



**AUDIT REPORT
ON
THE ACCOUNTS OF
PROVINCIAL ZAKAT FUND
AND
DISTRICT ZAKAT COMMITTEES
SINDH**

AUDIT YEAR 2024-25

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**

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 Sindh Zakat and Ushr Act, 2011, require the Auditor-General of Pakistan to conduct audit of the Provincial Zakat Fund, District Zakat Funds and Local Zakat Funds.

This Report is based on audit of Provincial Zakat Fund, District Zakat Funds and Local Zakat Funds of Sindh for the financial years 2022-24. The Directorate General Audit, Social Safety Nets, Islamabad, a Field Audit Office (FAO) of the Auditor-General of Pakistan, conducted audit during Audit Year 2024-25, 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 Officer (PAO) 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.

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

The audit observations included in this report have been finalized in the light of management response and discussion in the DAC meeting.

There are certain audit paras which were also reported in previous years Audit Reports for the Audit Year 2021-22 and 2023-24. Recurrence of such irregularities is a matter of concern and needs to be addressed.

The Audit Report is submitted to the Governor of Sindh in pursuance of Article 171 of the Constitution of the Islamic Republic of Pakistan, 1973, read with Section 11(5) of the Sindh Zakat and Ushr Act, 2011 for causing it to be laid before the Provincial Assembly.

Islamabad:
Dated: .02.2025

Muhammad Ajmal Gondal
Auditor-General of Pakistan

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ABBREVIATIONS & ACRONYMS

AIR	Audit & Inspection Report
ATM	Automated Teller Machine
BHU	Basic Health Unit
BISP	Benazir Income Support Program
CM	Chief Minister
CZF	Central Zakat Fund
DAC	Departmental Accounts Committee
DHQ	District Headquarters
DGA-SSN	Directorate General Audit, Social Safety Nets
DZC	District Zakat Committee
DZF	District Zakat Fund
DZUC	District Zakat & Ushr Committee
FY	Financial Year
HWC	Health Welfare Committee
ICT	Islamabad Capital Territory
LZC	Local Zakat Committee
MFDAC	Memorandum for Departmental Accounts Committee
NADRA	National Database & Registration Authority
PAC	Public Accounts Committee
PAO	Principal Accounting Officer
PLA	Personal Ledger Account
PLHIs	Provincial Level Health Institutions
PPAF	Pakistan Poverty Alleviation Fund
PZA	Provincial Zakat Administration
PZC	Provincial Zakat Council
PZF	Provincial Zakat Fund
RHC	Rural Health Clinic
ZCCAs	Zakat Collection Controlling Agencies
ZCOs	Zakat Collection Offices

EXECUTIVE SUMMARY

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

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

The Directorate General Audit, Social Safety Nets has a human resource of 28 officers and staff having 6,972 man-hours. The annual budget of the Directorate General for the Financial Year 2024-25 was Rs. 115.501 million.

a. Scope of Audit

The office is mandated to conduct audit of 73 formations working under Zakat and Ushr Department Government of Sindh. Total expenditure of these formations for the financial year 2023-24 was Rs. 1,437.413 million.

This report relates to audit of 08 formations of 01 PAO having a total expenditure of Rs. 350.811 million during financial years 2016-24. In terms of percentage, the audit coverage for expenditure is 25% of auditable expenditure.

b. Audit Methodology

At the planning stage this office employed intensive application of desk audit techniques which included examining permanent files, computer generated data and other relevant documents along with the review of regulatory framework, policies and procedures applicable to the auditee entities. Risk assessment was

carried out by reviewing the internal control structures of the entities. Desk review helped auditors in understanding the systems, procedures and environment of the audited entity and identification of risk areas.

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

c. Recoveries at the instance of Audit

An amount of Rs. 36.542 million has been pointed out in this report as recoverable.

d. Comments on Internal Controls and Internal Audit Department

One of the objectives of the audit was to assess whether the internal controls are properly designed, implemented and working effectively. For most of the entities audited during 2024-25, it was noticed that the Internal Audit departments existed but were not effective and were not producing regular internal audit reports. Considerable instances of internal control failures were also noted which resulted in irregular expenditure by the respective entities.

e. The key audit findings of the report;

- i. 09 cases of irregular expenditure/payments and violation of rules amounting to Rs. 331.795 million¹.
- ii. 01 case of non-reconciliation of accounts².

¹ Para No. 1.4.1, 1.4.5, 2.4.1, 2.4.2, 2.4.3, 2.4.4, 2.4.5, 2.4.6 & 2.4.9

² Para No. 1.4.6

iii. 05 cases of recovery amounting to Rs. 36.542 million³.

f. Recommendations

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

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

- i. Unauthorized expenditure incurred as pointed out by Audit may be got regularized from the competent forum.
- ii. The PAO may review and update internal control structures periodically and put in place effective internal audit function in the respective entities.
- iii. Necessary steps be taken for utilization of Zakat Fund.

³ Para No. 1.4.2, 1.4.3, 1.4.4, 2.4.7 & 2.4.8

CHAPTER– 1 PROVINCIAL ZAKAT FUND

1.1 Introduction

A. The Ministry of Poverty Alleviation and Social Safety allocates Zakat funds to Provincial Zakat Councils (PZCs) based on provincial population shares. This allocation is made after direct disbursements for Gilgit-Baltistan Zakat Fund, Islamabad Capital Territory, natural calamities or emergency relief, and other administrative or non-administrative expenses, including special Eid grants. In addition to regular Zakat disbursement programs, funds are earmarked for educational stipends.

Provincial Zakat Administration (PZA), Sindh releases funds to DZCs and the Provincial Level Health Institutions/hospitals in Sindh Province for onward disbursement amongst *Mustahiqeen* through Local Zakat Committees, *Deeni Madaris* and Educational Institutions (General and Technical Education) with the approval of PZC. The summary of auditable formations alongwith expenditure audited is as follows:

B. Comments on Budget & Accounts

Statement of accounts of the Provincial Zakat Fund Sindh for the financial year 2022-23 was as under:

Rs. in million	
Particulars	Amount
Opening balance	3,775.523
Receipts from CZF and other Institutions	2,584.223
Total Funds available	6,359.746
Total Disbursements /Releases	1,437.413
Closing Balance	4,922.333

A sum of Rs. 6,359.746 million was available with the Provincial Zakat Council, Sindh during the year 2022-23, out of which Rs. 1,437.413 million (23% of total) was released to the 29 DZCs and 44 PLHIs in the Sindh Province.

C. Audit profile of Provincial Zakat Administration, Sindh

Rs. in million				
Sr. No.	Description	Total Nos	Audited	Expenditure audited FYs 2016-24
1	Formations	73	08	350.811

1.2 Classified Summary of Audit Observations

Audit observations amounting to Rs. 72.356 million were raised as a result of audit. Summary of audit observations classified by nature is as under:

		Rs. in million
Sr. No.	Classification	Amount
1	Irregularities	72.356
A	HR/ Employees related irregularities	-
B	Procurement related irregularities	-
C	Financial Management	72.356
2	Others (Weak Internal Controls)	-

1.3 Brief Comments on the Status of Compliance with PAC Directives

No PAC meeting has ever been held on the Audit Reports of Provincial/District Zakat Funds. Audit recommends that Audit Reports of Provincial/District Zakat Fund may be placed before the respective PACs regularly.

1.4 AUDIT PARAS

Irregularity and non-compliance

1.4.1 Unjustified retention of funds by Sindh Bank - Rs. 37.952 million

Rule 11 of General Financial Rules states that each head of a department is responsible for enforcing financial order and strict economy at every step. He is responsible for observance of all relevant financial rules and regulations both by his own office and by subordinate disbursing officers.

Management of Provincial Zakat Fund, Sindh made disbursement of Zakat fund to beneficiaries through Sindh Bank during the FY 2022-23.

Audit observed that the management did not handover 4,744 ATM Cards to beneficiaries therefore, the beneficiaries could not draw the amount. However, amount of Rs 37.952 million was retained by the Bank and was not refunded to PZF as well as not disbursed to beneficiaries.

Audit held that the retention of Zakat funds due to undistributed ATM cards resulted in undue benefit to the bank.

Management replied that all unspent Zakat funds as of 30.06.2024, whether in the Sindh Bank main account or undrawn in beneficiaries' Limited

Mandate Accounts, have been refunded to the Provincial Zakat Fund Account No. III at SBP, Karachi, and are available for verification and authentication.

DAC in its meeting held on 31.01.2025 directed the management to submit a revised reply with detailed information for verification.

Audit recommends earlier compliance of DAC directives.

{Para No.4 of AIR of PZA Sindh for the Audit Year 2023-24}

1.4.2 Unjustified payment of Zakat Fund to BISP beneficiaries - Rs. 28.033 million

Para 1.2 of the Zakat Disbursement Procedure approved by Sindh Zakat Council in its meeting held on 16th July 2011 and amended by Sindh Zakat Council in its meeting held on 17.04.2018 provides that before certifying *istehqaq*, the beneficiary will furnish the declaration that he/she is not in receipt of financial assistance from any other poverty alleviation program of the government and that presently he/she possesses neither any source of income nor any employment to provide for the subsistence of himself/herself and his/her family.

The management of Provincial Zakat Administration Sindh released *Guzara* Allowance amongst beneficiaries of Sindh Province through Sindh Bank during the financial year 2022-23.

Audit observed that 986 Zakat beneficiaries were also registered as BISP beneficiaries and were paid an amount of Rs. 28.033 million as *Guzara* Allowance. Details are as under:

Rs. in million

Sr. No.	Name of Formation	Para No. of AIR	Date of Reporting	No. of beneficiaries	FY(s)	Amount
1	PZA Sindh	9	29.05.2024	227	2022-23	1.816
2	DZC Karachi East	1	21.05.2024	310	2022-23	2.480
3	DZC Mithi Tharparkar	5	06.06.2024	449	2022-23	3.592
4	DZC Karachi West	1	26.12.2024	944	2022-24	20.145
Total				986		28.033

Audit held that the management of Provincial Zakat Administration Sindh failed to exercise proper vigilance, resulting in irregular payments of Rs. 28.033

million in *Guzara* Allowance to 986 beneficiaries who were also registered under the BISP program.

Management of PZA Sindh replied that all 227 ATM cards were blocked and had been issued before beneficiary enrollment in BISP. Management of DZC Karachi East, Karachi West and Mithi Tharparkar replied that due to the absence of a duplication check mechanism, some Zakat funds were inadvertently disbursed to BISP beneficiaries; measures are being taken to implement controls and prevent recurrence. All necessary formalities were completed before submitting the *Guzara* Allowance beneficiary lists, relying on certificates from Local Zakat Committee Chairmen, as no verification facility was available.

DAC in its meeting held on 31.01.2025 directed that the Sindh Zakat Council may develop a mechanism of data sharing to avoid duplicate payments.

Audit recommends earlier compliance of DAC directives.

1.4.3 Unjustified Excess payment of verification charges - Rs. 4.195 million

The Sindh Zakat and Ushr Ordinance, 2010, Provided that the banking services and the services connected with the assessment, collection or disbursement of Zakat and Ushr realizable on compulsory basis under this Ordinance shall be rendered free of charge, except that the Chief Administrator, in regard to Ushr, may authorize payment of remuneration for any specified services. PZA moved summary to CM for provision of funds for payment of biometric verification services @ RS 12 per beneficiary by NADRA.

Management of PZF disbursed Zakat Fund to beneficiaries through Sindh Bank during the financial year 2022-23. PZA paid a sum of Rs. 5 million to Sindh Bank on account of biometric verification of beneficiaries @ Rs. 12 per beneficiary.

Audit observed that biometric verification was only carried out for 67,082 beneficiaries, making the admissible payment Rs. 804,984. Therefore, an excess amount of Rs. 4.195 million was paid. Details are as follows:

Rs. in million

No. of Beneficiaries verified	Rate/ Beneficiaries	Amount admissible	Amount paid to Sindh Bank	Excess amount paid
67082	Rs.12/beneficiary	0.805	5.000	4.195

Audit held that the management of PZF made an overpayment of Rs. 4,195,016 for biometric verification, as the payment of Rs. 5 million was based on a higher number of beneficiaries than actually verified. Only Rs. 0.805 million was justified, resulting in an excess payment.

Management replied that in compliance with the order dated 21.06.2021, passed by the Honorable High Court of Sindh, Karachi, in Constitution Petition No. S-2116 of 2018, the Finance Department, Government of Sindh, has released Rs. 5.00 million for biometric verification of "Benazir *Muawinat* Cards." It is clarified that this amount was allocated for biometric verification services to validate eligible beneficiaries of the *Guzara* Allowance, not as banking service charges. No Zakat funds have been utilized for biometric verification. This expenditure pertains to Cost Centre KQ-1956 (Secretary, *Auqaf*, Religious Affairs, Zakat & Ushr Department). Additionally, the Director General Audit Sindh had already conducted an audit of the above cost centre.

DAC in its meeting held on 31.01.2025 directed that as the case pertains to the revenue budget of the province, the para be shifted to DG Provincial Audit Sindh for necessary action.

Audit recommends that Fact Finding inquiry may be carried out and excess amount paid may be recovered.

{Para No.10 of AIR of PZA Sindh for the Audit Year 2023-24}

1.4.4 Payment of Zakat Fund to Government employees - Rs. 2.176 million

Para 1.2 of the Zakat Disbursement Procedure approved by Sindh Zakat Council in its meeting held on 16th July 2011 and amended by Sindh Zakat Council in its meeting held on 17.04.2018 provides that before certifying *istehqaq*, the beneficiary will furnish the declaration that he/she is not in receipt of financial assistance from any other poverty alleviation program of the government and that presently he/she possesses neither any source of income nor any employment to provide for the subsistence of himself/herself and his/her family.

The management of Provincial Zakat Administration Sindh released *Guzara* Allowance amongst beneficiaries of Sindh Province through Sindh Bank during the financial year 2022-23.

Audit observed that 272 beneficiaries of *Zakat* were found government employees. Total disbursement to these beneficiaries was amounting to Rs. 2.176 million.

Audit held that the payment of *Zakat* funds to government employees deprived other eligible, impoverished individuals in the province from receiving the intended assistance.

Management replied that all ATM cards had been blocked, and necessary instructions had been issued to the concerned District *Zakat* Officers to remain careful in the future.

DAC in its meeting held on 31.01.2025 pended the para with the direction to refer the matter to Sindh *Zakat* Council for devising a proper mechanism to avoid payments to ineligible Government employees.

Audit recommends that amount shall be recovered from the officials who benefited besides striking off their names from the list of *Guzara* Allowance beneficiaries.

{Para No.8 of AIR of PZA Sindh for the Audit Year 2023-24}

1.4.5 Engagement of banking services without competition

Rule 4 of Sindh Public Procurement Rules, 2010 states, while procuring goods, works or services, 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.

Provincial *Zakat* Administration released Rs. 640 million as *Guzara* Allowance and Eid Grant to Sindh Bank on 01.04.2023.

Audit observed the following shortcomings:

- i. No provision existed for extension in contract/agreement dated 11.12.2014.
- ii. No provision existed for de-credit of funds.
- iii. Disbursement procedure was not mentioned in the agreement.
- iv. An unjustified float period of four months was agreed upon for Sindh Bank.

- v. Verification charges and cost of cards were agreed without competitive rate.

Audit held that the banking services were procured without an open tender process, resulting in undue favor to the bank. Additionally, several important clauses were omitted from the agreement, compromising its completeness and transparency.

Management replied that the hiring of Sindh Bank for the disbursement of *Guzara* Allowance was decided in a high-powered meeting on 09.07.2014, chaired by the then Honorable Chief Minister of Sindh, Karachi. All funds were released in strict accordance with the law and the Zakat Disbursement Procedure. The agreement dated 11.12.2014 had no expiry date and remained effective until mutually terminated by both parties. The Sindh Zakat Disbursement Procedure was a separate document, which is why it was not included in the agreement. Additionally, verification charges and card costs were provided at a subsidized rate.

DAC in its meeting held on 31.01.2025 pended the para with the direction to the management to submit a revised reply for verification.

Audit recommends that a Fact Finding inquiry may be carried out and responsibility be fixed.

{Para No.1 of AIR of PZA Sindh for the Audit Year 2023-24}

1.4.6 Non reconciliation of Accounts

Para 89 (4) (viii) of General Financial Rules Volume-I provides that the Head of Department and the Accountant General office are jointly responsible for reconciliation of the figures given in the accounts maintained by the head of the department with those that appear in the District Treasury pass book and that the reconciliation should be made on monthly basis.

Provincial Zakat Administration Sindh maintained main account No. 0202-1100162-0018 with Sindh Bank and release Rs. 640 million Zakat Fund under the head *Guzara* Allowances and Eid Package during the financial year 2022-23.

Audit observed that no reconciliation was conducted with Sindh Bank for both the Main Account and Limited Mandate Accounts (LMA) of beneficiaries.

Furthermore, PZF failed to maintain hard records of payments released to beneficiaries, in violation of Section 5 of the agreement.

Audit held that due to the absence of proper reconciliation, the authenticity of the accounts could not be verified.

Management replied that reconciliation and all relevant documents were available for verification and authentication.

The reply is not tenable as reconciled accounts were not produced to Audit during the verification.

DAC in its meeting held on 31.01.2025 directed that complete reconciliation record be verified from Audit.

Audit recommends earlier compliance of DAC directive.

{Para No.2 of AIR of PZA Sindh for the Audit Year 2023-24}

CHAPTER – 2 DISTRICT ZAKAT COMMITTEES

2.1 Introduction

A. Provincial Zakat Council / Administration, Sindh releases lump sum amount directly to 29 District Zakat Committees constituted in each District of Sindh on population basis. The DZC provides Zakat Funds to LZCs and various institutions for disbursement to *Mustahiqeen* under various regular and special Zakat programmes, like *Guzara Allowance*, Educational Stipend, *Deeni Madaris*, Health Care, Social Welfare/Rehabilitation and Marriage Assistance to unmarried *mustahiq* women.

B. Comments on Budget & Accounts

A total amount of Rs. 434.328 million was released by Provincial Zakat Council Sindh to following 07 districts during the years 2016-24. Out of total available budget of Rs. 516.672 million, an amount of Rs. 350.811 million was disbursed by such DZCs, which was 68% of total available amount.

Rs. in million

Sr. No.	Name of District Zakat Committee	Financial Years	Opening Balance	Receipts	Total Available	Disbursement	Closing Balance
1	Karachi East	2016-23	74.393	85.77	160.163	108.038	52.125
2	Karachi West	2017-24	0	102.483	102.483	26.655	75.828
3	Thatha	2017-23	0	52.215	52.215	46.989	5.225
4	Mithi Tharparkar	2017-23	0.904	77.617	78.521	77.517	1.004
5	Kambar Shahdad Kot	2017-24	0	33.668	33.668	11.12	17.695
6	Umerkot	2017-24	7.046	69.833	76.88	75.822	1.057
7	Matiari	2018-24	0	12.742	12.742	4.67	8.073

C. Audit profile of District Zakat Committees, Sindh

Rs. in million

Sr. No.	Description	Total Nos	Audited	Expenditure audited FYs 2016-24
1	Formations	29	07	350.811

2.2 Classified Summary of Audit Observations

Audit observations amounting to Rs. 295.981 million were raised as a result of audit. Summary of audit observations classified by nature is as under:

		Rs. in million
Sr. No.	Classification	Amount
1	Irregularities	244.087
A	HR/ Employees related irregularities	-
B	Procurement related irregularities	-
C	Financial Management	244.087
2	Others (Weak Internal Controls)	51.894

2.3 Brief comments on the status of compliance with PAC Directives

No PAC meetings have been conducted regarding the audit reports of the District Zakat Committees. It is recommended that the audit reports of the District Zakat Committees be presented regularly before the respective PAC for review and consideration.

2.4 AUDIT PARAS

Irregularity and non-compliance

2.4.1 Non-utilization of Zakat funds – Rs. 241.949 million

Section 14(2)(a) of The Sindh Zakat and Ushr Act, 2011 states that the District Committee shall oversee, generally, the functioning of administrative organization of Zakat and, more particularly, the assessment of Ushr and *atiyyat* and the disbursement and utilization of the moneys in the District Zakat Fund and the Local Zakat Fund.

The management of Provincial Zakat Administration Sindh released Zakat funds during the FYs 2017-24 to DZCs for onward disbursement amongst beneficiaries of Sindh Province.

Audit observed that the managements of the following District Zakat Committees did not utilize Zakat Funds during the FYs 2017-24.

Details are as follows:

Rs. in million

Sr. No.	District Zakat Committee	Para No. of AIR	FY(s)	Received Funds	Un-utilized amount	Percentage un-utilized
1	Karachi East	4	2017-22	194.257	107.007	55%
2	Thatta	1	2017-23	26.985	18.620	69%
3	Kambar Shahdad Kot	6	2016-24	41.072	29.952	73%
4	Matiari	1	2021-24	10.542	10.542	100%
5	Karachi West	5	2017-24	-	75.828	
Total					241.949	

Audit held that due to the non-utilization of the Zakat Fund, the poor beneficiaries in the districts were deprived of the rightful benefits they were entitled to receive from Zakat.

Management of DZC Karachi East, DZC Thatta and DZC Karachi West replied that non-opening of bank accounts by beneficiaries, delay in verification/processing, dormant bank accounts of LZCs and non-submission of clearance certificate from concerned Mohtamim of Deeni Madaris were the reasons for non-utilization of funds.

Management of DZC Matiari and DZC Kambar Shahdad Kot replied that due to the absence of a Chairman, the District Zakat & Ushr Committee remained non-functional, resulting in non-utilization of funds.

DAC in its meeting held on 31.01.2025 directed that a Fact Finding inquiry be conducted and report be submitted within 30 days.

Audit recommends earlier compliance of DAC directives.

Note: This issue was reported earlier also in the Audit Report for the Audit Year 2021-22 vide para no. 2.4.1. Recurrence of the same irregularity is a matter of serious concern.

2.4.2 Irregular release of Social Welfare Grant and Marriage Assistance – Rs. 23.128 million

According to Para 2(i) of Zakat disbursement procedure of Sindh Zakat Council, funds of Rehabilitation shall be disbursed by District Zakat Committee in such a way that at least one beneficiary from every Local Zakat Committee gets accommodated within the available budget. If funds limitation may restrict this

adjustment, Local Zakat Committees shall then be selected alphabetically to the extent of funds available. The remaining local Zakat Committees shall be allocated their share in the next budget and on so forth. In such cases, the disbursement shall be by rotation.

Audit observed that, the following District Zakat committees disbursed an amount of Rs. 23.128 million amongst selected LZCs under the heads Social Welfare rehabilitation and Marriage assistance on unequal basis during the FYs 2016-24.

Rs. in million

Sr. No.	District Zakat Committee	Para No. of AIR	FYs/ Period	No. of selected LZCs accommodated on unequal basis	No. of cases paid	Share of such LZCs	Extra cases paid	Excess amount paid
1	Karachi East	9	2016-23	18	4641	630	4011	20.055
2	Thatta	2	2018-23	10	215	10	205	1.075
3	Kambar Shahdad Kot	13	2022-24	32	94	32	62	1.998
Total								23.128

Audit held that due to the unequal disbursement of Zakat, the *mustahiqeen* (eligible beneficiaries) of other LZCs were deprived of their rightful share.

Management of DZC Karachi East corrective measures were being implemented to enhance communication with local committees, ensuring their active participation and resolving banking issues hindering LZCs from seeking assistance.

Management of DZC Thatta and DZC Kambar Shahdad Kot replied that due to dormant accounts and bank branch non-cooperation, Zakat funds were disbursed to active LZCs to ensure timely distribution.

DAC in its meeting held on 31.01.2025 directed that all dormant accounts of LZCs be made functional forthwith and record be verified from Audit within 30 days.

Audit recommends that an inquiry may be conducted to fix the responsibility.

Note: This issue was reported earlier also in the Audit Report for the Audit Year 2023-24 vide para no. 2.4.1. Recurrence of the same irregularity is a matter of serious concern.

2.4.3 Irregular payment of Zakat fund - Rs. 20.702 million

Para 1 of Zakat disbursement procedure state that, the *Istehqaq* for a needy woman shall be determined by the chairman District Zakat Committee/Chairman TZ&UC/Local Zakat & Ushr Committee of her area of residence.

Para 2.6 of Zakat disbursement procedure states that, a copy of *Nikhanama* will be obtained at any stage of payment or later for audit purpose.

The audit observed that the following District Zakat Committees disbursed a total of Rs. 20.702 million to 540 beneficiaries; however, copies of the *Nikahnama* were not obtained for these transactions.

Rs. in million

Sr. no.	Name of DZC	Para No. of AIR	FYs	No. of Beneficiaries	Amount
1	DZC Thatta	9	2017-23	158	3.650
2	DZC Karachi East	6	2020-23	99	2.740
3	DZC Kambar Shahdad Kot	3	2022-24	40	2.640
4	DZC Karachi West	6	2017-24	173	3.370
5	DZC Matiari	4	2018-24	70	1.400
6	DZC Umerkot	7	2018-24	-	6.902
	Total			540	20.702

Audit held that payments made without the provision of *Nikahnamas* were deemed irregular and questionable, raising concerns about the legitimacy and compliance of the disbursements.

Management replied that efforts were made to obtain the *Nikahnamas* from the concerned Chairmen of Local Zakat & Ushr Committees.

DAC in its meeting held on 31.01.2025 directed that the *Nikahnamas* be verified from Audit within 30 days.

Audit recommends that copies of the *Nikahnamas* for the aforementioned beneficiaries be collected and presented for review. In cases where *Nikahnamas* are not available, recovery of the disbursed amounts should be initiated.

2.4.4 Irregular selection of more than one beneficiary of *Guzara* Allowance from same household – Rs. 3.118 million

Para 3.1 of Chapter “*Guzara* Allowance” of the Zakat Disbursement Procedure approved by Sindh Zakat Council in its meeting held on 16th July 2011 and amended by Sindh Zakat Council in its meeting held on 17.04.2018 states that not more than one *mustahiq* will be selected from one and the same household for the purpose of *Guzara* Allowance. The said instructions were also conveyed to the DZCs by Provincial Zakat Administration vide letter no. CAZ/SINDH/AAO/3(925)/2018 dated December 8, 2020.

The management of Provincial Zakat Administration released Zakat fund during financial year 2022-24 to Sindh Bank against beneficiaries of DZCs for onward disbursement of *Guzara* Allowance.

Audit observed that, in case of 120 households, more than one beneficiary was selected from same household by LZCs of DZC Karachi East & West and an amount of Rs. 3.118 million was paid to them. Details are given below:

Rs. in million

Sr. No.	District Zakat Committee	Para No. of AIR	FYs/ Period	No. of cases paid by more than one beneficiary from one household	Amount paid
1	Karachi East	11	2022-23	64	0.632
2	Karachi West	09	2022-24	56	2.486
	Total			120	3.118

Audit is of the view that accommodation of more than one beneficiary from same household was irregular and excess amount paid to other members of household is recoverable.

Management replied that due to the absence of a mechanism to check duplication in the system, beneficiaries from the same family applied for enlistment at different Local Zakat & Ushr Committees. This oversight led to the unintended utilization of Zakat funds.

DAC in its meeting held on 31.01.2025 directed to refer the matter to Sindh Zakat Council for decision/action.

Audit recommends to recover the amount besides taking action against the person(s) at fault.

2.4.5 Release of Deeni Madaris fund to personal accounts of Mohtamim - Rs. 2.854 million

According to Para 9 Step-2 of Sindh Zakat Disbursement Procedure Stipends to students of deeni madaris District Madarisa Committee shall maintain a separate account to be jointly operated by any of two nominated members of the Committee. At the time of Payment of Scholarship to students, principle of Tamleek must be observed.

Management of DZC Tharparkar released a sum of Rs. 2.854 million to deeni madaris during the FYs 2017-24.

Audit observed that Zakat funds were transferred to personal accounts of Mohtamim of Deeni Madaris. Details are as under:

Rs. in million

Sr No.	Madrissa Name	Mohtamim Name	Account No.	Amount Transferred
1	Madarisa Dar-ul-uloom Rehmania Ahle Hadith Village Kaloi	Muhammad Ibrahim	1181-0981-000343-01-4	1.828
2	Madarisa Tafqat-ul-Hanfia Village Ratan Jo Tar	Muhammad Qasim	Record not maintained	
3	Madarisa Noor-ul-Islam Al Muhammadia Village Senhri Khoi	Abdul Qayoom	1181-0048-000408-01-2	1.026
Total				2.854

Audit held that the transfer of Zakat funds into the personal account of the Mohtamim constitutes a violation of the established Zakat disbursement procedures.

Management replied that Mohtamim Madarisa Tafqat Hanfia Village Ratanjo Tar, was out of country during the whole course of Audit. Moreover, the Auqaf, Religious Affairs, Zakat & Ushr Department, Government of Sindh, directed that clearance certificates be obtained for the concerned Madaris through the District Administration for opening of bank accounts. The banks were continuously denied for opening bank accounts with the name of concerned Madaris.

DAC in its meeting held on 31.01.2025 directed that the amount be recovered and explanation be issued to the respective DZO. DAC further directed that separate bank accounts be opened for Deeni Madaris.

Audit recommends earlier compliance of DAC directives.

{Para 4 of AIR of DZC Tharparkar Audit Year 2023-24}

2.4.6 Irregular payment of *Guzara* Allowance to already rehabilitated beneficiaries – Rs. 2.092 million

Para 2 of Chapter “Social Welfare and Rehabilitation” of the Zakat Disbursement Procedure approved by Sindh Zakat Council in its meeting held on 16th July 2011 and amended by Sindh Zakat Council in its meeting held on 17-04-2018 provides that one time grant up to Rs.5,000 (Rupees Five Thousand Only) may be provided for rehabilitation of *Mustahiq* whose name be struck off from the list of *Mustehqeen*.

The management of Provincial Zakat Administration released Zakat fund to Sindh Bank against beneficiaries, for onward disbursement of *Guzara* Allowance.

Audit observed that ATM cards were issued to those 146 beneficiaries who were already being rehabilitated through Social Welfare Rehabilitation Grant. An amount of Rs. 2.092 million was disbursement amongst such beneficiaries during the financial years 2021-24. Details are as follows:

						Rs. in million
Sr. No.	District Zakat Committee	Para No. of AIR	FYs/ Period	No. of cases paid	Amount paid	
1	Karachi East	10	2022-23	80	0.640	
2	Karachi West	10	2021-24	66	1.452	
Total					2.092	

Audit held that the enrollment and payment of *Guzara* Allowance to beneficiaries previously rehabilitated through the Social Welfare Rehabilitation Grant was irregular and recoverable.

Management replied that processes were reviewed to prevent the recurrence of such irregularity. Given the beneficiaries' pressing needs, they were

included in the *Guzara* Allowance list, as the Social Welfare Rehabilitation Grant received was of a nominal amount.

DAC in its meeting held on 31.01.2025 directed to refer the matter to Sindh Zakat Council for decision/action.

Audit recommends early compliance of DAC directives.

2.4.7 Irregular disbursement of Zakat fund to government employees – Rs. 1.328 million

Para 1.2 of the Zakat Disbursement Procedure approved by Sindh Zakat Council in its meeting held on 16th July 2011 and amended by Sindh Zakat Council in its meeting held on 17-04-2018 provides that before certifying *istehqaq*, the beneficiary will furnish the declaration that he/she is not in receipt of financial assistance from any other poverty alleviation program of the government and that presently he/she possesses neither any source of income nor any employment to provide for the subsistence of himself/herself and his/her family.

The management of Provincial Zakat Administration Sindh released *Guzara* Allowance amongst beneficiaries of Sindh Province through Sindh Bank during the financial years 2018-24.

Audit observed that 83 Zakat beneficiaries of following districts were paid an amount of Rs. 1.328 million. These beneficiaries were either serving/retired government employees or were their dependents and were also registered as Zakat beneficiary with Zakat department.

Rs. in million

Sr. No.	Name of DZC	Para No. of AIR	No. of beneficiaries	FY(s)	Amount
1	Karachi East	2	35	2022-23	0.280
2	Mithi Tharparkar	5	03	2022-23	0.024
3	Kambar Shahdad Kot	1	24	2022-24	0.672
4	Karachi West	1	21	2018-24	0.352
		Total	83		1.328

Audit held that the payment of *Guzara* Allowance to government servants and their dependents, who were not eligible (*non-mustahiqeen*), was irregular.

Management replied that payments were made to retired low grade Government Servants from Zakat funds. Efforts were made to revise the

eligibility criteria and strict adherence to Zakat fund utilization rules and guidelines must be ensured.

DAC in its meeting held on 31.01.2025 pended the para with the direction to refer the matter to Sindh Zakat Council for devising a proper mechanism to avoid payments to ineligible Government employees.

Audit recommends taking action against LZCs that determined *Istehqaq* for non-*mustahiqeen*, blocking such beneficiaries in the future, and recovering the amounts paid.

2.4.8 Recoverable amount of double payment of Marriage Assistance – Rs. 0.81 million

Para 3 of Chapter “Marriage Assistance to unmarried *Mustahiq* Women” of the Zakat Disbursement Procedure approved by Sindh Zakat Council in its meeting held on 16th July 2011 and amended by Sindh Zakat Council in its meeting held on 17-04-2018 provides that after providing marriage grant the name of mustehiq women be struck off from the list of *Mustahiqeen*.

The management of District Zakat Fund released an amount of Rs. 33 million to 23 LZCs for onward payment amongst 1630 beneficiaries as Marriage Assistance during financial years 2016-23.

Audit observed that DZC Karachi East made double payments of Marriage Assistance to 27 beneficiaries across different financial years, which was deemed irregular. A total of Rs. 1.54 million was disbursed to these beneficiaries, of which Rs. 0.81 million was paid for the second time. Details are at **Annexure-II**.

Audit held that following the provision of the first marriage grant, the names of the women were not removed from the list of *mustahiqeen*, resulting in an additional payment of Rs. 0.81 million.

Management replied that we took responsibility for this error and were committed to implementing corrective actions and measures to prevent similar issues in the future.

DAC in its meeting held on 31.01.2025 directed that the amount be recovered within 30 days and responsibility for irregular payment be fixed.

Audit recommends early implementation of DAC directives.

{Para No.8 of AIR of Karachi East for the Audit Year 2023-24}

2.4.9 Non-pursuance of Assessment and Collection of Ushr

Para 5(1) of Chapter-III of Sindh Zakat and Ushr Act, 2011 states that subject to the other provisions of this Act, there shall be charged and collected, on compulsory basis, in such manner as is laid down in section 6, and as may be prescribed, from every land-owner, grantee, allottee, lessee, lease-holder or land-holder (other than a person excluded from the definition of sahib-e-nisab) Ushr at the rate of five percent of his share of the produce, as on the Valuation Date”.

Para 6(1) further states that the Revenue Department shall assess and collect Ushr in respect of land-owner, grantee, allottee, lessee, lease-holder or land-holder in the prescribed manner, and maintain the record containing such information for a crop season as may be required for the purpose of this Act.

Furthermore, Para 7(b)(ii) states that a District Zakat Fund for each District shall be credited with the proceeds of Ushr to be deposited in the Personal Ledger Accounts of District Zakat Fund.

Audit observed that following District Zakat & Ushr Committee did not pursue the matter with Revenue Department for assessment and collection of Ushr in contravention of the provision of the Act which resulted into non-collection of a single penny in the PLA of the District. Details are as follows:

Sr. No.	District Zakat Committee	Para No. of AIR	FYs / Period
1	Thatta	4	2023-24
2	Kambar Shahdad Kot	8	2022-24
3	Matiari	6	2022-24
4	Umerkot	3	2022-24

Audit held that the management of DZC failed to comply with the provisions of the relevant Act.

Management replied that the matter pertains to the Revenue Department Government of Sindh.

DAC in its meeting held on 31.01.2025 directed to refer the matter to Revenue Department, Government of Sindh for pursuance.

Audit recommends early compliance of DAC directives.

Note: This issue was reported earlier also in the Audit Report for the Audit Year 2021-22 and Audit Year 2023-24 vide para no. 2.4.1 and 2.4.3 respectively. Recurrence of the same irregularity is a matter of serious concern.

ANNEXURES

Annexure-I MFDAC

Sr. No.	Name of Entity	Para No. of AIR	Subject
1.	Provincial Zakat Fund, Sindh	3	Unjustified payment of cost of ATM card
2.	-do-	5	Difference in refunds of closing balances by DZCs and PZ03 Rs. 62.929 million
3.	-do-	6	Improper maintenance of Cash Book
4.	-do-	7	Unjustified use of same mobile number for multiple <i>mustahiqeen</i>
5.	DZC Karachi East	3	Non-selection / identification of 1570 <i>mustahiqeen</i> by DZC/LZCs for the payment of <i>Guzara Allowance</i>
6.	-do-	5	Non-refund of unspent balance - Rs 2.624 million
7.	-do-	7	Irregular payment of Zakat fund under the head Marriage Assistance to already married women – Rs. 0.12 million
8.	-do-	12	Non-maintenance of record of account numbers of beneficiaries of Marriage Assistance – Rs. 1.01 million
9.	-do-	13	Negligence of authorities in activation of Dormant Bank Accounts of 116 LZCs (92 % of total LZCs)
10.	-do-	14	Irregular determination of <i>istehqaq</i> by LZCs of the beneficiaries other than the area of beneficiary's permanent residence
11.	-do-	15	Non-compliance of decisions of DAC on previous Audit and Inspection Report involving paras of established embezzlement of Zakat funds and non-production of record
12.	DZC Karachi West	3	Biometric verification of 2,409 <i>mustahiqeen</i> was not done by DZC for the payment of <i>Guzara Allowance</i> through ATM
13.	-do-	4	Non-issuance of 95 ATM Cards by Sindh Bank to verified <i>mustahiqeen</i> -Rs 2.090 million
14.	-do-	7	Non-refund of unspent balance by Health Welfare Committee - Rs 104,554
15.	-do-	8	Unequal & inefficient Zakat funds distribution on account of Marriage Assistance
16.	-do-	11	Negligence of authorities in activation of Dormant Bank Accounts of 202 LZCs (97% of total LZCs)
17.	-do-	12	Non-payment of Zakat funds to Deeni Madaris - Rs. 22.881 million

18.	-do-	13	Whereabouts of 110 cases of Rehabilitation unknown - Rs 550,000
19.	-do-	14	Procurement of medicines without calling open tender by HWC-Rs 6.7 million
20.	-do-	15	Non-constitution of 122 Local Zakat Committees
21.	-do-	16	Non-refund of unspent balances by LZCs - Rs 1.332 million
22.	DZC Matiari	2	Unjustified disbursement of Zakat Fund to few LZC's Rs.1.890 million
23.	-do-	3	Un-justified cash withdrawal from health welfare committee account Rs.590,000
24.	-do-	5	Negligence of authorities in activation of Dormant Bank Accounts of LZCs
25.	-do-	7	Disbursement of Funds under Social Welfare /Rehabilitation without observing ratio – Rs 0.496 million
26.	DZC Thatta	3	Negligence of authorities in activation of Dormant Bank Accounts of LZCs
27.	-do-	5	Non constitution of Local Zakat Committees in District Thatta
28.	-do-	6	Irregular disbursement of Funds under Social Welfare /Rehabilitation – Rs 2.617 million
29.	-do-	7	Payment of <i>Guzara</i> Allowance without Acknowledgement Register (LZ-11) – Rs.0.792 million
30.	-do-	8	Irregular selection of Chairmen Local Zakat Committees who did not possess Secondary School Certificate
31.	-do-	10	Double payment of marriage assistance to same beneficiary Rs.20,000
32.	-do-	11	Double payment of Social Welfare and Rehabilitation to same beneficiaries - Rs.15,000
33.	-do-	12	Improper Maintenance of Cashbook
34.	DZC Kambar Shadad Kot	2	Non-disbursement of Zakat funds to BHUs and RHCs - Rs.3.795 million
35.	-do-	4	249 Dormant Bank Accounts of Local Zakat Committees - Rs 0.363 million
36.	-do-	5	Non-constitution of 156 Local Zakat Committees
37.	-do-	7	Non-refund of unspent balance by DZC-Rs 4.853 million
38.	-do-	9	Irregular release of funds to Deeni Madaris - Rs. 0.585 million
39.	-do-	10	Non-conduct of internal Audit
40.	-do-	11	Non-refund of unspent balance by Health Welfare Committee - Rs 43,389
41.	-do-	12	Non-Verification of the Degrees of Zakat paid staff

42.	DZC Umer Kot	1	Non-maintenance of Pass Book and Non-reconciliation of accounts – Rs.75.822 million
43.	-do-	2	Improper Maintenance of Cash Book
44.	-do-	4	Fraudulent withdrawal of Marriage Assistance & Social Welfare Rehabilitation – Rs.0.250 million
45.	-do-	5	Irregular disbursement of Funds under Social Welfare/Rehabilitation – Rs 1.355 million
46.	-do-	6	Unjustified huge disbursement of Zakat Fund in only two LZC's – Rs. 1.435 million
47.	-do-	8	Struck off of Zakat Funds in Dormant/Inactive Bank Accounts of LZCs – Rs.3.521 million
48.	-do-	9	Non-Conduct of Internal Audit for the years 2017-24
49.	-do-	10	Non-observance of minimum wages in DZC Umerkot regarding Zakat Paid Staff
50.	DZC Mithi Tharparkar	1	Unjustified Dormant Local Zakat Committees Accounts amounting to Rs. 3.267 million
51.	-do-	2	Non Refund of unspent balances of District Zakat Fund amounting to Rs.1.523 million
52.	-do-	3	Non Constitution of Taluqa Committees
53.	-do-	6	Non- handing over of ATM Cards of <i>Guzara</i> Allowance to Beneficiaries
54.	-do-	7	Release of Jehaiz Grant on Nikah Namas without witnesses Rs. 0.240 million
55.	-do-	8	Non-availability of official vehicles and their Log books
56.	-do-	9	Non- utilization of funds by HWCs amounting to Rs. 2.500 million
57.	-do-	10	Non-perusal of utilization reports by DZC Rs. 23.349 million
58.	-do-	11	Unauthorized opening of Bank accounts of Local Zakat Committees 0.241 million
59.	-do-	12	Non- deletion of ATMs cards of dead beneficiaries
60.	-do-	13	Release of funds without mentioning bank account of concerned payee amounting to Rs. 2.430 million
61.	-do-	14	Release of fund without sanction of DZC amounting to Rs. 23.349 million
62.	-do-	15	Release of funds by LZC without passing resolution
63.	-do-	16	Unauthorized Release of funds by LZC to beneficiaries of other Local Zakat Committees amounting to Rs. 0.185 million

Annexure-II
(Para No. 2.4.8)

Double payment of Marriage Assistance – Rs. 0.810 million

LZC Code	Name of Beneficiary	Father / Husband Name	CNIC	PLA Cheque No.	FY	Amount Paid	Extra payment/recoverable amount
2013129	Maryam Sarfaraz	D/o Sarfaraz Khan	4210129037558	A435993	2017-18	20000	
2032032	Mariyam Sarfaraz	Sarfaraz Khan	4210129037558	A522101	2022-23	30000	30,000
2013106	Kanwal Sarfaraz	D/o Sarfaraz Khan	4210168036884	A435994	2017-18	20000	
2011188	Kanwal Sarfaraz	Sarfaraz Khan	4210168036884	A486352	2021-22	30000	30,000
2013106	Shazia	D/o Hameed Khan	4220103911240	A435994	2017-18	20000	
2011188	Shazia	D/o Hameed Khan	4220103911240	A460377	2019-20	20000	20,000
2011105	Shahida Bakht	D/o Bakht Ali	4220104165732	A408644	2016-17	20000	
2011105	Shahida Bakht	D/o Bakht Ali	4220104165732	A444135	2018-19	20000	20,000
2013126	Nimra	D/o Muhammad Anees	4220105335476	A435410	2017-18	20000	
2011149	Nimra	D/o Muhamad Anees	4220105335476	A472766	2020-21	20000	20,000
2013091	Bushra Naz	D/o Muhammad Aalam	4220119575070	A414953	2017-18	20000	
2011161	Bushra Naz	D/o Muhammad Aalam	4220119575070	A454420	2019-20	20000	20,000
2013126	Tania Naz	D/o Aqeel Ahmed	4220121603872	A435997	2017-18	20000	
2011149	Tania Naz	D/o Aqeel Ahmed	4220121603872	A472766	2020-21	20000	20,000
2011111	Nousheen Naseem	D/o Naseem Uddin Khan	4220126889896	A444138	2018-19	20000	
2011131	Nousheen Naseem	Naseem Uddin	4220126889896	A521558	2022-23	30000	30,000
2011105	Bushra	D/o Muhammad Rashid Mehmood	4220127212700	A454415	2019-20	20000	
2011188	Bushra	Muhammad Rashid Mehmood	4220127212700	A486352	2021-22	30000	30,000
2013106	Shaista	D/o Muhammad Arshad	4220128577126	A435994	2017-18	20000	
2011188	Shaista	D/o Muhammad Arshad	4220128577126	A454422	2019-20	20000	20,000
2011105	Razia Jamil	D/o Jamil Ahmed	4220141159888	A453578	2019-20	20000	
2032028	Razia Jamil	Jamil Ahmed	4220141159888	A521554	2022-23	30000	30,000

2013106	Saima Muneer	D/o Muneer Ahmed	4220145199422	A435994	2017-18	20000	
2011188	Saima Muneer	D/o Muneer Ahmed	4220145199422	A460377	2019-20	20000	20,000
2013106	Saima Naeem	D/o Muhammad Naeem	4220145278816	A435994	2017-18	20000	
2011188	Saima Naeem	D/o Muhammad Naeem	4220145278816	A460377	2019-20	20000	20,000
2011111	Saadia Akhter	D/o Muhammad Akhter	4220146695460	A414956	2017-18	20000	
2011116	Sadia Akhter	D/o Muhammad Akhter	4220146695460	A472757	2020-21	20000	20,000
2013126	Nazia Bibi	D/o Abdul Qayum Abbasi	4220150799732	A435997	2017-18	20000	
2011149	Nazia Bibi	D/o Abdul Qayoom Abbasi	4220150799732	A460380	2019-20	20000	20,000
2013106	Saira Sana	D/o Nisar Ahmed Sheikh	4220152052660	A435994	2017-18	20000	
2011188	Saira Sana	D/o Nisar Ahmed Sheikh	4220152052660	A460377	2019-20	20000	20,000
2013091	Dua	D/o Basharat Hussain	4220163231324	A435411	2017-18	20000	
2011111	Dua	D/o Basharat Hussain	4220163231324	A472756	2020-21	20000	20,000
2013126	Anam Jahan	D/o Muhammad Mumtaz Khan	4220168137268	A435997	2017-18	20000	
2011149	Anam Jahan	D/o Muhammad Mumtaz Khan	4220168137268	A472758	2020-21	20000	20,000
2011105	Saira Sultana	D/o Muhammad Sultan	4220171276058	A407808	2016-17	10000	
2011160	Saira Sultana	D/o Muhammad Sultan	4220171276058	A444136	2018-19	20000	20,000
2013106	Atruba Khanum	D/o Aijaz-ur-Rehman	4220175968390	A435994	2017-18	20000	
2011111	Atrooba Khanum	D/o Ajaz ur Rehman Khan	4220175968390	A444138	2018-19	20000	20,000
2013106	Muskan Eijaz	D/o Eijaz-ur-Rehman	4220176908890	A435994	2017-18	20000	
2011188	Muskan Ejaz	D/o Ejaz ur Rehman Khan	4220176908890	A454422	2019-20	20000	20,000
2013106	Rooma Iqbal	D/o Muhammad Iqbal Rahi	4220178594140	A435404	2017-18	20000	
2011111	Rooma Iqbal	D/o Muhammad Iqbal Rahi	4220178594140	A460389	2019-20	20000	20,000
2013091	Rabia	D/o Ismail	4220184995154	A414953	2017-18	20000	
2011116	Rabia	D/o Israil	4220184995154	A459574	2019-20	20000	20,000
2013106	Dur-e-Shehwar	D/o Sami Kashif	4220185567706	A435994	2017-18	20000	
2011111	Dur-e-Shehwar	D/o Sami Kashif	4220185567706	A454417	2019-20	20000	20,000

2011111	Tehmina Khan	D/o Muhammad Maroof Khan	4220189445252	A435402	2017-18	20000	
2011131	Tehmina Khan	D/o Muhammad Maroof Khan	4220189445252	A472771	2020-21	20000	20,000
2013106	Sehrish	D/o Muhammad Arifeen	4230144595508	A435994	2017-18	20000	
2011111	Sehrish	D/o Muhammad Arifeen	4230144595508	A454417	2019-20	20000	20,000
2013226	Aarzoo	D/o Muhammad Akram Khan '	4230152291626	A444140	2018-19	20000	
2032028	Arzoo	Muhammad Akram	4230152291626	A521554	2022-23	30000	30,000
2013106	Rehana Peer	D/o Peer Muhammad	4230187117702	A435404	2017-18	20000	
2011149	Rehana Peer	D/o Peer Muhammad	4230187117702	A460380	2019-20	20000	20,000
2013106	Iqra	D/o Muhammad Jamil	4230190053366	A435994	2017-18	20000	
2011188	Iqra	D/o Muhammad Jamil	4230190053366	A454422	2019-20	20000	20,000
2011116	Rabia	D/o Muhammad Yousuf	4230193819024	A435988	2017-18	20000	
2013227	Rabia	D/o Muhammad Yousuf	4230193819024	A444141	2018-19	20000	20,000
2011161	Tahira	D/o Karim Bux	4250107323820	A409572	2016-17	20000	
2013227	Tahira	D/o Karim Bux	4250107323820	A436426	2017-18	20000	20,000
2013126	Muskan Shahid	D/o Muhammad Shahid	4250143328792	A435997	2017-18	20000	
2011149	Muskan Shahid	D/o Muhammad Shahid	4250143328792	A472766	2020-21	20000	20,000
2013126	Naseema	D/o Dhani Bux	4250162046428	A413178	2016-17	20000	
2013227	Naseema	D/o Dhani Bux	4250162046428	A436426	2017-18	20000	20,000
2013227	Saima	D/o Abdul Wahid	4250195035880	A435987	2017-18	20000	
2011149	Saima	D/o Abdul Wahid	4250195035880	A472772	2020-21	20000	20,000
2011116	Naila Channa	D/o Muhammad Yousuf	4250195859778	A414957	2017-18	20000	
2011131	Naila Channa	D/o Muhammad Yousuf	4250195859778	A472755	2020-21	20000	20,000
2013091	Bushra Naz	D/o Abdul Ghaffar	4260403608812	A414953	2017-18	20000	
2011111	Bushra Naz	D/o Abdul Ghaffar	4260403608812	A472756	2020-21	20000	20,000
2011105	Nida Nadeem	D/o Muhammad Nadeem	4530316039566	A453578	2019-20	20000	
2032028	Nida Nadeem	Muhammad Nadeem	4530316039566	A521554	2022-23	30000	30,000
				Total			810,000