in addition to Contributory Provident Fund (CPF) simultaneously - Rs.18.236 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.

Audit noted that Workers Welfare Board (Khyber Pakhtunkhwa), Peshawar has adopted both schemes i.e., payment of Gratuity and Contributory Provident Fund.

Audit observed that the Workers Welfare Board (Khyber Pakhtunkhwa), Peshawar paid an amount of Rs. 28,177,222 as Gratuity and Contributory Provident Fund to employees during financial year 2024-25. Details are at **Annexure-III**.

Audit is of the view that payment of Gratuity amounting to Rs 18,236,630 in addition to Contributory Provident Fund is against the directions of Finance Division.

This resulted into loss to the Board.

KP Workers Welfare Board (WWB) withheld 50% of the Contributory Provident Fund (CPF) while processing back benefits of a retiring employee. As per the Workers Welfare Employees Service Rules, 1997, employees of the Workers Welfare Fund and Provincial Workers Welfare Boards are entitled to one and a half gratuity in addition to the CPF.

Management reply is not tenable as this is a violation of Finance Division's orders.

DAC in its meeting held on 13.01.2026 directed that the case will be referred to the Ministry of Overseas Pakistanis and Human Resource Development for the final settlement of the matter.

Audit recommends to recover of the amount and stoppage of Gratuity under intimation to Audit.

{Para 18 of WWB (Khyber Pakhtunkhwa), Peshawar for the AY 2025-26}

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2.4.20 Fraudulent payment to contractors and non-recovery of amount Rs.4.629 million

Rule 23 of GFR (Volume-I) provides 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.

Audit noted that the management of Workers Welfare Board (KP), Peshawar awarded 10 contracts of repair & maintenance works during the financial year 2024-25. Details are at **Annexure-IV.**

Audit observed that the management of Workers Welfare Board (KP), Peshawar made advance payments to the contractors through cheques, whereas, work was not found satisfactory and payment was made to the contractors.

Audit is of the view that fraudulent payment made to contractors without work done.

The management replied that the process for execution of repair and maintenance works in KP WWB is systematic and transparent. Requests from colony or school management are processed through the concerned wings and forwarded to the Engineering Wing for administrative approval, estimation, quotation, and award to the lowest bidder. Works are executed under Engineering Wing supervision, verified through Measurement Books, inspection and completion certificates, and caretaker/school management endorsements before pre-audit and payment by the Finance Wing. All works identified by audit were duly executed as per procedure, and the audit team was offered site verification. The item at S. No. 9 was inadvertently duplicated in the audit list.

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Management reply was not tenable as the Secretary WWB KPK raised objection on the works. Payment was made to the contractors without doing satisfactory work.

DAC in its meeting held on 13.01.2026 directed to conduct an inquiry, fix responsibility besides recovery of objected amount.

Audit recommends compliance of DAC directives.

{Para 11 of WWB (Khyber Pakhtunkhwa), Peshawar for the AY 2025-26}

2.4.21 Illegal occupation of workers flats in Khyber Pakhtunkhwa

Section 11-E (2) of Workers Welfare Fund Ordinance 1971 states that "if such a worker falls to vacate such house within such period, the Board or the officer authorized by it in this behalf may lodge a complaint with a Magistrate. Section (3) states "The Magistrate on hearing the parties may, notwithstanding anything contained in any other law for the time being in force, summarily decide the case and may pass an order of eviction giving the worker a reasonable time to vacate the house."

Audit noted that the Workers Welfare Board (KP), Peshawar is maintaining seventeen (17) colonies in Zone-I and Nine (09) colonies in Zone-II and having 5,438 flats (2608 flats in Zone-I and 2830 flats in Zone-II) in the Province of Khyber Pakhtunkhwa.

Audit observed from the allotment record pertaining to Workers Welfare Board Khyber Pakhtunkhwa, Peshawar that 1,523 family flats situated in Colonies of Zone-I & II were occupied by the illegal occupants/trespassers. But the management of the Workers Welfare Board (KP), Peshawar did not take any effort for evictions of the said flats and as well as couldn't recover the market rent from the illegal occupants/trespassers.

The irregularity occurred due to non-observance of aforementioned directions.

Audit is of the view that non-eviction of flats deprived the eligible workers who could not avail the facility until now.

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Management replied that the matter is now sub-judice before the Supreme Court of Pakistan, which has ordered that ex-workers shall not be evicted until final decision.

Management reply is not tenable as there are many people who are living in those flats/ quarters who aren't workers.

DAC in its meeting held on 13.01.2026 directed that the Secretary, Khyber Pakhtunkhwa Board may devise a policy for evacuation of flats from illegal occupants besides recovery of rent amount.

Audit recommends earlier compliance of DAC directives.

{Para 6 of WWB (Khyber Pakhtunkhwa), Peshawar for the AY 2025-26}

National Industrial Relation Commissions Islamabad

2.4.22 Irregular cash withdrawals and payments – Rs. 50.033 million

According to the directions issued by the Public Accounts Committee vide OM No. 10(27)/2019-20/2020/PAC dated 17.02.2023, the PAC directed the Secretaries / PAOs of all Ministries, Divisions, and Departments that no cash payments shall be made to employees in future. The Ministry of Overseas Pakistanis and Human Resource Development, through its letter No. 1(2)/2020-F&A dated 23.02.2023, also directed OPF to ensure compliance with the said PAC directives.

During the Financial Years 2021-22 to 2024-25, the management of the National Industrial Relations Commission (NIRC) conducted elections / CBA referendums for various Trade Unions. An amount of Rs. 57,793,872 was received from different Trade Unions and deposited into NIRC's HBL bank account. Out of this amount, Rs. 57,222,978 was disbursed on account of expenditures relating to election activities, including payment of TA/DA to NIRC employees, printing of ballot papers, establishment of polling booths, procurement of brass stamps, stationery items, and other operational expenses.

Audit observed that the management of NIRC incurred expenditure through cash withdrawals and cash payments amounting to Rs. 50,033,854 for conducting elections / CBA referendums.

Asstt. Cmsr. (IT) 20 October 2026 03:20:37 PM

Audit is of the view that the cash withdrawals and payments were made in violation of the aforementioned PAC directives and the provisions of the Federal Treasury Rules, which require payments to be made through banking channels. Hence, the expenditure amounting to Rs. 50.033 million is irregular and unjustified.

Management of NIRC replied that NIRC has framed regulations for better disbursement of TA/DA payments and that all payments were made as per these regulations.

Management reply is not tenable, as the internal regulations framed by NIRC cannot override the directions of the Public Accounts Committee and the Federal Treasury Rules. Moreover, the reply does not address the issue of cash withdrawals and cash payments made in contravention of the prescribed instructions.

DAC in its meeting held on 15.01.2026 pended the para with directions to prepare a comprehensive policy document for payment disbursement in light of the applicable APPM and prevailing government rules, reconcile the expenditure figures, and furnish the reconciled statement to Audit within three months.

Audit recommends implementation of DAC directives.

{Para 1 of AIR of NIRC, Islamabad for AY 2025-26}

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Bureau of Emigration and Overseas Employment Islamabad

2.4.23 Understatement of Profit commission– Rs. 85.548 million

According to Para 12 of the Emigrant Group Insurance Contract, signed between the Bureau of Emigration & Overseas Employment and the State Life Insurance Corporation of Pakistan (SLICP) on December 9, 2021, SLICP is required to pay a profit commission of 92.5% of the excess of Income over Outgo, determined annually based on a validated Profit and Loss Account/Profit Commission Statement.

The contract between BEOE and SLICP explicitly stipulates that "Outgo" shall include only "actual claim payments made during the calendar

year." Furthermore, BEOE is obligated to independently validate all figures reported by SLICP in this statement to ensure accuracy and ascertain its legitimate share of profit.

Audit observed that for the Calendar Year 2024, BEOE has failed to properly validate the statement, resulting in:

i. Overstatement of Outgo: Claim payments of Rs. 957.717 million were reported against actual encashed claims of Rs. 866.594 million, overstating Outgo by Rs. 91.123 million due to inclusion of not-encashed/un-delivered cheques.

ii. IBNR Calculation Error: Disability claims were misstated at Rs. 15.000 million instead of Rs. 1.500 million for POE Karachi (2023).

Audit is of the view that these lapses understated net profit, causing a loss of Rs. 84.290 million (92.5% of Rs. 91.123 million) and an additional Rs. 1.258 million due to the IBNR error, totaling a demonstrable loss of Rs. 85.548 million to the Fund.

Management replied that the Bureau is in the process of reconciliation of Profit Commission Statement with the State Life Cooperation of Pakistan (SLIC). The amount of Rs. 957.717 million shown as “claim payments during the year” in the Profit & Loss Account pertained to claims processed and paid with delays attributable to procedural timelines for cheque issuance to the Protectorate of Emigrants for onward delivery to beneficiaries. Audit was further informed that an error in the IBNR factor calculation for disability claims at POE Karachi was communicated to SLIC and rectified. The disability IBNR was revised from Rs. 3,747,180 to Rs. 2,488,980, resulting in a reduction of Rs. 1,258,200 in the overall IBNR, now revised to Rs. 669,190,968. A duly vetted and signed revised IBNR calculation sheet has been provided for verification.

DAC in its meeting held on 07th and 8th January, 2026 directed to conduct an inquiry and report be shared with Audit.

Audit recommends establishing a robust validation mechanism, including reconciliation with actual encashments, verification of reserve

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calculations, and immediate recovery of Rs. 85.548 million (and prior years, if applicable) from SLICP.

{Finding 13 of AIR of DG BE&OE for the Audit Year 2025-26}

2.4.24 Non-investment of unutilized funds in bank accounts

As per Rule 4 (iv) of State Life Emigrants Insurance Fund Expenditure Rules, 2007 provides that the unutilized balance of Fund may be invested in short/long term Government Securities, Government Guaranteed Securities and interest-bearing term deposits with 'A' rated Banks as per regulations/instructions of Finance Division and State Bank of Pakistan. The Profit earned will become part of the Fund.

Bureau of Emigration and Overseas Employment received Fund on account from State Life Insurance Corporations and on account of Rent received from Tenant of Emigration Tower established by the fund SLIEF.

Audit observed that a sum of Rs. 1,881,566,728 was accumulated in bank Accounts of Bureau as on 30.06.2025 and the same has not been invested to generate high available profit.

Detail is as under;

Bank	Account No.	Closing balance as on 30.06.2025
Allied Bank Limited	0010006065950010	810,606,832
National Bank of Pakistan	3010790298	1,070,959,896
	Total	**1,881,566,728**

Audit is of the view that non-investment of funds in short/long term Government Securities, Government Guaranteed Securities and interest bearing term resulted into opportunity loss to the Bureau.

Management replied that the matter has already been taken up with the State Life Emigrants Insurance Fund (SLEIF) Management Committee in the 83rd meeting under Agenda item No. 04. Meanwhile, the funds are invested in savings accounts with Allied Bank Limited and National Bank of Pakistan, yielding returns in accordance with the prevailing Government policy.

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DAC in its meeting held on 07th and 8th January, 2026 directed to conduct an independent Fact Finding and report be shared with Audit.

Audit recommends earlier compliance of DAC directives.

{Finding 6 of AIR of DG BE&OE for the Audit Year 2025-26}

2.4.25 Irregular issuance of protectorate to 2419 serving Government employees for overseas employment without sanction or verification

Rule 16 of the Government Servants (Conduct) Rules, 1964 provides that no Government servant shall, except with the previous sanction of the Government, engage in any trade or undertake any employment or work, other than his official duties.

Documentation required to be submitted to the Protectorate of Emigrations for registration to the concerned section for processing / verification in case of Overseas Employment include Copy of NOC in case of ex-service men/government servants/ nurses (from relevant federal/ provincial health authorities).

Audit observed that during FY 2024-25, 2,419 serving government employees (BPS-01 to BPS-22) were registered and granted protection by various Protectorates of Emigrants, without prior sanction of the Government, without NOCs, and without any automated verification system in place. Summary is attached, whereas details were shared with the management in soft:

Audit is of the view that this practice represents a serious violation of service rules, enabling unauthorized overseas employment of serving public servants. It created risks of dual employment, ghost employees drawing government salaries while employed abroad, and fraudulent access to pensions or welfare benefits.

Management replied that the Bureau of Emigration and Overseas Employment (BE&OE) processed the registration of intending emigrants based on the documentation presented at the time of application. Moreover,

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there exists no automated or institutional mechanism available to independently verify the employment status of each applicant.

DAC in its meeting held on 07th and 8th January, 2026 directed that a departmental inquiry be conducted and, if warranted on the basis of its findings, the matter be referred to the FIA for further action

Audit recommends that compliance of DAC directives.

{Finding 12 and 2 of AIR of DG BE&OE and POE Rwp. & Karachi for the Audit Year 2025-26}

2.4.26 Duplicate emigration clearances due to compromised identity verification

Rule 3(e) of Emigration Rules provides that the Director General shall maintain diversified and IT-based migration data including performance of overseas employment promoters, the Protector of Emigrants and other officers of the Bureau for result-based management.

Audit observed 76 such instances where emigration protector stamps were issued twice on the same passport number but against different Computerized National Identity Numbers (CNICs). This anomaly was detected through the verification of data extracted from the Bureau's Management Information System (MIS). Details are attached**.**

The irregularity occurred due to weak controls in the MIS, deficiencies in authentication procedures at data entry / clearance issuance, and the potential for manual input errors by staff that go undetected by supervisory or system checks.

Audit is of the view that the anomaly increases the risk of identity misuse and may lead to operational inefficiencies and challenges in tracking individual emigrants.

Management replied that all registrations are securely maintained within the Bureau's centralized Management Information System (MIS), which is biometrically integrated with NADRA. The CNIC of each emigrant remains the primary and mandatory identifier in the MIS and is verified biometrically. In contrast, passport numbers are entered manually by Overseas

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Employment Promoters (OEPs) or their staff, and in some instances, typographical or data entry errors may occur due to heavy workload and human oversight.

The reply is not tenable as any incorrect entry of the passport number would necessarily result in erroneous preparation and affixation of the protector sticker on the passport, which is subsequently used for immigration abroad. This indicates that the issue is not merely a clerical error in the MIS but reflects a material lapse in validation controls, undermining the reliability of the registration process.

DAC in its meeting held on 07th and 8th January, 2026 directed to conduct an independent inquiry.

Audit recommends earlier compliance of DAC directives.

{Finding 14 & 7 of AIR of DG BE&OE and POE Rawalpindi Audit Year 2025-26}

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Overseas Pakistanis Foundation

2.4.27 Award of contract without calling open tenders

Rule 9 of PPRA Rules, 2004, requires procuring agencies to announce and upload their Annual Procurement Plan on the PPRA and organization's websites. Rule 12(2) mandates advertisement of procurements exceeding Rs. 3 million on the PPRA website and in two national newspapers. Rule 42(c)(iv) permits emergency procurement only in cases of genuine, unforeseen, and unavoidable emergencies threatening life, property, or public safety. The Supreme Court of Pakistan (Suo Moto Case No. 13 of 2009, decided in 2013) clarified that administrative delays or poor planning do not qualify as emergencies and misuse of Rule 42 constitutes violation of law.

Audit observed multiple instances of serious non-compliance with the Public Procurement Regulatory Authority (PPRA) Rules by the management of the Overseas Pakistanis Foundation (OPF).

i. Firstly, the Annual Procurement Plan (APP) for FY 2024-25 was not uploaded on the PPRA website, despite procurement expenditure of Rs. 20.276 million incurred during the year.

ii. Secondly, OPF awarded an event management contract worth Rs. 44.151 million (with additional irregular payments of Rs. 10 million) without advertisement, competitive bidding, or proper financial sanction, invoking emergency procurement provisions without justification.

Audit is of the view that it has resulted in mis-procurement of Rs. 64.627 million.

Management replied that the Procurement Plan was uploaded on the PPRA website, and email confirmation is available as evidence. Furthermore, the OPF Board of Governors, in its 182nd Emergent Meeting on 26 March 2025, authorized direct engagement of M/s Waqas International under PPRA Rule 42(d)(iii) due to the urgent requirement for arrangements of the First Overseas Pakistanis Convention 2025 (13-15 April 2025). The event, with 700–1000 overseas delegates and senior government officials, had compressed timelines following finalization of dates and Prime Minister's Office directives on hospitality and protocol. The firm was technically suitable, already deployed at the venue, and mobilized immediately to ensure smooth execution. Subsequently, ex-post facto approval for Rs. 44.151 million paid to the firm was granted in the 185th BoG meeting on 04 September 2025.

The reply is not tenable as uploading a Procurement Plan does not replace the requirement for open and competitive bidding. The use of Rule 42(d)(iii) was unjustified because the lack of time was due to poor planning, not a real emergency. Engaging a pre-selected vendor indicates favoritism and undermines transparency.

DAC in its meeting held on 07th and 8th January, 2026 directed to refer the matter to PPRA for advice.

Audit recommends compliance of DAC directives.

{Finding 5 of AIR of Overseas Pakistanis Foundation, Islamabad Audit Year 2025-26}

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2.4.28 Fraudulent transfer of plots due to weak protocols and administrative lapses

Para-4 of Allotment Procedure (MD approval No. OPF/3548/4/HD dated 26.10.1993) requires: Allotments/transfers to be made only to registered Overseas Pakistanis or their legal heirs. Applications and transfers to be processed only on prescribed proforma with proper verification. Transfers to be supported by authenticated ownership documents and legal authority. Additionally, fundamental principles of financial and administrative propriety (GFR Vol-I) require safeguarding of Government/Institutional assets and prevention of fraudulent transfers.

Audit scrutiny revealed serious irregularities and fraudulent activities in the transfer of plots in OPF Housing Schemes due to weak verification and deficient internal controls:

1. **Case of Plot No. 37, Type A (20 Marlas, Gujrat Scheme):** Originally allotted to Mr. Javed Iqbal Qureshi in 1989. The plot was subsequently transferred to Mrs. Sajida Perveen in 1997, who was later discovered to be a fictitious owner. On her request, the same plot was transferred to Mr. Tariq Javed Ghumman in 2021, despite the fact that the ownership trail was based on false documents.

2. **Case of Plot No. 7, Block-A (2 Kanals, Peshawar Scheme):** Allotted to Mr. Awal Mast (Overseas Pakistani) in 1991. In 2002, the plot was transferred to Syed Kamal, and later in 2017 to Mr. Naeem Siraj & Brothers. However, heirs of the original allottee claimed ownership, asserting that Mr. Awal Mast was residing in Saudi Arabia from 2001 until his death in 2002 and had never visited Pakistan during that period. The transfer to the 2nd owner, therefore, could not have been authorized by him.

The irregularity occurred due to weak internal controls, inadequate verification of ownership claims, and ineffective accountability mechanisms.

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Assistant Audit Officer (IT)
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Audit is of the view that transfer of immovable property without the owner's presence or legal authorization reflects a fundamental breakdown of verification controls. The fraudulent transaction remained undetected for over two decades, highlighting serious lapses in oversight.

Management submitted that the cases, along with copies of the relevant record, were referred to the FIA vide letter dated 21.11.2024, with the approval of the Managing Director, for further investigation.

The reply is not tenable as management's failure to initiate any internal accountability measures pending FIA findings indicates weak internal controls and ineffective governance.

DAC in its meeting held on 07th and 8th January, 2026 directed that the matter be pursued vigorously with FIA and report be shared with Audit.

Audit recommends earlier compliance of DAC directives.

{Finding 4 of AIR of Overseas Pakistanis Foundation, Islamabad Audit Year 2025-26}

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Assistant Audit Officer
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Chapter 3

Ministry of Poverty Alleviation and Social Safety

3.1 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 21st 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.

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Assistant Audit Officer (IT)
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B. Comments on Budget & Accounts

(Rs. in million)

S. No.	Name of Office	FY(s)	Budget Allocated	Expenditure
1	Ministry of Poverty Alleviation	2024-25	289.794	288.635
2	Central Zakat Fund Islamabad	2024-25	23,985.542	12,214.985

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

The performance indicators, targets and achievements for the FY 2024-25 by Ministry of Poverty Alleviation and Social Safety is tabulated below:

Outputs	Selected Performance Indicators	Planned Targets	Targets Achieved
National Poverty Graduation Programme	Livelihood Assets Transfer	14,961	Details were not provided to Audit
	Training of Assets and IFL Beneficiaries	44,502	
	Interest-Free Loans	13,672	

The Audit profile of Ministry of Poverty Alleviation and Social Safety Division for the FY 2024-25 was as follows:

Table 1: Audit Profile of PASS DIVISION

Rs. in million

Sr. No.	Description	Total Nos	Audited	Receipts audited FY 2024-25
1	Formations	61	11	12,214.985

3.2 Classified Summary of Audit Observations

Audit observations amounting to Rs. 1,064.314 million were raised by audit. This amount includes a recoverable amount of Rs. 1,042.679 million. Summary of audit observations classified by nature is as under:

Rs. in million

Sr. No.	Classification	Amount
1	**Irregularities**	**-**
A	HR/ Employees related irregularities	-
B	Procurement related irregularities	-

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2	**Value for money and service delivery issues**	**-**
3	**Others**	**1,064.314**

3.3 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 held	2	1	50
2018-19	PAC held (PPAF)	5	5	-
2018-19	PAC held (ZCCA)	2	2	-
2018-19	PAC held (CZF)	4	4	-
2022-23	PAC held	3	2	66.67
2023-24	PAC not held	-	-	-
2024-25	PAC not held	-	-	-

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3.4 AUDIT PARAS

Zakat Collection/Deduction Offices

3.4.1 Exemption allowed without CZ-50 – Rs. 1,020.953 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.

The management of following banks maintained PLS saving accounts. The Zakat was deducted on these accounts on 1st Ramadan each year as per prescribed procedure.

Audit observed that 04 ZCCAs granted exemptions from Zakat to certain employees / account holders without obtaining the declarations on form CZ-50 as declarations were not provided during audit. Details are as under:

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Rs. in million

Sr. No.	Name of formation	Para No. of AIR	FY(s)	No. of accounts/ instrument holders	Amount
1	Mobilink Microfinance Bank Ltd, Islamabad	3	2021-25	38 employees (PF)	0.871
	-do-	6	2013-24	180 Saving Bank Accounts	711.340
	-do-	7	2017-18	6762 TDRs	301.727
2	AGPR Islamabad	1	2022-24	128 employees (PF)	4.546
3	NSC, Civic Centre, Melody	4	2022-25	37 certificate holders	2.154
4	CMA (RC)	4	2023-25	03 employees (F.S)	0.155
5	Pakistan Airport Authority (PAA) Karachi	2	2016-22	07 employees (F.S)	0.160
	Total				**1,020.953**

Audit held that non-deduction of Zakat without availability of declarations (CZ-50) was held as irregular and a loss to Zakat exchequer.

Management of AGPR replied that due Zakat was deducted on all payments of non-refundable advances.

Management of NSC, Civic Centre, Melody replied that all relevant CZ-50 were obtained from customers and maintained in record file.

The replies are not tenable as no supporting record was provided for verification

However, the matter was reported to the management of Mobilink Microfinance Bank Ltd, Islamabad, CMA (RC) and Pakistan Airport Authority (PAA) Karachi on 24.10.2025, 25.10.2025 and 25.09.2025 respectively but no reply was received till the finalization of Audit Report.

Despite repeated requests dated 22.10.2025 and 14.11.2025, the PAO has not been able to convene DAC meeting of the remaining formations so far.

Audit recommends that the amount of Zakat not deducted without obtaining valid declaration forms should be recovered and deposited into Zakat Fund Account CZF 08 under intimation to Audit.

3.4.2 Exemption of Zakat on Funds & Trusts without Government approval – Rs. 21.63 million

According to Rule 21 of Zakat Collection and Refund Rules 1981, "Zakat shall not be deducted in respect of the assets of a person claiming exclusion from the definition of "*Sahib-e-nisab"* under any of the sub-clauses(a) to (n) of clause (xiii) of section 2 of the Ordinance, the claim for such exclusion to be established through appropriate documentary evidence".

OGDCL granted exemption to Funds and Trusts during Financial Years 2022-25.

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Audit observed that accounts of funds and trusts were exempted from deduction of zakat without securing approval of competent authority i.e., Administrator General Zakat.

Details are as follows:

Rs. in million

Sr No.	Years	No. of Trusts/Funds	Net Dividend Paid	2.5% Zakat
1	2023	119	204.68	5.12
2	2024	130	246.96	6.17
3	2025	15	413.75	10.34
		Total	**865.40**	**21.63**

Audit is of the view that due to non-obtaining of exemption resulted into violation of rules.

The matter was reported to the management on 26.09.2025 but no response was received till the finalization of Audit Report.

Despite repeated requests dated 22.10.2025 and 14.11.2025, the PAO has not been able to convene DAC meeting of the remaining formations so far.

Audit recommends to take up the matter with Administrative General Zakat under report to audit.

{AIR Para No.4 of ZCCA OGDCL Islamabad for the AY 2025-26}

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3.4.3 Loss to Zakat Fund due to irregular exemption on provident fund – Rs. 8.465 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.

Rule 2(b) of Zakat (Collection and Refund) Rules, 1981 states that "Valuation Date" means commencing day of Zakat years, that is, the first day

of Ramadhan-ul-Mubarak. 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 deducting Agencies granted exemption to its employees from deduction of Zakat on permanent advances / final settlement, on life insurance policies and on Saving accounts / TDRs on provision of declarations.

Audit observed that exemptions of Rs. 8.465 million were granted on declarations which were not filed within a period less than thirty days preceding the valuation date. Details are as follows:

Rs. in million

Sr. No.	Name of formation	Para No. of AIR	Financial Year(s)	No. of accounts/ instrument holders	Amount
1	AGPR, Islamabad	2	2022-25	18 employees (PF)	0.544
2	CMA (O)	3	2023-25	7 employees (PF)	1.175
3	WAPDA	1	2021-24	44 employees (PF)	2.683
4	CMA (RC)	3	2022-25	12 employees (PF)	0.837
5	Pakistan Airport Authority, Karachi	1	2022-25	65 employees (PF)	2.806
6	Benevolent Fund, Islamabad	2	2014-25	31 employees (PF)	0.420
	Total				**8.465**

Audit held that exemptions on CZ-50 which were received late were irregular and resulted in loss of Rs. 8.465 million to Zakat exchequer.

Management of AGPR replied that obtaining CZ-50 30 days prior to the valuation date was not feasible due to urgent and hardship-based nature of GP Fund advances and final payments.

Management of WAPDA replied that amount of Rs. 2.6 million had been recovered and deposited into Zakat Fund Account.

The reply is not tenable as breakup of the amount recovered and deposited was not provided to audit for verification

However, the matter was reported to the management of the CMA(O), CMA (RC), Pakistan Airport Authority (PAA) Karachi and Benevolent Fund,

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Islamabad on 25.10.2025, 25.10.2025, 25.09.2025 and 06.01.2026 respectively but no reply was received till the finalization of Audit Report.

Despite repeated requests dated 22.10.2025 and 14.11.2025, the PAO has not been able to convene DAC meeting of the remaining formations so far.

Audit recommends that the amount be recovered from employees and policy holders and deposited into CZF besides fixing responsibility against person(s) at fault.

3.4.4 Less deduction of Zakat on payment of non-refundable advances / Final payment of GP/DSP Fund - Rs.7.052 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.

The management of Controller Military Accounts (RC), Rawalpindi deducted Zakat an amount of Rs.1,234,574,776 against the payments of Non-Refundable/Final Settlement of Advances of General Provident (GP) and DSP Fund during the period FY 2022-23 to 2024-25.

Audit observed that FPOs of CMA(RC), Rawalpindi deducted less Zakat amounting to Rs.7,051,853 on account of payment of non-refundable advances/final payment of GP/DSP Fund. Details are at **Annexure-V**.

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The audit is of the view that less deduction of Zakat amounting to Rs.7,051,853 resulted in loss to Zakat exchequer.

The matter was reported to the management on 23.10.2025, but no reply was received till the finalization of Audit Report.

Despite repeated requests dated 22.10.2025 and 14.11.2025, the PAO has not been able to convene DAC meeting.

Audit recommends that justification for non-deduction of Zakat be provided otherwise amount of Zakat be recovered and deposited in Central Zakat Fund.

3.4.5 Loss due to late deposit of Zakat deducted – Rs. 6.209 million

Rule 3 (1) of Zakat collection and refund rules 1981 provides that "Each ZCCA shall ensure the correct deduction of Zakat by its ZCOs, and the proper accounting, control and remittance thereof, in accordance with the provision of the Ordinance, the rules and the instructions which the CZA may issue in this behalf, from time to time". Rule 33 (4) further adds that "ZCCAs will remit immediately after the close of the periods given in consolidated Zakat Collection Reports (Forms CZ-08A and CZ-08B), the aggregate of the amount collected by their ZCOs less refunds, to the Central Accounts No. 8-Central Zakat Fund with the State Bank of Pakistan".

A total amount of Rs. 12,214.985 million was deposited by the Zakat Collection and Controlling Agencies into the Central Zakat Fund Account No. 08 during the FY 2024-25, as per Source CZ-21.

Audit observed that following ZCCAs deducted Zakat amounting to Rs. 221.35 million but did not timely deposit into CZF-08 during the years 2019-25.

Details are as follows:

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Rs. in million

Sr. No.	Name of ZCCA	Para No. of AIR	FY(s)	Amount Late Deposited	Maximum days delayed	Tentative Profit Amount / opportunity loss
1	Mobilink Microfinance Bank Ltd, Islamabad	4	2019-24	107.706	40 days	1.222
2	OGDCL	2	2023-25	13.824	153 days	3.323
3	WAPDA	3	2022-25	99.820	94 days	1.664
Total				**221.35**	**153 days**	**6.209**

Audit held that the delay in depositing Zakat deducted by ZCCAs was irregular, leading to inadmissible use of funds by the banks and an opportunity loss of Rs. 6.209 million to the Government Exchequer.

Management of WAPDA replied that a mechanism had been developed to deposit Zakat well in time and our compliance may be vetted in future deposits.

However, the matter was reported to the management of the Mobilink Microfinance Bank and OGDCL on 24.10.2025 and 26.09.2025 respectively but no reply was received till the finalization of Audit Report.

Despite repeated requests dated 22.10.2025 and 14.11.2025, the PAO has not been able to convene DAC meeting.

Audit recommends that the matter be inquired for fixation of responsibility and recovery be made from the ZCCAs of undue profit earned.

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Annexures

Annexure-I
MFDAC

Sr. No.	Name of Entity	Para No. of AIR	Subject
1.	PBM PO, Sindh Karachi	2	Non-deduction of GST as withholding Agent on Payments to Contractors -Rs.22.677 million
2.	-do-	3	Less Deduction of Income Tax at Source on Payments to Contractors – Rs. 1.775 million
3.	-do-	5	Non-Deposit of Deducted GST into Government Treasury – Rs. 3.948 million
4.	-do-	6	Irregular procurement of food and non-food Items without open tendering – Rs. 172.41 million
5.	-do-	7	Irregular transfer of funds from assignment account to Operational Account
6.	-do-	8	Retention of unspent and Idle Funds in Operational and Dormant Accounts – Rs. 21.381 Million
7.	-do-	9	Wasteful expenditure on Shelter Home Gambat Khairpur - Rs. 2.22 million
8.	-do-	12	Irregular Addition and Payment of Sales Tax to Unregistered Suppliers without Valid Invoices
9.	-do-	13	Lapse of Funds due to non-presentation of cheques and irregular issue of cheques
10.	-do-	14	Improper reconciliation of Assignment Fund Account and missing cheques
11.	PBM PO, Peshawar	1	Non-compliance with PBM Board decision on PMT scores for IFA schemes
12.	-do-	2	Irregular Excess payment to employees on account of rent of residential buildings
13.	-do-	3	Irregular expenditure under IFA Medical beyond the approved budget – Rs. 34.109 million
14.	-do-	4	Blockage of fund due to non-obtaining of utilization reports from hospitals – Rs. 119.142 million

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15.	-do-	5	Unauthorize retention of Funds in operational account and non-deposit into Government Treasury - Rs. 41.230 million
16.	-do-	7	Irregular and un-justified payments to School on account of Fee upto level beyond registration- Rs. 2.989 million
17.	-do-	8	Agreement with an unregistered School and payment made thereof - Rs. 895,253
18.	-do-	9	Loss to Pakistan Bait-ul-Mal by giving undue benefits to M/s Governor Model School Bajur - Rs. 816,576
19.	-do-	10	Payment on account of reimbursement of Medical Charges to the Employees of PBM Provincial Office KPK without verification of Authorized Medical Attendant - Rs. 2.283 million
20.	-do-	11	Procurement of Shirts & Caps without Receiving Quotations- Rs. 390,000
21.	-do-	12	More than two times payment to one beneficiary in IFA (General)
22.	-do-	14	Purchase of Food Items without open tenders – Rs. 49.329 million
23.	-do-	15	Irregular transfer of funds from assignment account to Employees account Rs. 1.677 million
24.	-do-	16	Less enrolment of Pakistan Sweet Homes Matric pass student in OWSP program
25.	-do-	17	Irregular transfer of funds from assignment account to Operational Account
26.	-do-	18	Improper reconciliation of sub assignment account
27.	PBM PO, Quetta	2	Unjustified Expenditure on Unregistered SRCL – Rs. 90.070 million
28.	-do-	3	Excess Payment to Contractors due to Inclusion of 18% GST on Exempted Items and Non-Availability of Tender Record- Rs. 12.511 million
29.	-do-	5	Enrollment of Children for Pakistan Sweet Homes in Violation of PBM Policy
30.	-do-	6	Abnormal 2000% increase in Procurement Cost than Estimated - Rs. 39.261 million
31.	-do-	7	Procurement of Gadgets and Raw Material Without Supporting Tender Record – Rs. 55.759 million

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32.	-do-	8	Non-obtaining of utilization reports from hospitals – Rs. 188.022 million
33.	-do-	9	Non-obtaining of Performance Guarantee from contractors of Rs. 24.408 million and award of contract against less bid security -Rs. 69.755 million
34.	-do-	11	Irregular transfer of funds from assignment account to Employees account - Rs. 1.776 million
35.	-do-	12	Irregular transfer of funds from assignment account to Operational Account - Rs. 140.445 million
36.	PBM Fund the Children's Hospital Lahore	4	Non-refund of un-utilized balance and amount of Profit – Rs.14.243 million
37.	-do-	5	Irregular deduction of tax from the Pakistan Bait-ul-Mal Fund Accounts of Rs. 1.086 million
38.	-do-	6	Un-authentic issuance of medicine and Food supplements Rs.155.884 million
39.	-do-	7	Non-maintenance of Cash Book
40.	PBM Fund HWC Bahawal Victoria Hospital Bahawalpur	7	Un-justified blockage of funds – Rs.15.538 million
41.	-do-	8	Un-justified blockage of profit earned against saving account operated for utilization of PBM funds – Rs.1.705 million
42.	-do-	9	Irregular deduction of tax from the Pakistan Bait-ul-Mal Fund Accounts - Rs.148,275
43.	-do-	10	Irregular procurement of medicines and tools without contract agreement – Rs.3.026 million
44.	PBM Fund HWC KTH, Peshawar	1	Non-refund/non-utilization of PBM Funds – Rs.59.828 million
45.	-do-	2	Non-maintenance of mandatory records and reports
46.	-do-	3	Irregular operation of PLS Account instead of NIDA Account
47.	-do-	4	Non-clearance of cheques amounting to Rs.0.430 million
48.	PBM Fund HWC Nishtar Hospital Multan	5	Depriving of beneficiaries due to irregular retention of PBM funds – Rs.136.260 million

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49.	-do-	6	Unauthorized Exercise of Powers by Health Welfare Committee (HWC) constituted for Zakat Fund – Rs. 225.967 Million
50.	-do-	7	Irregular payment to Medicine Supplier without Contract agreement – Rs.11.451 million
51.	PBM Fund HWC RIC, Rawalpindi	1	Irregular Deduction of Withholding Income Tax on Profit from the Pakistan Bait-ul-Mal Fund Account- Rs. 0.671 million
52.	-do-	2	Irregular expenditure of IFA Medical on Government Employees-Rs.422,500
53.	-do-	3	Irregular Cash Withdrawal– Rs. 1.429 million
54.	-do-	4	Non-submission of monthly utilization reports
55.	-do-	5	Irregular Excessive Awarded Rates vs. Estimated Unit Costs
56.	-do-	6	Non-Reconciliation of Patient Wise Unspent Balance on account of Bait-ul-Mal Fund
57.	-do-	7	Non imposition of Penalty on Late delivery of Medical Supplies from M/s Medtronics during 2022-23 & 2023-24
58.	PBM Fund HWC HMC, Peshawar	4	Non-refund of unutilized balance and amount of Profit – Rs. 25.146 million
59.	-do-	5	Irregular deduction of tax from the Pakistan Bait-ul-Mal Fund Accounts of Rs. 4.722 million
60.	-do-	6	Irregular expenditure of PBM Fund on Government Employees and their family members- Rs. 0.770 million
61.	-do-	7	Procurement of Hearing aids at different rates without obtaining Quotations-Rs 0.709 million
62.	-do-	8	Irregular payment to the medicine supplier through open cheques – Rs. 2.579 million
63.	-do-	9	Non-maintenance of Cash Book
64.	-do-	10	Non giving of discount on purchase of medicines by Supplier - Rs. 6,827
65.	-do-	11	Non-submission of monthly utilization reports
66.	PBM Fund HWC IRNUM, Peshawar	6	Non-submission of monthly utilization reports
67.	-do-	7	Non-refund of unutilized balance – Rs. 2.9 million
68.	-do-	8	Irregular deduction of tax from the Pakistan Bait-ul-Mal Fund Accounts of Rs. 0.6 million

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69.	-do-	9	Un-reconciled Bai-ul Mal funds balances – Rs. 7.319 million
70.	-do-	10	Irregular expenditure of PBM Fund on Government Employees and their family members- Rs. 1.75 million
71.	PBM Fund HWC LRH, Peshawar	5	Non-refund of unutilized amount and amount of Profit – Rs. 45.915 million
72.	-do-	6	Irregular deduction of tax from the Pakistan Bait-ul-Mal Fund Accounts-Rs. 8.250 million
73.	-do-	7	Irregular expenditure of PBM Fund on Government Employees and their family members- Rs. 3.666 million
74.	-do-	8	Procurement of medicines without calling open tender-Rs 20.120 million
75.	-do-	9	Unknown transaction from the PBM Fund account – Rs 61.159 million
76.	-do-	10	Non-submission of monthly utilization reports
77.	-do-	11	Issuance of medicines in excess than prescribed by doctor Rs.1.226 million
78.	-do-	12	Non/Less Deduction of Income Tax from Suppliers Rs. 1,043,560.
79.	M/o OP&HRD	2	Less Deduction of Income Tax against payment for rent of Residential Buildings- Rs. 0.198 million
80.	-do-	3	Non-Utilization of Internship Opportunities for Persons with Disabilities
81.	-do-	7	Procurement of stationery items without obtaining Quotation-Rs. 255,350
82.	-do-	10	Irregularities in pay fixation of employees after availing the foreign posting and non-deduction of conveyance allowance during LFP
83.	-do-	11	Non-formulation of National Policy for Overseas Workers
84.	-do-	13	Loss of Profit due to Non-renewal of TDRs
85.	-do-	14	Less credit of Profit on TDRs
86.	-do-	15	Non-recovery of interest on promoters' Securities from bank and non-transfer to Overseas Pakistanis Foundation- Rs. 16.165 million
87.	-do-	17	Deduction of Income Tax from Interest on Promoters' Securities- Rs. 31.656 million

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88.	EOBI, HO, Karachi	1	Irregularities and Delays in Recruitment for BS-16 to BS-18 Posts
89.	-do-	3	Opportunity loss from sub-optimal bidding on multiple 12-month T-Bills (SBP Auction — 24 July 2024) – Rs. 28.583 million
90.	-do-	4	Unrealized gains not converted into realized returns –Rs. 46.024 billion
91.	-do-	5	Governance weakness due to vacant key posts
92.	-do-	6	Excessive concentration in real estate and encumbered assets – Rs. 59.20 billion
93.	-do-	8	Over-Concentration in Fixed Income and Non-Revision of Investment Policy
94.	-do-	11	Procurement of Banking Services without Execution of Formal Agreement
95.	-do-	12	Award of Fresh Banking Services Contract to Bank Alfalah without Clearance and Reconciliation of Previous Liabilities
96.	-do-	16	Pending Complaints and Disputes in Violation of Statutory Timelines – Rs. 5.08 billion
97.	-do-	17	Absence of Robust Online Complaint and Redressal Mechanism
98.	-do-	18	Non-reconciliation of contribution collection from employers – Rs. 142.343 million
99.	-do-	23	In ordinate delay in finalization of cases
100.	-do-	26	Un-authorized Inclusion of Government Employees as Insured Persons
101.	-do-	28	Irregular Award of Survivor's Pension in Violation of Statutory Provisions
102.	-do-	32	Non-Recovery of Outstanding Loans and Advances from Employees and Ex-Employees – Rs. 75.206 Million
103.	-do-	33	Irregular grant of advances / loan to unauthorized employees as well as beyond the authorized amount–Rs. 71.614 million
104.	-do-	34	Non-obtaining of Performance Guarantee - Rs.12.017 million
105.	-do-	35	Non-reporting of Public contracts to NAB in violation of Section 33B
106.	-do-	36	Irregular award of contract to M/s Famous Technologies for Network Equipment in HQ and Lahore D.R Site of Rs 8.989 million

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107.	-do-	37	Mis-statement of Employees' Income Tax Deduction at Source in Trial Balance and General Ledger Rs. 19.754 million
108.	-do-	38	Irregular Medical Expenditure without Observance of Prescribed SOPs – Rs. 173.872 million
109.	-do-	39	Non-Deposit of General Sales Tax & Sindh Sales Tax withheld in Government Treasury – Rs.6.925 million
110.	-do-	41	Irregular award of Officiating charge to Non-Eligible Officers of EOBI
111.	-do-	42	Irregular and unjustified Extensions of IT Services Contract beyond Agreement, along with Poor Performance of Contractor – Rs. 12.722 million
112.	-do-	43	Irregularities in Procurement Process and Award of IT Services Contract to M/s Techlogix Pvt. Ltd. - Rs.59.328 million
113.	EOBI, RO, Rawalpindi	3	Un-justified settlement of pension cases without verification Rs.18.518 million.
114.	-do-	4	Un-Justified excess payment of arears Rs.4.586 million
115.	-do-	5	Infructuous expenditure on Field Staff amounting Rs.3.209 million
116.	-do-	6	Un-justified payment against wrong linked claim numbers Rs.1.070 million.
117.	EOBI, RO, Gujranwala	9	Over and excess payment of pension – Rs.1.623 million
118.	-do-	10	Irregular award of old-age pension without application from IP/claimant – Rs.218,394
119.	-do-	11	Unauthorized Grant of Pension due to non-observance of EOBI provisions- Rs.267,000
120.	EOBI, RO, Bin Qasim, Karachi	6	Irregular dual disbursement of Old-age Grant and Pension to the same IPS - Rs. 3.146 million
121.	-do-	7	Loss of contribution by accepting less rates from the employers Rs. 1,077.393 million
122.	PRIMACO, Islamabad	1	Renting out building by lowing covered area -Rs. 694.982 million
123.	-do-	2	Unjustified withdrawal of court case resulting in Loss of Rs. 34.848 million
124.	-do-	3	Non-Finalization of Financial Statement

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125.	-do-	4	Un-Justified charge of Agency Fee and non-reconciliation for Rs.41.953 million
126.	-do-	5	Non-recovery of utility charges from tenants Rs. 21,651,408
127.	-do-	6	Persistent operating losses and weak financial sustainability
128.	Worker Welfare Fund (WWF) Islamabad	1	Non-surrendering of unspent balances by Provincial Boards - Rs 2,386.53 million
129.	-do-	2	Over payment due to allowing excess quantity measured/paid - Rs 307.047 million
130.	-do-	3	Over payment due to allowing excess quantity measured/paid - Rs 21.443 million
131.	-do-	5	Non-Deduction of 10% Liquidated Damages from the Contractor for not completing the assigned work- Rs 10.598 million
132.	-do-	6	Compromised Performance Security (Bank Guarantee) from SECP ceased Insurance Company Rs.10.599 million
133.	-do-	7	Excess rate of CP Fund deduction from Employees' Basic Pay
134.	-do-	8	Maintenance of CP Fund Accounts in Excel instead of Integrated Accounting System
135.	-do-	11	Non-imposition of penalty on defaulting Industrial Establishments due to absence of Contributor-wise Breakup
136.	-do-	13	Irregular payment of educational claims of workers falling under Provincial Jurisdiction- Rs 13.8 million
137.	-do-	15	Non recovery of Hajj dues reimbursed to workers by Ministry of Religious affairs who performed Hajj on WWF expenses-Rs 1.4 million
138.	-do-	16	Lack of a centralized and comprehensive reporting feature in MIS.
139.	-do-	19	Non-finalization of Departmental Inquiries of WWF
140.	-do-	21	Deficiency in payroll software reporting of CP Fund Advance deductions
141.	-do-	22	Over expenditure on Education of Employees' Children Beyond Governing Body's Approved Limit Rs.6.387 million

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142.	-do-	23	Loss to WWF due to non-allotment of flats/houses to the workers - Rs.16.8 million
143.	-do-	24	Irregular Payment to Employees on Account of Reimbursement of Misc Purchases, Office Repair & Maintenance, Charges-Rs 1.314 million
144.	-do-	25	Irregular award of Scholarships to 3rd Party Contractors' Employees-Rs 4.248 million
145.	Workers Welfare Board, Balochistan	3	Undue favor to contractor due to less deduction of Income Tax – Rs.0.068 million
146.	-do-	4	Irregular payment without proper Extension of Time and non-imposition of Liquidated Damages in construction contract - Rs 20.864 million
147.	-do-	5	Irregular deduction of tax (withholding tax) from Bank Accounts operated by the WWB-Rs.6.708 million
148.	-do-	6	Non-recovery from the defaulter allotees of quarters - Rs. 18.416 million
149.	-do-	7	Non-conducting of physical verification of Store & Stocks and non-maintenance of Physical Assets Register, Dead Stock Register and Postage Register-Rs 80.187 million
150.	-do-	8	Disbursement of educational scholarships without monitoring and evaluation procedure - Rs 528.408 million
151.	-do-	9	Non-constitution of Balochistan Worker Welfare Fund
152.	-do-	11	Non-implementation of Treasury Single Account instead of operating 07 Bank Accounts
153.	-do-	12	Non-confirmation of deposit of Income Tax with FBR-Rs. 42.620 million
154.	-do-	14	Failure to enforce contractual obligations and impose penalties - Rs.8.936 Million
155.	-do-	15	Non-deduction of Income Tax from Honorarium awarded to Employees - Rs.0.110 million
156.	-do-	17	Non-uploading of Minutes of Board Meeting on website
157.	-do-	18	Non-uploading of Annual Procurement Plan on the PPRA Website
158.	-do-	19	Non-preparation of Financial Statements
159.	Workers Welfare Board, Punjab	1	Over payment due to allowing excess quantity measured/paid - Rs.95.142 million

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160.	-do-	2	Non-obtaining /extension of Performance Security Guarantee – Rs.46.613 million
161.	-do-	3	Over payment due to allowing excess quantity measured/paid - Rs.17.828 million
162.	-do-	4	Non maintained of Computerized Accounting System
163.	-do-	5	Non-aintenance of Books of Accounts and non-preparation of Annual Accounts
164.	-do-	6	Non filling of vacant posts
165.	-do-	7	Delay / Non-processing of Educational Claims beyond reasonable timeframe
166.	-do-	8	MOUs with unrecognized/unregistered Institutes
167.	-do-	9	Internal Audit not conducted
168.	-do-	10	Non-verification of academic degrees of employees
169.	-do-	11	Non-collection of annual declarations of assets & liabilities for FY 2024-25
170.	-do-	12	Non-completion of ACRs/PERs
171.	-do-	13	Non-reconciliation of 2% and 5% Workers Welfare Fund Collection – Rs.14,241.373 million
172.	-do-	14	Non-surrendering of unspent balances by Punjab Worker Welfare Board – Rs. 451.523 million
173.	-do-	15	Un-authorized tax deduction of Rs 120.322 Million by bank on profit despite tax exemption from FBR.
174.	-do-	16	Pendency of approved death and Marriage Assistance cases despite availability of funds
175.	-do-	17	Irregular attachment of teaching / non-teaching staff and drawal of Pay from parent Institutions
176.	-do-	18	Duplication in award of scholarships Rs- 101.783 million
177.	-do-	19	Non-conduct of physical verification of Welfare Grant cases
178.	-do-	20	Incomplete MIS reporting and dashboard access
179.	-do-	21	Non-recovery from Labour Colonies allotted on Rental Basis by PWWF – Rs.159.850 million
180.	-do-	22	Non-recovery of dues from Labour Colonies Allotted on Ownership Basis by PWWF- Rs.204.792 million
181.	-do-	23	Loss to WWF due to non-allotment of WWF properties – Rs.34.652 million

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182.	Workers' Welfare Board, Peshawar	1	Non-utilization of 2,495 Kanals Land located in KP Province
183.	-do-	2	Non-maintenance of expenditure record in Cash Books – Rs.8,047.578 million
184.	-do-	3	Unjustified payment to contractors without maintenance of Contractor's Ledger – Rs.138.772 million
185.	-do-	4	Non-recovery of School Fee from entitled and non-entitled students - Rs.13.242 million
186.	-do-	5	Irregular Procurement Practices by violation of PPRA-2004 - Rs.63.621 million
187.	-do-	7	Financial loss due to non-allotment of workers' quarters/flats - Rs.23.484 million
188.	-do-	8	Irregular excess payment of Educational Scholarship to employees of WWB-Rs.87.465 million
189.	-do-	9	Duplication in payment to contractors on account of repair and maintenance work – Rs.0.958 million
190.	-do-	10	Unauthorized and irregular payment in lieu of foreign tour - Rs.4.000 million
191.	-do-	12	Irregular/inadmissible payment of Executive Allowance - Rs.1.049 million
192.	-do-	13	Non-closure/recovery from dormant/inactive bank accounts
193.	-do-	14	Unjustified payment to supplier without proper verification of documents - Rs.4.500 million
194.	-do-	15	Unjustified payment on account of rent charges - Rs.7.200 million
195.	-do-	16	Non-pursuance and non-recovery of the embezzled amount - Rs.78.072 million
196.	-do-	17	Non-finalization of Departmental Inquiries
197.	-do-	19	Irregular payment on account of POL and Repair of Vehicle due to improper/non-maintenance of Log Books & Movement Registers-Rs 17.188 million
198.	-do-	20	Irregular/unjustified payment on account of medical treatment - Rs. 1.915 million
199.	-do-	21	Non-Payment of Scholarships to 1,627 workers' and employees of WWB children
200.	-do-	22	Non-verification of educational degrees

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201.	-do-	23	Non-conducting of physical verification of Store & Stocks and non-maintenance of Registers
202.	-do-	24	Irregular Procurement of vehicles in violation of Austerity Guidelines - Rs. 14.252 million
203.	-do-	25	Irregular multiple allotments of Flats/ Quarters to a single individual
204.	-do-	26	Undue financial burden on account of salaries, emoluments despite result percentage of pass students is less than 50%
205.	NIRC, Islamabad	2	Non-maintenance of Cash Book
206.	-do-	3	Unjustified constitution of Departmental Promotion Committee
207.	-do-	4	Non-conduct of Internal audit
208.	-do-	5	Non-maintenance of Cash Book of RITU Bank Account
209.	-do-	6	Non-verification/completion of Service Books
210.	-do-	7	Non-reconciliation of Receipts and Expenditure of RITU Bank Account
211.	-do-	8	Non-auction of unserviceable items
212.	-do-	9	Non-disposal of pending cases
213.	-do-	10	Non-submission of Annual Returns by Registered Trade Unions to Registrar of NIRC
214.	-do-	11	Non-completion of Performance Evaluation Reports
215.	-do-	12	Non-collection of "Declaration of Assets & Liabilities" from officers/ officials
216.	-do-	13	Non-verification of Educational Degrees
217.	-do-	14	Non-conduct of Physical Verification of Store & Stocks
218.	-do-	15	Unjustified and excess claim of TADA-Rs. 259,745
219.	-do-	16	Non-payment of long outstanding arrears of Utility Bills - Rs. 4.531 million
220.	-do-	17	Non-Recovery of Pay & Allowances on account of Ex-Pakistan Leave in respect of Mr. Naveed Anwar Khokhar, Deputy Registrar-Rs.474,011
221.	-do-	18	Non-preparation of Annual Procurement Plan
222.	-do-	19	Non-filling of vacant posts in NIRC
223.	-do-	20	Non-Deduction of Income Tax on procurement of Polling stationery items - Rs. 0.443 million
224.	-do-	21	Non-Issuance of Tender for Procurement

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225.	-do-	22	Opening of Bank Account Without Concurrence of Finance Division and in Violation of Treasury Instructions
226.	-do-	23	Inadmissible payment of Special Pay - Rs 411,720
227.	-do-	24	Undocumented Transfer of Cases Between Benches
228.	-do-	25	Failure of Registered Entities to Maintain Statutory Membership, Financial, and Minute Records
229.	-do-	26	Compromised Integrity of Collective Bargaining Agent (CBA) Ballot Due to Procedural Lapses
230.	-do-	27	Declaration of Collective Bargaining Agent (CBA) Without Meeting Minimum Threshold of Support
231.	-do-	28	Non-Adherence to Due Process and Procedural Fairness in Industrial Dispute Adjudication
232.	Directorate of Workers Education (DWE), Islamabad	4	Non-evaluation of Impact Analysis of Training Programs
233.	-do-	7	Appointment of part time teachers/visiting faculty without any approved policy/advertisement - Rs. 1.640 million
234.	-do-	10	Non-filling of vacant posts
235.	BE&OE, HQ, Islamabad	1	Unjustified extension of service contracts with annual rate escalation without competitive bidding – Rs. 11.391 million
236.	-do-	2	Irregular payment to M/S HOTSOL without competitive tendering or valid Contract – Rs. 1.848 million
237.	-do-	3	Inadmissible expenditure out of SLEIF – Rs. 8.352 million
238.	-do-	4	Non-conduct of yearly internal audit of SLEIF Fund
239.	-do-	5	Loss of Interest Income due to non-recovery of rent and utility from tenants
240.	-do-	7	Pending Death & Disability Insurance Claims - Rs. 324.50 million
241.	-do-	8	Non-withholding of Sales Tax on Services Provided by NADRA – Loss of Rs. 1.107 million

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242.	-do-	10	Non-traceability of 20 system-generated complaints in MIS and Non-disclosure on Bureau's Website
243.	Protectorate of Emigrant (PE) Rawalpindi	1	Irregular operating of Current Account instead of PLS account resulted in loss of Rs. 0.399 million
244.	-do-	4	Inconsistent and unauthorized emigration clearance through concurrent use of system-generated stickers and manual passport stamping
245.	-do-	5	Multiple Protector Entries on a Single Passport within One Year Without Valid Justification
246.	-do-	8	Weak internal controls over cancellation and reissuance of protector adhesive stamps
247.	Protectorate of Emigrant (PE) Karachi	1	Suspicious/un-justified registration/ protection of 1239 Emigrants during holidays
248.	-do-	3	Difference in reconciliation between Protectorate of Emigrant and FTO - Rs.15.471 million
249.	-do-	4	Non-operation/restoration of SLEIF Bank Account and unjustified withdrawal amount - Rs 2.585 million
250.	-do-	5	Non-clearance of liabilities against death & disability insurance claims - Rs 25.000 million
251.	-do-	6	Non-deduction of Zakat from retired employees - Rs. 0.031 million
252.	-do-	7	Non-disposal of 78 complaints against the Overseas Employment Promoters (OEPs)
253.	-do-	8	Non-performance of 270 Overseas Employment Promoters since 2020
254.	-do-	9	Non-conducting of Inspection of the Overseas Employment Promoters offices
255.	-do-	10	Non-maintenance of record
256.	-do-	11	Non-conducting of visits/ inspection of Trade Test Centers in pursuance of the provision of respective approved standards and code of conduct
257.	-do-	12	Non-Verification of Degrees and Certificates
258.	Protectorate of Emigrant (PE) Lahore	3	Non-clearance of liabilities against death & disability insurance claims - Rs.31.000 million

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259.	-do-	4	Non-disposal of 86 complaints against the Overseas Employment Promoters (OEPs)
260.	-do-	7	Non-performance of 176 Overseas Employment Promoters
261.	-do-	8	Unauthorized/irregular Protection and Registration of 362 Government Employees for Proceeding abroad as Emigrants
262.	-do-	9	Non-renewal of 112 licenses of Overseas Employment Promoters
263.	Overseas Pakistani Foundation (OPF) HQ Islamabad	9	Weak financial management and irregular grant of allowances and advances Rs.66.295 million
264.	-do-	11	Weak financial management and delayed disbursement of welfare grants and compensation – Rs. 480.666 million
265.	-do-	16	Unreconciled difference of Welfare Fund between amount received and to be received on the basis of emigrants – Rs. 24.786 million
266.	-do-	18	Irregular cash withdrawal from bank accounts-Rs.8.111 million
267.	-do-	20	Irregular purchased of vehicle Toyota Fortuner GR-S, 2755cc beyond the financial powers of Managing Director as well as against the Staff Cars Rules 1980 - Rs. 21.798 million
268.	-do-	21	Investment in Treasury Bills in absence of approved Investment Policy - Rs. 4,791.914 million
269.	-do-	22	Non-compliance with the SOE Act and Policy 2023
270.	-do-	23	Systemic budgetary and operational Inefficiencies in budget Utilization, oversight, and transparency
271.	OPF RO Lahore	2	Loss due to non-recovery of Installment Charges from the allottees of OPF Housing Scheme – Rs.120.418 million
272.	-do-	3	Non recovery of water/Sewerage, maintenance and other charges from the allotees of housing scheme - Rs. 19.361 million
273.	-do-	4	Unjustified allotment of residential plots in OPF Housing Scheme without proof of beneficiary's Registration with OPF

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274.	-do-	9	Irregular expenditure incurred on Transportation of dead bodies without calling of open tender - Rs. 10.175 million
275.	-do-	12	Irregular withdrawal in cash instead of cross cheques - Rs. 11.585 million
276.	Ministry of Human Rights, HO, Islamabad	1	Irregular deduction of Income Tax from the Fund Account titled "Diyat Arsh and Daman Fund" - Rs.2.360 million
277.	-do-	4	Non-creation of post of Chief Finance and Account Officer in Ministry of Human Rights
278.	-do-	7	Less-deduction of Income Tax from consultants – Rs. 468,900
279.	-do-	10	Non-implementation of Federal Cabinet decision regarding 60% of vacant regular post to be abolished or declared dying post
280.	-do-	11	Non receipt of the amount under Relief and Revolving Fund by beneficiaries- Rs. 980,000
281.	-do-	12	Irregular Payment by Project Staff Without Delegated Financial Powers – Rs. 584,004
282.	-do-	13	Failure to Utilize Funds under the PSDP Project "Acquisition of Land, Feasibility Study, Detailed Designing, Construction of Boundary Wall and Guard Room for the Project 'Construction of Child Protection Institute on Plot No. 81 at Sector H-11/4, Islamabad" – Rs. 11.795 million
283.	-do-	15	Withdrawal of amount from Bank Account through open cheque Instead of crossed cheque – Diyat, Arsh and Daman Fund – Rs. 400,000
284.	-do-	16	Discrepancy in quantity of Items and amounts between annexures of revised PC-I and PC-IV - Rs. 20.304 million
285.	-do-	17	Irregular payment of transfer grant after repatriation from deputation- Rs 250,640
286.	-do-	18	Irregular Grant of Performance honorarium in violation of Finance Division Policy
287.	-do-	20	Irregular payment of assistance under Revolving & Relief Fund without approval of the competent committee- Rs. 90,000
288.	-do-	21	Non-receipt of assistance by beneficiaries under Revolving & Relief Fund due to lapse of Funds in Assignment Account- Rs. 720,000

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289.	-do-	22	Non-recovery/deduction of 5% house rent charges against government accommodation allottees – Rs. 115,267
290.	Child Protection Institute (CPI), Islamabad	1	Purchase of food items without tender-Rs. 1.372 million
291.	-do-	2	Unjustified payment as consultancy without any deliverables-Rs. 128,000
292.	-do-	3	Purchase of durable Items during ban period and Without Tender Rs. 730,538
293.	-do-	4	Degrees of contract staff not verified from boards/universities
294.	-do-	5	Non-appointment of Staff on regular basis / contract appointments without provision in Service Rules
295.	-do-	6	Approval of Advisory Board Obtained from Ministry Instead of Government as per Child Protection Act
296.	-do-	9	Repair & maintenance of vehicles without receiving quotations- Rs. 686,183
297.	Family Protection and Rehabilitation Centre, Islamabad	1	Un-justified hiring of Security Services- Rs. 2.341 million
298.	-do-	3	Procurement made Without using E-Procurement System (E-Pads) in violation of Public Procurement Rules - Rs. 2.618 million
299.	-do-	7	Non-implementation of Fire Protection Safety Policy
300.	-do-	9	Delay in submission of PERs/ACRs
301.	-do-	11	Extension in execution of development project without approval of competent forum
302.	-do-	12	Repair & maintenance of vehicles without receiving quotations- Rs. 200,989
303.	-do-	13	Unauthorize withdrawal from DDO ID of FPRC-Rs. 194,915
304.	Women Welfare & Development Centre (WWDC), Islamabad	1	Non-award of certificates to passed-out trainees even after lapse of 3-4 Years
305.	-do-	3	Non-recovery of Government advances and salary from absconder employee – Rs. 357,000

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306.	-do-	6	Procurement Made without using E-Procurement System (E-Pads) In violation of Public Procurement Rules
307.	-do-	8	Under-enrollment and High Dropout Rate in Affiliated Diploma Program
308.	-do-	9	Non-recovery/deduction of 5% House Rent Charges against government accommodation allotted – Rs. 0.164 million
309.	-do-	11	Failure to Utilize the Available Funds on Repair and Maintenance of the Building – Rs. 2.805 million
310.	-do-	12	Non-renewal of Lease Agreement from CDA
311.	M/o PASS, Islamabad	1	Lack of measurable alignment between Vision and Programme Outcomes
312.	-do-	2	Disjoint between Ministry Mandate and Execution Capacity
313.	-do-	3	Gaps in oversight and policy alignment across attached departments
314.	-do-	4	Late deposit of Zakat amounting to Rs. 387.371 million resulted into opportunity loss of Rs. 16.169 million to Zakat exchequer
315.	-do-	5	Non-verification/completion of Service Books
316.	-do-	6	Non-Collection of Annual Declarations of Assets & Liabilities for FY-2024-25
317.	-do-	7	Non-Maintenance of Long-Term Advances Register (HBA, MCA, Motor Cycle Advance, Cycle Advance)
318.	-do-	8	Non-recovery of interest on HBA and MCA loans - Rs. 4.034 million
319.	-do-	9	Non-Compliance and Weak Oversight in Disbursement to SOS Children's Villages Pakistan- Rs 200.00 million
320.	-do-	10	Internal Audit not conducted
321.	-do-	12	Vacant post has not been filled.
322.	-do-	13	Non-verification of Academic Degrees of Employees
323.	-do-	14	Non-Maintenance of Fixed Assets Register
324.	-do-	15	Non-Preparation of Year Book.
325.	-do-	16	Non-Submission of PC-IV for Completed PSDP Projects – Violation of Planning Commission Guidelines

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326.	-do-	17	Non-Verification of Suppliers' Tax Compliance Documents
327.	Central Zakat Administration, Islamabad	1	Non-investment of idle Zakat funds in any non-interest-bearing instruments– Rs. 8,091.194 million
328.	-do-	2	Non-submission of prescribed form CZ-08B by Zakat collection Agencies
329.	-do-	5	Non reconciliation of Zakat Fund- Difference of Rs. 9,507.774 million
330.	-do-	8	Non-release of total available Zakat in the Central Zakat Fund to the provinces – Rs. 516.208 million
331.	ZCCA, Pakistan Airport Authority, HQ, Karachi	3	Late deposit of Zakat – Rs. 0.757 million
332.	-do-	4	Non-deposit of Zakat deducted by Pakistan Airport Authority – Rs. 128,524
333.	-do-	5	Improper filling of CZ-08 for Deposit of Zakat
334.	-do-	6	Non-issuance of agency code number
335.	ZCCA CMA (RC) Rawalpindi	1	Late deposit of Zakat – Rs. 1,234.575 million
336.	ZCCA CMA (O) Rawalpindi	1	Late Transfer of Zakat – Rs. 515.565 million
337.	-do-	2	Irregular Zakat exemption granted to officers on final DSOP Fund payments – Rs. 332,967
338.	-do-	4	Discrepancies in submission of Quarterly Report of Zakat Assets.
339.	-do-	5	Procedural deviations in Zakat Declaration (CZ-50) submission and verification
340.	Zakat Collection/ Deduction Offices, OGDCL, Islamabad	1	Non-deduction of Zakat from shareholders-Rs.87.708 million
341.	-do-	3	Irregular exemption granted on other reasons Rs.637.504 million
342.	-do-	5	Non-deposit of Zakat on quarterly basis-Rs.13.825 million
343.	ZCCA, WAPDA, Islamabad	2	Irregular exemption granted to employees on Non-refundable advances against Provident Fund by accepting invalid declarations CZ-50 – Rs.0.148 million
344.	ZCCA, AGPR, Islamabad	3	Late deposit of Zakat into Central Zakat Fund – Rs. 820,891 (Financial Impact)

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345.	-do-	4	Non-deposit of Zakat on Quarterly Basis – Rs. 19.403 million
346.	-do-	5	Weak internal controls over verification of CZ-50 declarations
347.	-do-	6	Non-maintenance of mandatory Zakat Registers (CZ-01, CZ-02, and CZ- 05)
348.	ZCO, NSC, Melody Islamabad	1	Difference of Zakat amount deducted-Rs.1.808 billion
349.	-do-	2	Refund of Zakat without justification-Rs.40.615 million
350.	-do-	3	Non-maintenance of CZ-07
351.	-do-	7	Non-confirmation of deposit of Zakat
352.	ZCCA, Mobilink Microfinance Bank Limited HO, Islamabad	1	Non-collection of Quarterly Summery Reports (CZ-07) from Regional Offices
353.	-do-	3	Missing/ undeposited Zakat against Provident Fund - Rs 1.860 million
354.	-do-	5	Irregular refund of Zakat - Rs 1.654 million
355.	-do-	8	Non-maintenance of Zakat Deduction/Refund Register
356.	ZCCA, FEB&GIF Islamabad	1	Non-deduction of Zakat on Provident Fund
357.	-do-	3	Non-preparation & submission of Quarterly Summary Reports
358.	-do-	4	Non-maintenance of Zakat deduction/ Refund Register (CZ-02)

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Annexure-II
Para 2.4.5

Recovery of contribution from defaulting organizations

Sr. No.	NAME_OF_ESTABLISHMENT	GLOBAL_VR_ID	Outstanding Amount
1	M B I INDUSTRIES LTD	1731920330937	73,055,266
2	CENTURY ENGINEERING IND	1748330104779	42,800,538
3	CENTURY ENGINEERING IND	1721986595388	35,299,800
4	PHOENIX SECURITY SERVICE PVT LTD	1734426032038	38,497,800
5	INDUS PHARMA PVT LTD	1726827232123	62,280,000
6	AIRWAVES MEDIA (PVT) LTD (TV ONE)	1722838447769	26,447,703
7	NAVEENA EXPORTS LTD	1729500145244	23,709,240
8	WAPDA EMPLOYEES COOP HOUSING SOCIETY LTD MULTAN	1749547914168	40,766,040
9	SUI NORTHERN GAS PIPELINES LTD	1732194312053	30,664,504
10	BAHRIA TOWNPVTLTD	1619417786585	591,849,720
11	JALAL SONS	1705990284085	32,388,000
12	M/S MASTER TEXTILE MILLS LTD	1706079385751	41,016,000
13	BIG BIRD FOODS PVT LTD	1729841950812	161,487,000
14	RAWALPINDI WASTE MANAGEMENT COMPANY	1733809944950	76,107,426
15	SUI NORTHERN GAS PIPELINES LTD RAWALPINDI	1736938874300	31,479,360
16	NEW METRO CITY, GUJAR KHAN	1726031955493	75,404,160
17	SUI NORTHERN GAS PIPELINES LTD	1728535526952	39,240,000
18	AL HUDA INTERNATIONAL WELFARE FOUNDATION	1727564465627	56,436,750
19	OIL & GAS REGULATORY AUTHORITY (OGRA)	1733565285404	25,662,180
20	SUI NORTHERN GAS PIPELINES LTD	1728535926415	53,259,300
21	WATER AND SANITATION SERVICES PESHAWAR	1721808201244	123,921,162
22	SECURITY ORGANIZING SYSTEM PAKISTAN PVT LTD	1665478841559	49,675,725

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Annexure-III

Para 2.4.19

Irregular payment of Gratuity in addition to Contributory Provident Fund (CPF) simultaneously- Rs.18.236 million

S. No.	Name	Designation	Cheque No. and Date	Gratuity (Rs)	Cheque No. and Date	CP Fund (Rs)
1	Gul Rahim	Driver	57934256 06.03.2025	1,655,940	57934256 06.03.2025	164,299
2	Jahanzeb	Deputy Director	64627649 02.06.2025	4,041,360	57934265 06.05.2025	2,398,312
3	Zar Said	Security Guard	60535866 06.08.2024	462,600	57107192 06.08.2024	721,650
4	Muhammad Ishaq	Security Guard	60535906 03.09.2024	248,400	57107194 03.09.2024	387,619
5	Rahim Khan	Security Guard	63335734 17.02.2025	296,660	57107251 17.02.2025	331,982
6	Gul Saif Khan	Principal	63335735 17.02.2025	3,974,260	57107252 17.02.2025	2,769,975
7	Ahmad Sultan	Security Guard	64106986 10.04.2025	275,800	57107259 10.04.2025	105,143
8	Syed Habib	Driver	64107035 24.04.2025	2,148,720	57107201 16.09.2024	1,500,000
9	Muhammad Hafeez	Assistant	64901869 30.06.2025	1,777,440	59909036 30.06.2025	1,198,834
10	Muhammad Asghar	Assistant	64458664 02.06.2025	3,355,450	59909026 02.06.2025	362,778
	Total			**18,236,630**		**9,940,592**

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Annexure-IV

Para 2.4.20

Fraudulent payment to contractors and non-recovery of amount - Rs.4.629 million

S. No.	Name of Work	Estimated Cost (Rs)	Name of Contractor
1	HT Line with supply & fixing of electric pole in Main Office Building, WWB, Hayatabad, Peshawar.	498,373	M/s Jamshaid & Brothers
2	Leveling/dressing of ground Family Flats, Workers City, Regilalma.	499,788	M/s Ali Construction
3	R/M cleaning of damaged sewerage system/gutter lines in 100 Family Quarters, Swat.	465,186	M/s Ali construction
4	R/M of Community Centre at 300 Family Quarters, Hayatabad.	465,000	M/s Wali & Co.
5	R/M of Community Centre at 300 Family Quarters, Hayatabad.	497,112	M/s Gul Anwar & Co.
6	R/M of Damaged Boundary Wall in 100 Family Quarters, Gadoon, Swabi.	462,700	M/s Haji Zarif Khan & Co.
7	Cleaning/opening of blocked gutters lines in 50 Family Quarters, Gadoon, Swabi.	320,026	M/s Fida Muhammad & Sons
8	Cleaning of Manholes and Septic Tank at 1152 Family Flats, Gadoon Amazai.	471,250	M/s Haji Zarif Khan & Co.
9	Cleaning of Manholes, Septic Tank with RCC at 200 Flats, Hayatabad.	467,573	M/s Haji Zarif Khan & Co.
10	Cleaning of Manholes and Septic Tank at 188 Quarters, Hattar Haripur.	481,877	M/s Crossroadax Engineering
	Total	**4,628,885**	

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Annexure-V

Para 3.4.4

Less deduction of Zakat on Payment of Non-refundable Advances / Final Payment of GP/DSP Fund -Rs.7.052 Million

Sr. No.	NAME OF JCO SLDR	Final Settlement Amount	Zakat deducted	Zakat Liable to be Deducted @2.5%	Less Deduction
1	DAWISH MEHMOOD	3,014,020	7,535	75,351	67,816
2	M IDREES	1,496,853	36,071	37,421	1,350
3	JAMSHAIR	800,000	2,000	20,000	18,000
4	NASEER AHMED	150,000	3,550	3,750	200
5	M.YOUSAF	635,000	6,250	15,875	9,625
6	M SAJJAD	116,000	2,700	2,900	200
7	ADNAN QADEER	2,500,000	6,250	62,500	56,250
8	SHOAIB KHAN	847,986	13,677	21,200	7,523
9	KHIRULLAH	7,777,545	19,438	194,439	175,001
10	M ZBAIR ABBASI	117,000	2,725	2,925	200
11	SAEED AHMED	296,743	6,919	7,419	500
12	RAJA HUSNAIN AKHTAR	1,360,219	3,405	34,005	30,600
13	M AZAM	109,551	2,339	2,739	400
14	M YAQOOB	689,825	12,248	17,246	4,998
15	M AMIR	1,850,000	4,626	46,250	41,624
16	FARRAT ABBAS	722,879	6,822	18,072	11,250
17	MALIK MAZHAR	13,330	122	333	211
18	IMAM BAKSH	794,661	1,967	19,867	17,900
19	TAHIR HABIB	3,251,563	61,289	81,289	20,000
20	ZEESHAN ALI	267,554	2,689	6,689	4,000
21	M JAVED	815,627	10,811	20,391	9,580
22	M.SAJID	205,000	2,125	5,125	3,000
23	SAMI ULLAH	500,000	1,250	12,500	11,250
24	MNAZIR HUSSAIN	565,000	11,125	14,125	3,000
25	M ATIF ILYAS	600,000	1,500	15,000	13,500
26	ABDUL SALAM	480,000	1,200	12,000	10,800
27	ISHTIAQ MEHMOOD	1,200,000	3,000	30,000	27,000
28	HAFIZANSAR ALI	540,000	12,500	13,500	1,000

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29	UMAR KHAN	86,186	1,250	2,155	905
30	AQIB MUSHTAQ	3,250,000	8,125	81,250	73,125
31	RIZWAN AHMED	6,344,535	15,863	158,613	142,750
32	M.ARIF	357,869	8,728	8,947	219
33	AHMED KHAN	865,893	6,648	21,647	14,999
34	GULISTAN	1,889,779	39,744	47,244	7,500
35	TARIQ	576,869	4,972	14,422	9,450
36	SHAHBAN	2,566,879	25,000	64,172	39,172
37	BASHIR	359,201	8,480	8,980	500
38	GHAFAR	735,651	5,891	18,391	12,500
39	MUSTAFA	216,230	5,046	5,406	360
40	SAJID	6,117,954	15,449	152,949	137,500
41	NAWAZ	680,623	11,716	17,016	5,300
42	JABAR	353,830	7,072	8,846	1,774
43	ZUBAIR	1,490,209	32,255	37,255	5,000
44	RAMZAN	1,485,213	36,380	37,130	750
45	HARIS MEHMOOD	307,666	2,762	7,692	4,930
46	MUDASIR	436,454	1,091	10,911	9,820
47	ALI	224,708	5,018	5,618	600
48	- Sharif	848,298	8,707	21,207	12,500
49	Wajid Hussain	112,795	2,020	2,820	800
50	L/NK NASIR	660,973	6,574	16,524	9,950
51	M KAIR KHAN	2,103,671	51,592	52,592	1,000
52	WASEEM ABBAS	1,025,752	8,250	25,644	17,394
53	M ISHA	379,619	8,490	9,490	1,000
54	SANA ULLAH	711,652	5,291	17,791	12,500
55	M SARFRAZ	515,856	10,896	12,896	2,000
56	M RIAZ	1,934,357	46,359	48,359	2,000
57	RAMZAN	993,067	17,327	24,827	7,500
58	MANSHAH	1,637,716	25,943	40,943	15,000
59	Mehboob	1,020,393	24,050	25,510	1,460
60	Waseem	475,586	1,890	11,890	10,000
61	Habib Ur Rehman	1,431,452	3,579	35,786	32,207
62	Talib Hussain	1,013,824	19,327	25,346	6,019

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63	Mehboob	283,136	5,828	7,078	1,250
64	Ahmed	7,445,775	18,614	186,144	167,530
65	Suhrab Ali	810,909	10,272	20,273	10,001
66	Qabil Khan	1,628,942	14,224	40,724	26,500
67	Wajid	7,550,000	10,750	188,750	178,000
68	Asghar	2,148,729	52,718	53,718	1,000
69	Nasir	676,411	14,910	16,910	2,000
70	Hafeez Ullah	604,059	1,510	15,101	13,591
71	Mushaqat	638,522	13,963	15,963	2,000
72	Kaleem	218,055	2,455	5,451	2,996
73	Saeed Ahmed	5,006,055	12,519	125,151	112,632
74	Nadir	503,489	7,835	12,587	4,752
75	Zafar Iqbal	1,764,523	12,083	44,113	32,030
76	Muhammad Kan	592,190	9,821	14,805	4,984
77	Allah Ditta	510,883	7,559	12,772	5,213
78	Ghulam Muhammad	2,930,493	30,787	73,262	42,475
79	Imran Khan	5,665,223	37,131	141,631	104,500
80	noor khan	1,118,369	26,676	27,959	1,283
81	m aslam	1,699,143	37,479	42,479	5,000
82	Shahid Ali	2,182,439	5,456	54,561	49,105
83	abdul malik	1,069,856	25,246	26,746	1,500
84	Munwar	2,351,450	55,786	58,786	3,000
85	Ghulam Yaseen	916,618	19,301	22,915	3,614
86	Abdul Iqbal	1,339,926	28,498	33,498	5,000
87	naveed alam	5,993,255	14,983	149,831	134,848
88	Ilyas	37,980,273	101,587	949,507	847,920
89	Javed	627,203	1,781	15,680	13,899
90	Hussnian	890,071	17,252	22,252	5,000
91	Iqbal	1,231,145	25,779	30,779	5,000
92	Ghulam Ghalni	762,373	17,166	19,059	1,893
93	Matloob	322,595	6,332	8,065	1,733
94	sami	649,687	1,842	16,242	14,400
95	liaqat ali	1,231,145	25,779	30,779	5,000
96	Munsab	261,675	4,069	6,542	2,473

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97	IFTAKHAR	5,416,625	13,542	135,416	121,874
98	Azim Ali	371,988	6,950	9,300	2,350
99	Yar Ali	366,744	7,169	9,169	2,000
100	Noor	7,277,827	31,946	181,946	150,000
101	Qaisar Ali	2,478,140	41,954	61,954	20,000
102	Muhammad Habib	810,532	2,063	20,263	18,200
103	Ameen Ullah	78,441	961	1,961	1,000
104	Gulfam Ali	155,343	1,778	3,884	2,106
105	Imam Ud Din	545,594	1,364	13,640	12,276
106	Adress Ahmed	537,772	10,944	13,444	2,500
107	Ghulam Yasin	583,635	4,466	14,591	10,125
108	Imran	905,838	2,246	22,646	20,400
109	Taseen	3,759,881	43,997	93,997	50,000
110	Shahzad Ahmed	387,538	1,057	9,688	8,631
111	Mohsin Bashir	922,019	20,050	23,050	3,000
112	Muhammad Sulman	416,052	1,151	10,401	9,250
113	Ashfaq Ahmed	375,525	4,388	9,388	5,000
114	m younis	6,362,964	34,079	159,074	124,995
115	nasir	1,464,170	26,604	36,604	10,000
116	Ghulam abbas	1,363,608	30,090	34,090	4,000
117	M Imran	1,376,778	3,419	34,419	31,000
118	Abdul Manan	1,055,699	23,392	26,392	3,000
119	Inam Ul Khan	443,268	1,108	11,082	9,974
120	Danish	637,025	13,426	15,926	2,500
121	M Tanveer	997,192	23,255	24,930	1,675
122	M Hasnain	537,688	1,344	13,442	12,098
123	Nawaz	860,508	16,936	21,513	4,577
124	Mian Khan	1,174,076	27,125	29,352	2,227
125	M Zafran	1,144,876	26,187	28,622	2,435
126	M Saleem	1,181,198	25,135	29,530	4,395
127	M Nadem	1,093,890	26,097	27,347	1,250
128	Zahid Iqbal	711,347	11,787	17,784	5,997
129	Mzhar Abbas	466,006	10,275	11,650	1,375
130	Naimat Ullah	833,164	8,829	20,829	12,000

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131	younis	1,778,485	19,462	44,462	25,000
132	Atta Ullah	1,551,809	33,795	38,795	5,000
133	Azim Ali	371,988	6,950	9,300	2,350
134	Yar Ali	366,744	7,169	9,169	2,000
135	Noor	7,277,827	31,946	181,946	150,000
136	Qaisar Ali	2,478,140	41,954	61,954	20,000
137	Muhammad Habib	810,532	2,063	20,263	18,200
138	Ameen Ullah	78,441	961	1,961	1,000
139	Gulfam Ali	155,343	1,778	3,884	2,106
140	Imam Ud Din	545,594	1,364	13,640	12,276
141	Adress Ahmed	537,772	10,944	13,444	2,500
142	Lnk Abdul Faheem	900,032	2,251	22,501	20,250
143	Lnk Muhammad Aslam	2,470,747	22,718	61,769	39,051
144	Hav jan Muahmmad	1,647,960	4,479	41,199	36,720
145	Lnk SHER Nabi	478,898	10,672	11,972	1,300
146	Lnk Mustansar Junaid	547,770	1,444	13,694	12,250
147	Lnk SajID husssain	3,005,968	7,551	75,149	67,598
148	Lnk Imran Ullah	1,321,390	3,435	33,035	29,600
149	Ghulam Asbbas	200,000	2,000	5,000	3,000
150	Muhammad Zubair	500,000	11,500	12,500	1,000
151	Ikraam Khan	500,000	11,500	12,500	1,000
152	Muhamamd Akram	500,000	1,250	12,500	11,250
153	Mati Ullah	350,000	3,750	8,750	5,000
154	Muhammad Asif	500,000	1,250	12,500	11,250
155	Muhamamd Asif	3,750,000	9,375	93,750	84,375
156	Muhammad Zulfiqar	700,000	15,500	17,500	2,000
157	Muhammad Aslam	500,000	10,500	12,500	2,000
158	Allah ditta	900,000	10,000	22,500	12,500
159	Muhammad Ashfaq	4,820,000	12,050	120,500	108,450
160	Sabir Sulatan	3,380,000	8,450	84,500	76,050
161	Muhammad Nadeem	7,910,000	19,775	197,750	177,975
162	Munawar Hussain	2,150,000	5,375	53,750	48,375
163	Muhammad Tanveer	3,750,000	9,375	93,750	84,375
164	imran Khan	555,414	1,385	13,885	12,500

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165	Khaliq	1,411,666	3,529	35,292	31,763
166	Azhar Abbas	724,409	8,110	18,110	10,000
167	Nazeef Ullah	8,288,861	22,522	207,222	184,700
168	Muhammad Hassan	1,197,181	21,930	29,930	8,000
169	Adnan Hussain	463,868	9,257	11,597	2,340
170	faqeer ahmad	7,888,343	19,709	197,209	177,500
171	Yasir khan	1,008,305	22,208	25,208	3,000
172	Muhammad Rab Nawaz	166,775	2,919	4,169	1,250
173	Faryad ali	1,993,368	30,074	49,834	19,760
174	NK M.AHMED	390,000	7,500	9,750	2,250
175	SUB SHER SADDIQE	102,000	2,250	2,550	300
176	NK ABDUL RAZAQ	625,000	12,625	15,625	3,000
177	FIDA HUSSAIN	800,000	7,500	20,000	12,500
178	ATIF	650,000	12,250	16,250	4,000
179	Muhammd Imtiaz	1,500,000	12,500	37,500	25,000
180	Muhammad Jamil	330,000	3,250	8,250	5,000
181	Muhammad Shahban	1,156,000	15,900	28,900	13,000
182	Asghar	250,000	5,000	6,250	1,250
183	Ansar Abbas	260,000	6,250	6,500	250
184	yasir	375,000	7,500	9,375	1,875
185	aqeel	2,162,000	51,550	54,050	2,500
186	tahir	2,220,000	52,250	55,500	3,250
187	m fawad	886,758	21,669	22,169	500
188	adeel	220,000	2,120	5,500	3,380
189	khalil	200,000	1,920	5,000	3,080
190	m shabber	848,000	16,250	21,200	4,950
191	asif	250,000	5,000	6,250	1,250
192	asif	250,000	5,000	6,250	1,250
193	Shoukat	8,000,000	20,000	200,000	180,000
194	Ramzan	3,000,000	7,500	75,000	67,500
195	Hassan	1,850,000	42,500	46,250	3,750
196	Tanveer	4,486,058	11,215	112,151	100,936
197	Nadeem	350,000	6,250	8,750	2,500
198	Hakim	355,000	6,875	8,875	2,000

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199	HAROON KHAN	360,000	6,500	9,000	2,500
200	ZUBAIR IBRAR	3,000,000	7,500	75,000	67,500
201	BAZ MUHAMMAD	6,000,000	15,000	150,000	135,000
202	BASHIR ALAM	3,500,000	8,750	87,500	78,750
203	ASIF SAJJAD	3,000,000	7,500	75,000	67,500
204	M JAVED	5,400,000	13,500	135,000	121,500
205	MUZAFFAR	800,000	2,000	20,000	18,000
206	SAJID IQBAL	4,000,000	10,000	100,000	90,000
207	Muhammad Shahzad	1,220,000	30,000	30,500	500
208	Masood	740,000	11,750	18,500	6,750
209	Sarfraz	970,000	24,000	24,250	250
210	Muhammad Riaz	410,000	10,000	10,250	250
211	Maqsood	1,430,000	10,750	35,750	25,000
212	Saif-ur-Rehman	900,000	2,250	22,500	20,250
213	M.Asim Shahzad	1,435,000	28,700	35,875	7,175
214	Saeed Akhtar	500,000	10,000	12,500	2,500
215	Waheed Akhtar	385,000	5,625	9,625	4,000
216	Samina Arshid	1,955,907	6,350	48,898	42,548
217	KALEEM	694,045	7,351	17,351	10,000
218	Zahida Bibi	1,757,983	43,450	43,950	500
219	HAKIM ALI	25,076	213	627	414
220	MUHAMNMAD SHAFA ULLAH (D)	601,026	1,250	15,026	13,776
221	ZAIN UL ABIDIN ADIL	83,708	306	2,093	1,787
222	MUHAMMAD ARSHAD	463,004	457	11,575	11,118
223	ABDUL SHAKOOR	177,595	550	4,440	3,890
224	SOHAIL AMJID	277,188	5,680	6,930	1,250
225	IFTIKHAR AHMED	3,426,175	22	85,654	85,632
226	SHAHZAD AKSEER	2,683,477	315	67,087	66,772
227	ABDUL MALIK	2,260,107	63	56,503	56,440
228	MUHAMMAD SADIQUE	1,519,459	290	37,986	37,696
229	MUHAMMAD FIAZ	1,471,974	850	36,799	35,949
230	NASEHAT SHAH	1,124,200	200	28,105	27,905
231	MUHAMMAD	1,048,205	90	26,205	26,115

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	BOOTA				
232	MUHAMMAD IQBAL QASIM	737,756	2,514	18,444	15,930
233	MUZAMIL	658,711	63	16,468	16,405
234	MUHAMMAD AZIM	415,266	6,361	10,382	4,021
235	GHULAM FAREED	365,933	8,411	9,148	737
236	MUHAMMAD IBRAHIM	325,730	150	8,143	7,993
237	GULAB MUHAMMAD	260,901	1,000	6,523	5,523
238	NAEEM AKHTAR	248,363	143	6,209	6,066
239	UMER FAROOQ	129,397	93	3,235	3,142
240	TAHIR GHULAM	90,441	1,750	2,261	511
241	MUHAMMAD ASLAM	37,521	270	938	668
242	AMJID ULLAH	3,496,923	84,538	87,423	2,885
243	ABDUL AWALI	2,996,152	113	74,904	74,791
244	MAQSOOD ALI	1,161,121	3,313	29,028	25,715
245	GUL AZAD	965,449	810	24,136	23,326
246	M AITEBAR KHAN	799,883	836	19,997	19,161
247	FAROOQ ALI	635,888	3,750	15,897	12,147
248	HAYAT HUSSAIN	553,229	55	13,831	13,776
249	AMAN ULLAH KHAN	523,820	4,110	13,096	8,986
250	IRSHAD AHMED	479,754	1,780	11,994	10,214
251	REHMAN ALI	469,196	53	11,730	11,677
252	MUHAMMAD QASIM	167,146	600	4,179	3,579
253	MUHAMMAD MUSTAFA	156,155	189	3,904	3,715
254	SAJJAD AHMED	119,485	144	2,987	2,843
255	HAMEED KHAN	1,510,000	3,750	37,750	34,000
256	MUHAMMAD KAZIM	1,760,000	4,400	44,000	39,600
257	SHAH REHMAN	1,500,000	3,750	37,500	33,750
Total					**7,051,857**

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