



**AUDIT REPORT
ON
THE ACCOUNTS OF
CENTRAL ZAKAT FUND,
ZAKAT COLLECTION CONTROLLING
AGENCIES,
ZAKAT DEDUCTION OFFICES
AND
ISLAMABAD ZAKAT & USHR
COMMITTEE
AUDIT YEAR 2013-14**

AUDITOR – GENERAL OF PAKISTAN

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ABBREVIATIONS & ACRONYMS

AIR	Audit & Inspection Report
ACL	Audit Command Language
AG	Accountant General
AGPR	Accountant General Pakistan Revenues
BHU	Basic Health Unit
CAZ	Chief Administrator Zakat
CZA	Central Zakat Administration
CZC	Central Zakat Council
CZF	Central Zakat Fund
CMA	Controller Military Accounts
CDRs	Central Depository Receipts
DAC	Departmental Accounts Committee
DAO	District Accounts Office
DHQ	District Headquarter
DZA	Directorate of Zakat Audit
DZF	District Zakat Fund
FDRs	Fixed Deposits Receipts
GBZF	Gilgit Baltistan Zakat Fund
HWC	Health Welfare Committee
ICT	Islamabad Capital Territory
IPSAS	International Public Sector Accounting Standards
IZUC	Islamabad Zakat & Ushr Committee
LZC	Local Zakat Committee
MCFSL	Muslim Commercial Financial Services (Pvt.) Ltd
MFDAC	Memorandum for Departmental Accounts Committee
MORA	Ministry of Religious Affairs
NAM	New Accounting Model
NAZF	Northern Area Zakat Fund
NLHI	National Level Health Institution
NLHIF	National Level Health Institution Fund
NSC	National Saving Center
PAC	Public Accounts Committee
PAO	Principal Accounting Officer
PZC	Provincial Zakat Council
PZF	Provincial Zakat Fund
RHC	Rural Health Center
TDRs	Terms Deposit Receipts
ZCCA	Zakat Collection Controlling Agency
ZCO	Zakat Deducting Offices

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 (Functions, Powers and Terms and Conditions of Service) Ordinance 2001 and Clause (7) of Section 11 of Zakat and Ushr Ordinance, 1980, require the Auditor General of Pakistan to conduct audit of the Central Zakat Fund, Provincial Zakat Funds, District Zakat Funds and Local Zakat Funds.

The Report is based on Audit of Central Zakat Fund, Zakat Collection and Controlling Agencies (ZCCAs), Zakat Deduction Offices (ZCOs) and Islamabad Zakat and Ushr Committee for the financial year 2012-13. The Directorate of Zakat Audit conducted audit during the year 2013-14 on test check basis with a view to reporting significant findings to the relevant stakeholders. The main body of the Audit Report includes only the systemic issues and audit findings carrying value of Rs 1 million or more. Relatively less significant issues are listed in the Annexure-1 of the Audit Report. The Audit observations listed in the Annexure-1 shall be pursued with the Principal Accounting Officer at the DAC level and in all cases where the PAO does not initiate appropriate action, the Audit observations will be brought to the notice of the Public Accounts Committee through the next year's Audit Report.

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.

Most of the observations included in this report have been finalized in the light of discussions in the DAC meetings.

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

Dated:

(MUHAMMAD AKHTAR BULAND RANA)
Auditor-General of Pakistan

EXECUTIVE SUMMARY

Zakat system was introduced in Pakistan through Zakat and Ushr Ordinance, 1980. Zakat collected on voluntary basis and deducted on compulsory basis by the financial and other institutions is kept in the Central Zakat Fund (CZF), which is managed by the Central Zakat Council (CZC). Moneys in the CZF are released to the Provincial Zakat Fund (PZFs) including FATA, Gilgit-Baltistan Zakat Fund (GBZF) and Islamabad Capital Territory. Provincial Zakat Councils (PZCs) release funds from PZFs to DZFs and Health Welfare Committees of National Level Health Institutions in the provinces for assistance to the *Mustahiqeen*.

The Directorate of Zakat Audit (DZA) carries out the audit of Central Zakat Fund (CZF), Provincial Zakat Funds (PZFs), District Zakat Funds (DZFs) and collection of Zakat by Zakat Collection Controlling Agencies (ZCCAs) / Zakat Deduction Offices (ZCOs). Directorate of Zakat Audit (DZA) has a human resource of 28 officers and staff resulting in 7812 man days. The annual budget amounted to Rs 16 million was allocated to this office during 2012-13.

The office is mandated to conduct regularity (compliance with authority audit) and performance audit of formations under its jurisdiction to assess transparency in collection and distribution of Zakat. The procedures followed during this process consist of examining selected documents, interaction with employees during field work, interviewing beneficiaries to evaluate their satisfaction on Zakat system, examining selected documents and records, filling internal control questionnaires to assess the internal control system and reviewing applicable laws and regulations.

a. Scope of Audit

The total amount of Zakat collected and released by Ministry of Religious Affairs to Provinces and ICT during the financial year 2012-13 was Rs 3,951.667 million. This whole amount was subjected to audit at CZA level. However, 38 Zakat Collection Controlling Agencies / Zakat Collection Offices were audited on test check basis during the financial year 2012-13.

The total budget received by Islamabad Zakat & Ushr Committee during the financial year 2012-13 from Ministry of Religious Affairs was Rs 97.203 million. This amount included funds for onward release to NLHIs in ICT, LZCs, educational

institutions and deeni madaris. The entire budget was subjected to audit at District level. However, 111 LZCs out of 148 LZCs were selected for audit on test check basis at Local Committees Level which in terms of percentage was 75% of total Local Zakat Committees.

b. Recoveries at the Instance of Audit

Recovery of Rs 677.446 million, which was not in the notice of the executive, was pointed out by audit, but no recovery was effected until the time of compilation of this report.

c. Audit Methodology

The audit year 2013-14 followed intensive application of desk audit techniques in Directorate of Zakat Audit. This was facilitated by the use of ACL, internet facility and permanent files. Desk review helped auditors in understanding the systems, procedures, environment, and the auditee entity before starting field activity. This greatly facilitated in the identification of high risk areas for substantive testing in the field.

d. Comments on Internal Controls and Internal Audit Department

Internal Audit Department of Zakat was non-existent at CZA level. However, at PZAs levels, the Internal Audit Department was not functioning effectively mainly due to inexperienced internal auditors, shortage of staff and lack of job security being contract employees. Therefore, Internal Audit Department needs to be strengthened. The irregularities pointed out in the Report led to general conclusion that internal controls were very weak and ineffective.

e. Audit Impact

On the recommendation of Audit, the Ministry of Religious Affairs is updating manual for disbursement of Zakat Fund for District Zakat Committees. Annex-2 (Audit Impact Summary) provides additional information on improvement of rules, systems and procedures that occurred because of audit.

f. The Key Audit Findings of the Report;

- i. There were two paras pertaining to non-production of record.¹
- ii. There were 04 cases of irregular expenditure / payments and violation of rules amounting to Rs 218.529 million.²
- iii. Recovery pointed out in 11 paras amounting to Rs 677.446 million.³
- iv. Reconciliation of collection and disbursement of Zakat was not carried out in two paras.⁴

Audit paras for the audit year 2013-2014 involving procedural violations including internal control weaknesses and irregularities not considered significant for reporting to the PAC, were included in MFDAC (**Annexure-1**).

g. Recommendations

- i. Internal controls should be strengthened to prevent unauthorized practices and improper utilization of Zakat Fund.
- ii. Assessment, collection and deduction of Zakat should be made strictly in accordance with provisions of Zakat and Ushr ordinance, 1980 read with Zakat Collection Refund Rules, 1981 made there-under.
- iii. Arrangements should be made for prompt refund of Zakat unspent balances and ensure its credit to the Central Zakat Fund.
- iv. Istehqاق should be determined before issuance of medicines to beneficiaries.
- v. Reconciliation of Zakat collection should be carried out regularly;
- vi. Formations should comply with the Public Procurement Rules 2004 for procurement of medicines.
- vii. Relevant record should be produced for audit and strict action taken against persons held responsible for non-production under section 14(2) and (3) of the Auditor-General's Ordinance No. XXIII of 2001 read with section 21(3A) of Zakat & Ushr Ordinance, 1980.

¹Para 2.3.1 and 3.4.1

² Para 1.4.2, 1.4.3, 1.4.4 & 3.4.5

³ Para 2.3.2, 2.2.3, 2.3.4, 2.3.5, 2.3.6, 2.3.7, 2.3.8, 2.3.9, 3.4.3, 3.4.4 & 3.4.6

⁴ Para 1.4.1 & 3.4.2

SUMMARY OF TABLES AND CHARTS

Table I: Audit Work Statistics

Sr.No.	Description	No. of Entities	Budget (Rs. in Million)
1	Total Entities (PAO's) in Audit Jurisdiction	2	3,951.666
2	Total Formations in Audit Jurisdiction	265	3,951.666
3	Total Entities (PAO's) Audited	2	3,951.666
4	Total Formations Audited	*40	*3,951.666
5	Audit And Inspection Reports	40	3,951.666
6	Special Audit Reports	-	
7	Performance Audit Reports	-	
8	Other Reports	-	-

*The CZA was one of the 40 formations audited, which alone made collection and onward disbursements of Rs 3,951.666 million during the financial year 2012-13. In addition Islamabad Zakat & Ushr Committee (having total budget of Rs 97.203 million) and 38 ZCCAs / ZCOs were also audited on test check basis during the financial year 2012-13.

Table II: Audit Observations Regarding Financial Management

Sr.No.	Description	Amount placed under Audit observation (Rs. in Million)
1	Unsound asset management	-
2	Weak financial management	-
3	Weak Internal controls relating to financial management	223.128
4	Non-collection / deduction of Zakat	677.446
	Total	900.574

Table III: Outcome Statistics

S. No.	Description	Total Last Year (Rs in million)	Total Current Year (Rs in Million)
1	Outlays Audited	11,822.901	3,951.666
2	Monetary Value of Audit Observations	169.320	900.574
3	Recoveries Pointed Out at the instance of Audit	38.137	677.446
4	Recoveries Accepted / Established at the instance of Audit	37.757	133.812
5	Recoveries Realized at the instance of Audit	0	0

Table IV: Irregularities Pointed Out

S. No.	Description	Amount Placed under Audit Observation (Rs in Million)
1.	Violation of Rules and regulations and violation of principal of propriety and probity in public operations	762.163
2.	Reported cases of fraud, embezzlement, thefts and misuse of public resources.	0
3.	Accounting Errors (accounting policy departure from IPSAS, misclassification, over or understatement of account balances) that are significant but are not material enough to result in the qualification of audit opinions on the financial statements.	0
4.	Weaknesses of internal control systems.	0
5.	Recoveries and overpayments, representing cases of established overpayment or misappropriations of public money.	133.812
6.	Non-production of record	4.599
7.	Others, including cases of accidents, negligence etc.	0
	Total:	900.574

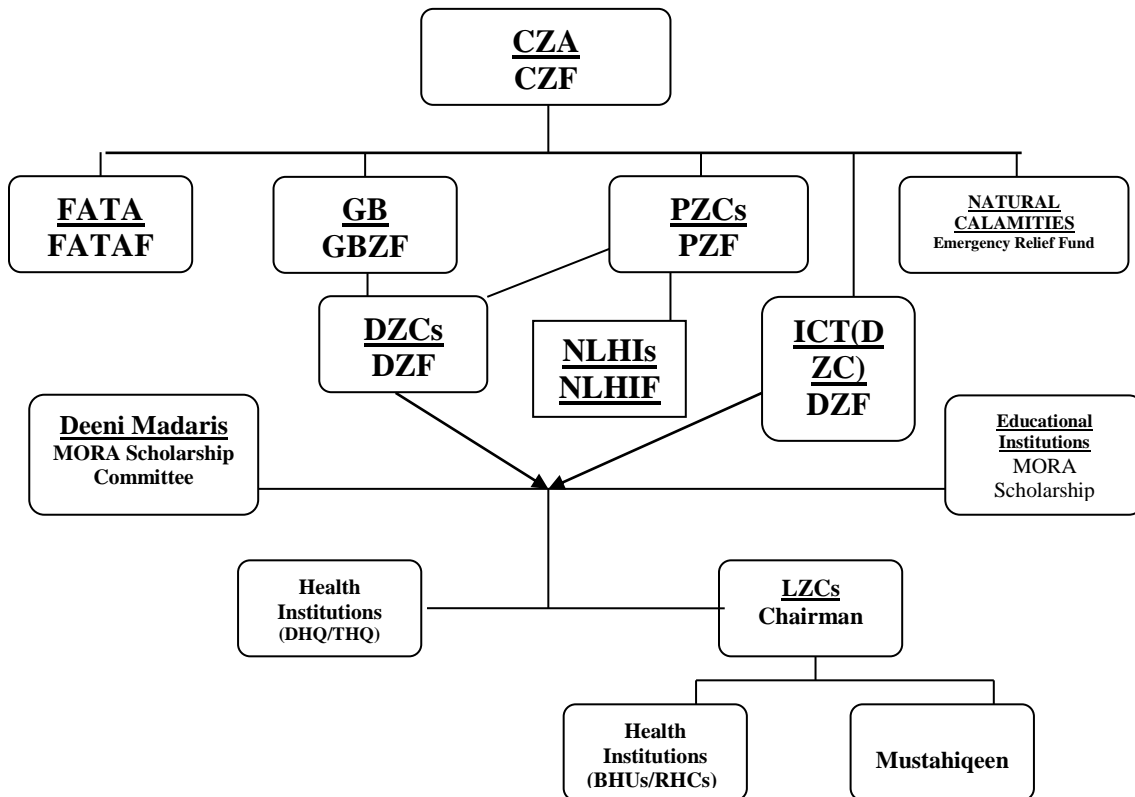
Table V: Cost-Benefit

Sr. No.	Description	Amount (Rs. in million)
1	Outlays audited (Items 1 of Table 3)	3,951.666
2	Expenditure on Audit	16
3	Recoveries realized at the instance of Audit	0
	Cost-Benefit ratio	NA

CHAPTER – 1 CENTRAL ZAKAT FUND

1.1 Introduction

Central Zakat Administration determines the size of the annual Zakat budget and its distribution on territorial and programme-wise basis. The budget provides distinct allocations for each territory, disbursement programme and administrative expense directly related to the Zakat disbursement i.e., up-to a maximum of 10% of the total budget. Zakat Fund is allocated to each district on the basis of its population. The CZA releases Zakat Fund to Provincial Zakat Councils as per provincial share on population basis, after making direct lump sum releases to GBZF, ICT, NLHIs, natural calamities/emergency relief and others (administrative/non-administrative, special Eid grants) out of total budget. In addition to regular Zakat disbursement programmes, funds are also allocated on account of Educational Stipends (Technical). The funds flow management chart of CZF is as follows:



1.2 Comments on Budget & Accounts

Statement of Accounts of the Central Zakat Fund for the years 2011-13 was as under:

Particulars	<i>(Rs in million)</i>	
	FY 2011-12	FY 2012-13
Opening Balance	7,803.056	3,951.666
*Receipts	3,881.195	4,053.569
Funds Available	11,684.251	8,005.235
Disbursements	7,732.584	3,951.666
Closing Balance	3,951.667	4,053.569

*Include refund of unspent balances.

Source: State Bank of Pakistan

The receipt figures of current year show an increase of 4.44 % as compared to last year. The CZA disbursed an amount of Rs 3,951.666 million to PZFs including FATA, Gilgit Baltistan Zakat Fund, Islamabad Capital Territory during the year 2012-13 which shows a decrease of 48.89% as compared to last year.

1.3 Brief Comments on the Status of Compliance with PAC Directives

Reports of the Audit Years 2009-13 have not yet been discussed in PAC. Audit recommends that audit reports should be placed before the PAC regularly and discussed like rest of the audit reports of the Government Departments.

Year	Status of PAC/Remarks
2001-02	Audit Report not printed
2002-03	PAC not held
2003-04	PAC not held
2004-05	PAC held
2005-06	PAC not held
2006-07	PAC held
2007-08	PAC not held
2008-09	PAC held
2009-10	PAC not held
2010-11	PAC not held
2011-12	PAC not held

AUDIT PARAS

Irregularity and non compliance

1.4.1 Non-reconciliation of Zakat Collection

Para-64 of Accounting Procedure for the Central Zakat Fund states that “At the close of each month, the entries recorded in the registers maintained in the Central Zakat Administration will be compared with the figures reported by the State Bank of Pakistan through the monthly statements on forms CZ-21 and CZ-22 and the accompanying documents. In case of discrepancy, the details supplied by the State Bank of Pakistan will be checked and reconciled with those given in the return on form CZ-08 sent directly by the Zakat Collection and Controlling Agencies (ZCCAs) and those available in the record of the CZA. If any discrepancy persists, it shall be settled by referring the matter to the State Bank of Pakistan and /or to the ZCCAs concerned or other relevant agency/office. The accounts of Central Zakat Fund shall be reconciled on monthly basis”.

Audit observed that non-obtaining copies of Form CZ-08 directly from ZCCAs and non-maintenance of record resulted in non-reconciliation of Zakat collection of Rs.3,983.105 million during the financial year 2012-13. The department was only depending upon the figures intimated by the State Bank of Pakistan on monthly basis without verification.

In the absence of proper reconciliation, the accuracy of amounts / accounts could not be ascertained.

Management replied that the letters will be issued to all the coded ZCCAs for obtaining the pre-receipted copies of CZ-08 to reconcile the accounts.

The DAC in its meeting held on 6th February directed to pursue the matter vigorously and the outcome be reported to audit.

No progress was intimated till the finalization of this report.

Audit recommends that reconciliation of Zakat collection should be made on monthly basis to ensure accuracy of amounts and Zakat collection.

1.4.2 Less Collection / Late Deposit of Zakat and Improper Maintenance of Record

According to Rule 33 (4) of Zakat Collection and Refund Rules, 1981, “ZCCAs will remit immediately after the close of the periods given in consolidated Zakat Collection Reports (Form CZ-08A and CZ-08B), the aggregate of the amount collected by their ZCOs, less refunds, to the Central Account No.8-Central Zakat Fund with the State Bank of Pakistan, provided that the ZCCAs dealing with assets at Serial No. 1 (Savings Bank and similar accounts) will make, in addition to the above periodical remittances, an additional remittance immediately after the deduction date”.

Audit observed the following discrepancies while going through the record of CZ-08 received with the monthly statements from SBP on CZ-21.

- i. Late remit/deposit of Zakat deducted at source on 1st of Ramadan of Rs 873,913,242 by some ZCCAs as detailed in **Annexure-3(A)**.
- ii. Part-B of Form CZ-08 (related to exemption) not filled by some ZCCAs. Detail is given in **Annexure-3(B)**.
- iii. Exemptions were granted under the Account Code 103, 104 & 108 by mentioning the reason as “Non-sahib-e-nisaab” in CZ-08 by some ZCCAs, which needs clarification. Detail is given in **Annexure-3(C)**.
- iv. Less deduction and deposit of Zakat by MCFSL Trustee, Karachi of Rs 916,540. Detail is given in **Annexure-3 (D)**.

The less and late remittances of Zakat resulted in less release of funds out of Zakat Account for the financial year 2012-13, which ultimately suffered many mustahiqeen from timely benefits of Zakat.

Management replied that all the ZCCAs have been requested to clarify the position regarding incomplete returns and to comply with all the rules in future.

The DAC in its meeting held on 6th February recommended that there should be some mechanism to discourage the retention of Zakat money by the deducting/collecting agencies beyond the prescribed time. Accordingly the committee decided that Administrator General Zakat may propose some amendment

in Ordinance / Rules for imposition of penalty @ 10% on the defaulting banks/financial institutions/companies.

No progress was intimated till the finalization of this report.

Audit recommends in case of Sr. No. i & ii to impose penalty / charges for late deposit / remittances of Zakat by ZCCAs and matter may also be brought in the notice of State bank of Pakistan for avoidance of such practice in future, and in case of iii & iv to recover the amount of Zakat involved.

1.4.3 Non-disposal of Investment made out of Zakat Fund – Rs 216.418 million

The CZC in its 73rd & 74th meeting decided that the investment out of Zakat fund was not according to shariah. Accordingly, a policy was formulated in 84th meeting (January 2002) of CZC to encash the shares.

Audit observed that an amount of Rs 216.418 million was invested in Investment Corporation of Pakistan (ICP) shares during the year 1995-96 but no such dis-investment has been made till the conclusion of audit for the year 2012-13.

This not only deprived a number of mustahiqeen from benefits of Zakat but also resulted in loss to Zakat Exchequer.

Management replied that the Honorable Minister of Religious Affairs and Interfaith Harmony has approved the redemption of shares and a letter in this regard is being sent to J.S (Growth) for redemption.

The DAC in its meeting held on 6th February directed to provide final outcome of the case to audit.

No progress was intimated till the finalization of this report.

Audit recommends that responsibility for investment instead of distribution among the mustahiqeen be fixed.

1.4.4 Non-notification of Value of Yield for Assessment of Ushr resulted in Non-collection of Ushr

According to Section 5(3) of Zakat & Ushr Ordinance, 1980 “the currency equivalent to five wasqs of wheat in value shall be such as may be notified for each Zakat year by the Administrator-General, Zakat.”

Audit observed that the management of Zakat Cell, Ministry of Religious Affairs and Interfaith Harmony did not convey the value of yield for assessment of Ushr on yearly basis to the provincial governments as required under section 5(3) of Zakat & Ushr Ordinance, which resulted in non-collection of Ushr by the provinces. The same irregularity was also pointed out in previous years but no action has yet been taken.

The non-assessment, collection and deposit of Ushr impacted a great loss to the Zakat exchequer.

Management replied that the value of yield of Ushr is not required to be notified separately but it is understood to be equal to the amount of Nisab of Zakat which is being notified by the Administrator General of Zakat every year. The reply is not acceptable because as per section 5 (3) of Zakat & Ushr Ordinance, the value of Ushr shall be notified separately.

The DAC in its meeting held on 6th February directed that the notification for the value of Ushr be issued.

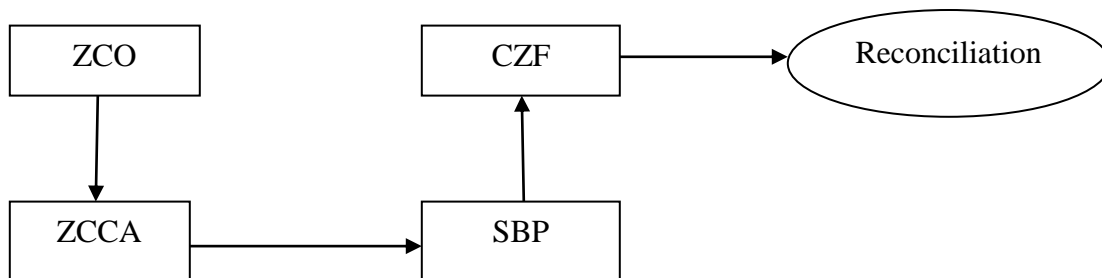
No progress was intimated till the finalization of this report.

Audit recommends that the Administrator-General should notify the value of the yield for assessment of Ushr as required under section 5(3) of Zakat and Ushr Ordinance and convey the same to the Provincial Governments.

Chapter-2 ZAKAT COLLECTION CONTROLLING AGENCIES AND ZAKAT DEDUCTION OFFICES

2.1 Introduction

Zakat Collection and Refund Rules, 1981 prescribe procedures to be followed by Zakat Collection Controlling Agencies (ZCCA) and Zakat Deduction Offices (ZCO) for the collection/deduction of Zakat Fund. The flow of accounting information for collection is from the ZCOs to ZCCAs to Central Zakat Fund Account No.8 being maintained at State Bank of Pakistan. The flow of information regarding collection and disbursement is shown in the following diagram:



The Directorate of Zakat Audit conducted audit of 38 ZCCAs / ZCOs during the Audit Year 2013-14 out of many ZCCAs (banks and companies), 13,000 Post Offices (ZCOs) and 367 National Saving Centers (ZCOs) working under 12 Regional Directorates.

2.2 Comments on Budget and Accounts

The total deductions (including refunds) made by ZCCAs/ZCOs during the year 2012-13 were Rs 4,053.569 million as compared to Rs 3,881.195 million in previous year. This shows an increase of 4.44 % as compared to last year.

2.3 AUDIT PARAS

Non-production of record

2.3.1 Non-production of Record

According to Section 14, sub section 2 of the Auditor General's Ordinance, 2001 "The officer in-charge of any office or department shall afford all facilities and provide record for audit inspection and comply with request for information in as complete a form as possible and with all reasonable expedition" and sub section 3 provides "Any person or authority hindering the auditorial functions of the Auditor General regarding inspection of accounts shall be subject to disciplinary action under relevant Efficiency and Discipline Rules, applicable to such person".

Despite repeated reminders, Seventeen (17) ZCCAs / ZCOs did not produce the auditable record of Zakat assessed and collected / deducted during the years 2010-13 as detailed in **Annexure-4**. Therefore the correct amount of Zakat assessment and deduction was not verified.

Management in most of the cases replied that either the required record was kept at some other places or the record is now available and can be verified. The reply is not acceptable as sufficient time was provided to the formations to arrange record for audit. However in three cases, the matter was reported to the management of ABL Bath Island, Clifton Road Karachi (26-06-13), DAO Thatta (22-11-13) and PTCL, Lahore (11-11-13) but no reply was received. Details of replies are given in **Annexure-4**.

The DAC in its meeting held on 6th February directed to provide relevant record to audit within stipulated period. Additionally in case of Abbott Laboratories Pakistan Limited Karachi and DAO Thatta, DAC also directed that matter may be reported to SECP and AG Sindh respectively for taking action against the person(s) responsible for non-production of record.

No progress was intimated till the finalization of this report.

Audit recommends that record may be produced to audit and inquiry may be conducted and disciplinary action be taken against the person(s) responsible for non-production of record.

Irregularity and non compliance

2.3.2 Non-deduction of Zakat from the Account Holders - Rs 89.432 million

Section 3 of Zakat and Ushr Ordinance, 1980 read with the First Schedule to the Ordinance, provides that Zakat shall be charged and collected on compulsory basis for each Zakat year at the rates and manner specified therein. Para 6 of Chapter II of Zakat Collection and Refund Rules 1981 describes the deduction of Zakat in respect of the assets mentioned at Serial No.03 of the First Schedule to the Ordinance and states that “for recording the deductions in respect of the fixed deposit receipts and accounts, including those based on profit & loss sharing and similar receipts and accounts and certificates (e.g. Khas Deposit Certificates), by whatever name described, on which return is receivable by the asset holder periodically or is received earlier than the maturity or withdrawal, a ZCO shall maintain a separate folio for each quarter or each type of instrument handled by it under this classification, in the Zakat deduction /refund register (form CZ-02) and fill in the necessary details at the time of payment of return or of encashment/redemption/withdrawal, as the case may be”. Furthermore Rule 7 describes the deduction of Zakat in respect of the assets mentioned at Serial No.04 of the First Schedule to the Ordinance and states that “for recording the deductions in respect of the saving/deposit certificates (e.g. Defence Saving Certificates, National Deposit Certificates), receipts and accounts including those based on profit & loss sharing, by whatever name described, on which return is receivable and is received by the asset holder only on maturity or on encashment, a ZCO dealing with this asset shall maintain a separate folio for each quarter for each type of instrument handled by it under this classification, in the Zakat deduction /refund register (form CZ-02) and fill in the necessary details at the time of maturity/encashment”.

Audit observed that five (05) ZCCAs / ZCOs did not deduct Zakat amounting to Rs.89,432,323 (as detailed in **Annexure-5**) on discharge of Regular Income Certificates, Short-term Certificates, Behbood Saving Certificates, Pensioner Benefit Accounts, Terms Deposits Receipts and withdrawal of profit from Special Saving

Accounts without specifying any reason or availability of solemn declarations from the account holders in shape of CZ-50.

The management of Silk Bank, 14-Egerton Road, Lahore replied that the system is centralized and the branch has no rights to mark exemption to any account and declarations has received at branch end now and can be verified. The reply is not acceptable as no relevant record was produced to audit. Management of remaining formations replied in general that these certificates and accounts are exempted by Ministry of Finance from compulsory deduction of Zakat. The reply is not tenable as the exemption could only be notified under Zakat & Ushr Ordinance, 1980 after fulfilling requirements of section 24 thereof.

The DAC in its meeting held on 6th February directed in case of Silk Bank, 14-Egerton Road Lahore to confirm the deduction and provide evidence to audit for verification within 15 days and in remaining cases decided that as no exemption notification is available under section 24 of Zakat & Ushr Ordinance 1980, hence the exemption allowed has no legal cover and the amount involved be recovered.

No progress was intimated till the finalization of this report.

Audit recommends that the procedure of exemption as defined in section 24 of Zakat and Ushr Ordinance may be strictly followed besides recovery of objected amount.

2.3.3 Exemption Granted to Companies on the Grounds of ‘Non-Resident / Non-Muslim Ownership’ without any Proof / Affirmation – Rs. 102.321 million

Para 19 of Zakat Collection and Refund Rules 1981 provides that the Zakat shall not be deducted in respect of the assets of a company or other association of persons or body of individuals, if not less than fifty percent of the value of its shares is owned by or the beneficial ownership thereof is held in the names of individuals who are not Muslim citizens of Pakistan: the fact to be established through a solemn affirmation in writing, together with the requisite details, to be given by its Principal Executive in Pakistan.

In violation of above rules, four (04) ZCCAs/ZCOs granted exemptions amounting to Rs.102.321 million from deduction of Zakat during FY 2010-13 to 60 companies without any evidence of their status as non-resident and without proper evidence as required under Zakat Collection and Refund Rules 1981. Details are given in **Annexure-6**.

The non-deduction of Zakat from the companies accounts resulted into less collection of Zakat Fund.

Management of National Bank of Pakistan, Main Branch Clifton Karachi replied that all companies accounts reported are current account deposits which are exempted from compulsory deduction of Zakat. National Saving Center Township, Lahore replied that no Zakat exemptions were provided without obtaining exemption letters. Silk Bank, 14-Egerton Road, Lahore replied that the companies pointed out are either foreign companies or Govt. owned entities or holding exemption certificate. The replies are not acceptable as no relevant record was produced. However the matter was reported to the management of ABL, Bath Island Clifton Road Karachi on 26-06-13 but no reply was received.

The DAC in its meeting held on 6th February directed to provide record for verification within 20 days.

No progress was intimated till the finalization of this report.

Audit recommends that the objected amount of exemptions granted should be recovered or the documentary evidence be provided to Audit.

2.3.4 Irregular Exemption Granted without obtaining Declarations or Invalid Declarations – Rs.28.186 Million

Para 20 of Chapter III of Zakat collection and refund rules 1981 provides that Zakat shall not be deducted in respect of the assets of a person claiming exemption on the ground of faith and fiqh under the first proviso to sub section (3) of section 1 of the ordinance, provided he files with the ZCO an attested true copy of the declaration, on form CZ50 within one month preceding the valuation date.

In contravention of above provision, 14 ZCCAs / ZCOs granted exemption of Rs.28,185,952 to individuals without obtaining the declarations on form CZ-50 or its submission within one month before the valuation date. Details are given in **Annexure-7**.

Management in general replied that either the declarations duly attested are available for verification or is noted for future compliance. The reply is not tenable as no record was produced to audit for verification. Details of replies are given in **Annexure-7**.

The non-deduction of Zakat from individuals resulted into less collection of Zakat Fund.

The DAC in its meeting held on 6th February directed that valid declarations may be got verified from audit within 20 days and in cases where no declarations were obtained or improper / incomplete / defective declarations were obtained, recovery be effected.

No progress was intimated till the finalization of this report.

Audit recommends that the amount of Zakat not deducted should be recovered and deposited into Zakat Fund Account CZF-08 under intimation to Audit.

2.3.5 Irregular Exemption granted to Individuals without providing any Proof / Affirmation - Rs 278.916 Million

Rule 17 of Chapter III of Zakat collection and refund rules 1981 provides that Zakat shall not be deducted in respect of assets of non-muslims: the fact of a person being non-muslim to be established through the record available with the ZCO or a solemn affirmation in writing of the person concerned. Similarly, rule 18 provides that Zakat shall not be deducted in respect of assets of a person who is not a citizen of Pakistan, the fact that an individual is not a citizen of Pakistan to be established through an attested true copy of the passport or equivalent documents establishing his nationality accompanied by a solemn affirmation in writing that he is not a citizen of Pakistan.

In violation of above rules, Zakat amounting to Rs 278.916 million was not deducted by two (02) ZCCAs / ZCOs from individuals during financial year 2012-13 on the grounds of their status as non-resident / non-Muslim / deceased without obtaining proper evidence as required under the rules. Details are given in **Annexure-8**.

The management of Nestle Pak Limited, Lahore replied that solemn affirmations from 3 non-muslims are available for verification and the record of remaining shareholders is with the Central Depository Company of Pakistan Limited and their respected data is downloaded & uploaded in the system, which can be verified. DAO Bahawalpur replied that death certificates are available for verification. The replies are not tenable as no such record was produced for verification.

The non-deduction of Zakat from individuals resulted into less collection of Zakat Fund.

The DAC in its meeting held on 6th February directed to get the record verified from audit with 20 days and 30 days in cases of DAO Bahawalpur and Nestle Pak Limited, Lahore respectively.

No progress was intimated till the finalization of this report.

Audit recommends that the amount of less deducted Zakat should be recovered and deposited into Zakat Fund under intimation to Audit.

2.3.6 Non-deposit / Late Deposit of Zakat deducted – Rs 346.068 million

Section 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”. Similarly Section 31 (2) stipulates that “A ZCO shall prepare the Zakat Collection Report (ZCR) in Form CZ-07 for each period as indicated in that report, in triplicate, retain one copy and send the other two copies, within one week, to its ZCCAs, which will collect Zakat Collection Reports from all their ZCOs, retain one copy each and send the other copies in a batch, to the Central Zakat Administration for computerization, within one month of the close of the period to which these

relate”. Section 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”.

Audit observed that Fifteen 15 ZCCAs / DZOs did not deposit the Zakat collected / deducted by them or deposited it late and retained with them or did not provide any proof of Zakat deposit into CZF-08 amounting to Rs 346.068 million during the years 2008-13, in violation of above rules. Details are given in **Annexure-9**

This has deprived off many mustahiqeen from due benefits of Zakat and also impacted a great loss to Zakat exchequer.

The management replies were the excuses of the non-deposit / late deposit and therefore were not correct. In cases where the proof of deposit was not provided, management replied that the deposit challans may be verified but no proof was shown to audit. However in the case of CMA, Lahore and NBP, Main Branch, Quetta, the matter was reported to the management on 26-07-13 and 14-10-13 respectively but no reply was received. Details of management replies are also given at **Annexure-9**.

The DAC in its meeting held on 6th February directed in cases of non-deposit to deposit the pointed out amounts within 10 days besides fixation of responsibility, in cases of late deposit to fix the responsibility for lapse and in cases where evidence of deposit not provided, to provide evidences of deposit within 10 days.

No progress was intimated till the finalization of this report.

Audit recommends that the amount should be deposited into CZF-08 immediately besides fixation of responsibility against persons responsible for non / late deposit.

2.3.7 Acceptance of Photocopy of Declaration instead of an Attested True Copy- Rs.3.541 Million

Para 20 of Chapter III of Zakat Collection and Refund Rules 1981 provides that Zakat shall not to be deducted in respect of the assets of a person claiming exemption on the 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 an attested true copy of the declaration, on form CZ-50 within one month preceding the valuation date. Furthermore as per Law division judgment “an attested true copy” means attestation from same authority who was competent to administer oath.

In contravention of above provision, fifteen (15) ZCCAs / ZCOs granted exemption amounting to Rs 3,541,249 to individuals during the year 2012-13 by accepting unattested photocopy or unlawful attested copy (not attested by oath commissioner) instead of obtaining an attested true copy of declaration on form CZ-50. Details are given in **Annexure-10**.

The non-deduction of Zakat from individuals resulted into less collection of Zakat Fund.

Managements in general replied that either the photocopies were attested by branch managers / Govt. servants or valid declarations are arranged now and can be verified. The reply is not tenable because only photocopies of declarations attested from the same authority that was competent to administer oath are acceptable. Additionally no record was produced to audit for verification. However in the case of ABL Bath Island, Clifton Road Karachi and CMA, Lahore the matter was reported to the management on 26-06-13 and 26-07-13 respectively but no reply was received. Details of the matter was reported to the management of replies are given in **Annexure-10**.

The DAC in its meeting held on 6th February directed that photocopy attested by the solemn declaration attester or original be provided to audit for verification within 20 days, otherwise recovery be affected.

No progress was intimated till the finalization of this report.

Audit recommends that the amount of Zakat not deducted should be recovered and deposited into Zakat Fund Account CZF-08 under intimation to Audit.

2.3.8 Exemption allowed on Incomplete Declarations CZ-50 – Rs.8.973 Million

Rule 20 (1A) of Zakat Collection and Refund Rules, 1981 provides that the declaration (CZ-50) may specify the detailed particulars of assets in respect of which exemption is being claimed or specify the asset in the manner described in the First Schedule to the Ordinance. In the later case, the true copy of the declaration should be accompanied by a letter in which the detailed particulars of the assets shall be specified.

Under the provision of Clause (3) of Section 1 of the Zakat & Ushr Ordinance, 1980 as amended from time to time read with Rule 20 of the Zakat Collection & Refund Rules, 1981, a declaration should be submitted on form CZ-50 by the person who want to take exemption from deduction of Zakat from bank accounts on specific Performa (CZ-50) containing following information:-

1. Oath should be sworn before the person who is authorized to administer the oath under rules.
2. CZ-50 should be signed by the deponent.
3. Fiqah should be indicated on declaration.
4. Name of the oath administering authority should be written with his designation at the place provided for attestation purpose.

In contravention of above provision, Sixteen (16) ZCCAs / ZCOs granted exemption amounting to Rs 8,973,231 to individuals during the year 2012-13 by accepting incomplete /im-proper declarations i.e. original contents of the declaration (CZ-50) neither specify the particulars of assets, Account No. and Bank Branch, nor were they accompanied by a letter specifying the detailed particulars of assets or the assets were not specified in the manner described in the First Schedule. Details are given in **Annexure-11**.

The following short comings were also noticed:-

- That there was no swearing on oath before oath taking authority on declaration form.
- Some declarations were found un-signed by the deponents.
- Some declarations contained blank space in religious (fiqah) column.
- Some declarations had no attestation (Name & Designation) of designated authority.

The non-deduction of Zakat from individuals resulted into less collection of Zakat Fund.

The Management gave different excuses for accepting defective / improper declarations which were not acceptable being not covered under the Zakat laws. However in the case of ABL Bath Island, Clifton Road Karachi and CMA, Lahore the matter was reported to the management on 26-06-13 and 26-07-13 respectively but no reply was received. Details of management replies are given at **Annexure-11**.

The DAC in its meeting held on 6th February directed that being defective/incomplete CZ-50, recovery may be affected for that year.

No progress was intimated till the finalization of this report.

Audit recommends that the amount of Zakat not deducted should be recovered and deposited into Zakat Fund Account CZF-08 under intimation to Audit.

2.3.9 Un-Justified outflow of amount from Zakat Collection Account - Rs.3.68 Million

Section 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”.

While scrutiny of the data extracted from SAP regarding AG Peshawar, Khyber Pakhtunkhwa it was observed that an outflow of Rs.3,679,962 (excluding the last deposit of Rs 16,425,907 in CZF-08 on 06-11-2008) was shown in Zakat Collection Account (G10304) during the FY 2008-13. As no other amount of Zakat collected / deducted during FY 2008-13 (except the above mentioned amount of Rs 16,425,907) was deposited in Account No. CZF-08 maintained with SBP, the outflow of the amount of Rs.3,679,962 needs clarification / justification alongwith supporting record / evidences. Detail is given at **Annexure-12**.

This outflow of amount may result in mis-utilization of Zakat collected / deducted.

The management in DAC meeting replied that errors regarding wrongly debits have been rectified now and can be verified. The reply is not tenable as complete record along with evidences was not got verified from audit.

The DAC in its meeting held on 6th February directed that the matter may be probe into being serious in nature, copy of report and record of reverse entry may be got verified from audit within 20 days.

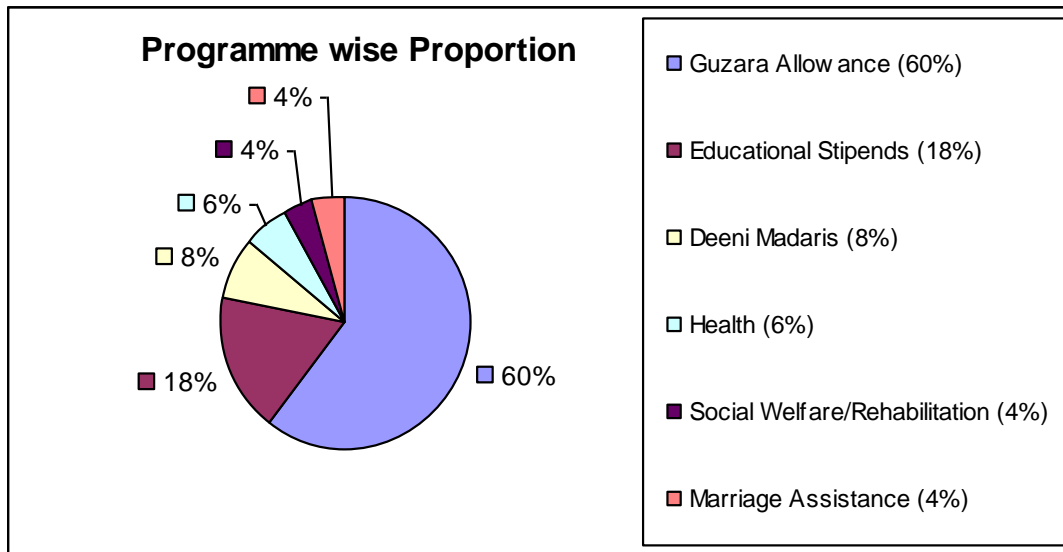
No progress was intimated till the finalization of this report.

Audit recommends that responsibility may be fixed besides recovery of objected amount.

CHAPTER -3 ISLAMABAD ZAKAT & USHR COMMITTEE

3.1 Introduction

The Islamabad Zakat & Committee (IZUC) consists of 111 LZCs out of which 79 LZCs were subjected to audit. The IZUC provided Zakat Funds to LZCs and various institutions for disbursement to *mustahiqeen* under various Zakat regular programmes like Guzara Allowance, Educational Stipends, Deeni Madaris, Health Care, Social Welfare/Rehabilitation and Marriage Assistance to unmarried mustahiq women. The programme wise allocation of Zakat Fund to IZUC under regular heads is given in the following chart.



3.2 Comments on Budget & Accounts

Total budget allocations for the years 2011-13 were as under:

Particulars	FY 2011-12 (Rs in Million)	FY 2012-13 (Rs in Million)
Opening Balance	5.791	32.546
Receipts	100.159	97.203
Total Available Funds	105.949	129.749
Disbursements	73.403	82.050
Closing Balance	32.546	47.699

IZUC Islamabad received an amount of Rs 97.203 million (3% less than the previous year) from CZF Islamabad during the financial year 2012-13 and disbursed an amount of Rs 82.05 million to the mustahiqeen during the year 2012, which was 63.24% of the total available funds. The balances at year end were not refunded into CZF account.

3.3 Brief comments on the status of compliance with PAC Directives

Reports of the Audit Years 2009-13 have not yet been discussed in PAC. Audit recommends that audit reports should be placed before the PAC regularly and discussed like rest of the audit reports of the Government Departments.

Year	Status of PAC/Remarks
2000-01	PAC held
2001-02	Audit Report not printed
2003-04	Not discussed
2004-05	PAC held
2005-06	Did not held
2006-07	PAC held
2007-08	Did not held
2008-09	PAC held
2009-10	Did not held
2010-11	Did not held
2012-13	Did not held

3.4 AUDIT PARAS

Non-production of record

3.4.1 Non-production of record – Rs 4.599 Million

Section 14(2) of the Auditor General’s (Functions, Powers and Terms and Conditions of Service) Ordinance, 2001 provides: “the officer in-charge of any office or department shall afford all facilities and provide record for audit inspection and comply with request for information in as complete a form as possible and with all reasonable expedition.”

IZUC Islamabad did not produce complete auditable record of 37 LZCs and 5 BHU / RHC amounting to Rs 4.599 million as detailed in **Annexure-13**. Non-production of record is a hindrance in the auditorial function of the Auditor-General of Pakistan. In the absence of record, the authenticity and validity of expenditure could not be ascertained.

The matter was reported to the management on 18-11-2013 but no reply was received from the management.

Despite repeated requests vide letters dated 16-12-13, 03-01-2014 and 17-01-2014, the PAO has not been able to convene the DAC meeting till the finalization of this report.

Audit recommends that appropriate action may also be initiated against the person(s) held responsible.

Irregularity and non-compliance

3.4.2 Non-reconciliation of Zakat Fund Account

Para 89 (4) (viii) of General Financial Rules Volume-I provides: “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 the monthly basis.”

In contravention of above instructions, IZUC Islamabad did not reconcile the figures appearing in the accounts record of IZUC (a total disbursement of Rs 81.616 million in the financial year 2012-13) with the books of Federal Treasury Office. In the absence of proper reconciliation, the accuracy of accounts could not be ascertained.

The matter was reported to the management on 18-11-2013 but no reply was received from the management.

Despite repeated requests vide letters dated 16-12-13, 03-01-2014 and 17-01-2014, the PAO has not been able to convene the DAC meeting till the finalization of this report.

Audit recommends that reconciliation should be made on monthly basis to ensure accuracy of accounts.

3.4.3 Non-refund of Unspent Balance - Rs 15.586 Million

In terms of Para 62 of minutes of 92nd meeting of CZC held on 28th June, 2004, unspent balances as on 30th June each year will be refunded to CZF.

In violation of laid down procedure, the IZUC Islamabad did not refund the unspent balance of Rs 15.586 million which was lying with Treasury Office as unspent balance as on 30th June, 2013. Such a violation deprived a number of mustahiqeen from due benefits of Zakat and also created hindrance in preparation of budgetary estimates for the next year.

The matter was reported to the management on 18-11-2013 but no reply was received from the management.

Despite repeated requests vide letters dated 16-12-13, 03-01-2014 and 17-01-2014, the PAO has not been able to convene the DAC meeting till the finalization of this report.

Audit recommends that the unspent balances should be refunded to CZF on 30th June.

LOCAL ZAKAT FUND

3.4.4 Doubtful disbursement of Rs. 4.178 million by LZC Tarlai

Para 1 and 2 of the Zakat Disbursement Procedure duly approved by the Central Zakat Council in its 87th meeting held on 16th November, 2002 provides that Istehqaq shall be determined by the LZC concerned and payment shall be made to mustahiqeen through crossed cheques by the respective LZC. Sec 18(2)(c) further stipulates that Local Zakat Committee shall prepare and maintain accounts of the Local Zakat Fund in such form and manner as may be prescribed.

During scrutiny of record of LZC Tarlai it was observed that an amount of Rs.4,178,000 was released to chairman LZC Tarlai by DZC Islamabad during the period 2002-13 as detailed in **Annexure-14**. But the disbursement of Rs 4,178,000 was doubtful as Resolution register and LZ-11 were found fake (being prepared in one go and with same handwriting) i.e., no date of resolutions was mentioned and all thumb impressions/signatures on personal register LZ-11 were apparently of one and same person.

The matter was reported to the management on 18-11-2013 but no reply was received from the management.

Despite repeated requests vide letters dated 16-12-13, 03-01-2014 and 17-01-2014, the PAO has not been able to convene the DAC meeting till the finalization of this report.

Audit recommends that the amount may be recovered and disciplinary action be taken against the person(s) responsible under intimation to audit.

3.4.5 Payment in Cash / through Open Cheques instead of Crossed Cheques – Rs 1.884 Million

Para 2 of Zakat Disbursement Procedure duly approved by the Central Zakat Council in its 87th meeting held on 16th November, 2002 provides that payment shall be made to Mustahiqeen through crossed cheques by the respective LZC.

In violation of laid down procedure, the Chairmen of 31 LZCs disbursed a sum of Rs 1,884,500 to 701 beneficiaries during the year 2012-13 in cash / through open cheques instead of crossed cheques. In the absence of payment through crossed cheques, the chances of mis-use of Zakat funds could not be ruled out. Detail is given in **Annexure-15**.

The matter was reported to the management on 18-11-2013 but no reply was received from the management.

Despite repeated requests vide letters dated 16-12-13, 03-01-2014 and 17-01-2014, the PAO has not been able to convene the DAC meeting till the finalization of this report.

Audit recommends that the Ministry may issue instructions to scheduled banks and financial institutions through the State Bank of Pakistan that cheques for Zakat must be credited to the payees account only.

3.4.6 Non-refund of Unspent Balances– Rs 7.21 Million

In terms of Para 62 of minutes of 92nd meeting of CZC held on 28th June, 2004, unspent balances as on 30th June each year will be refunded to CZF.

In violation of laid down procedure, 72 LZCs of IZUC Islamabad did not refund unspent balances of Rs 7,210,327 at the end of financial year 2012-13 and carried forward the same to the next year for utilization. Such a violation deprived a number

of mustahiqeen from due benefits of Zakat and also created hindrance in preparation of budgetary estimates for the next year. Detail is at Annexure-16.

The matter was reported to the management on 18-11-2013 but no reply was received from the management.

Despite repeated requests vide letters dated 16-12-13, 03-01-2014 and 17-01-2014, the PAO has not been able to convene the DAC meeting till the finalization of this report.

Audit recommends that unspent balance should be refunded to CZF-08 as on 30th June.

3.4.7 Non-compliance of DAC decisions

The DAC in its meeting held on 30th January 2013 (on the audit report of the Audit Year 2012-13) made certain decisions regarding issue of instructions to quarters concerned, Joint probe and recovery of irregularly paid amounts but the PAO did not initiate appropriate action. Such audit observations of Islamabad Zakat and Ushr Committee are brought into the notice of the Public Accounts Committee through this Audit Report as detailed below:

Sr. No.	Subject of Audit Para	Para No.	Amount involved (Rs)	DAC Decision
1.	Issuance of cheques without obtaining acknowledgement from students	6	1.78 million	DAC directed that responsibility for payment without obtaining proper documentation be fixed and record be provided to audit within one month.
2.	Release of Educational Stipend to non-mustahiq students	12	165,908	DAC directed that the amount be recovered and responsibility fixed against the concerned persons.
3.	Irregular payment out of Zakat Fund to unauthorized persons	22	60,000	DAC directed to recover the amount and deposit in CZF-08 within one month under intimation to audit.

4.	Irregular release of Educational Stipend to deeni madaris without copies of NICs of their parents/guardians and fake signature of students on application forms	27	346,500	DAC constituted a team comprising of representatives of Management and Audit to jointly probe into the matter.
5.	Un-authorized disbursement of Zakat fund on account of Health Care without determination of Istehqaq by the LZCs	32	259,310	DAC directed to recover the amount and deposit in CZF-08 within one month under intimation to audit.

No progress was reported till the finalization of audit report.

Audit recommends that the management may issue instructions to the quarters concerned for immediate compliance.

ANNEXURE

Annexure-1

MFDAC Paras

1. Central Zakat Fund, Islamabad

Para No. of AIR	Subject of Audit Para	DAC's Decision
1	Non-obtaining copy on form CZ-08 from Zakat collection controlling agencies (ZCCAs).	Pursue the matter vigorously with ZCCAs and the outcome be reported to Audit.
2	Non-maintenance of record.	Maintain record within 30 days. However for this observation the record for the month of Ramzan in hard copy be provided.
4	Non-conduct of internal audit.	Copy of internal audit report provided & therefore, para recommended for settlement.
5	Non-listing/coding of Zakat Deduction Collecting Agencies (ZCCAs).	Security Exchange Commission of Pakistan & Stock Exchanges are being approached to expand the net of ZCCAs. Accordingly it has been decided that at least companies having high capital may be allotted code in first phase on priority.
7	Non-obtaining of reports on form CZ-09 (account of Zakat on-realized).	Pursue the matter vigorously with ZCCAs and the outcome reported to audit.
9	Non-maintenance of record of ZCCAs regarding remittances/deposit of Zakat to designated offices of State Bank of Pakistan.	Pursue the matter vigorously with ZCCAs and the outcome be reported to audit.
10	Unjustified lump sum release of funds of ICT to Islamabad Zakat & Ushr Committee.	Copy of CCI decision be provided to audit.

2. ABL, Bath Island, Clifton Road, Karachi

Para No. of AIR	Subject of Audit Para	DAC's Decision
2	Un-Acknowledgement Receipt Rs. 361,070.	Provide record to audit for verification within one week.
3	Non Maintenance / Submission of CZ-01.	Provide record to audit for verification within one month.
4	Non submission of the quarterly summery report to the Zakat deduction controlling officer/head office.	Record may be verified from audit within 15 days.
6	Improper maintenance of Form CZ-02 (Zakat Deduction/Refund Register).	Provide record to audit for verification within one month.
7	Internal Audit not conducted.	Report may be provided to audit for verification within one week.
8	Non Maintenance of Records.	Provide record to audit for verification within one month.

3. AG KPK, Peshawar

Para No. of AIR	Subject of Audit Para	DAC's Decision
3	Non-obtaining of Quarterly Zakat Collection Reports on form CZ-07.	Complete the report and submit to audit within 20 days.
4	Non Maintenance of Register on Form CZ-02 (Zakat Deduction / Refund Register).	Provide the record to audit for verification within 20 days.

4. AG Punjab, Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision
5	Non-submission of Quarterly Reports to CZA.	Provide record to audit for verification within one month.

5. AGPR sub office, Karachi

Para No. of AIR	Subject of Audit Para	DAC's Decision
5	Non-maintenance of Form CZ-02 (Zakat deduction/refund register).	Desired report may be prepared and got verified from audit within 20 days.
6	Improper maintenance of the quarterly summery report to the Zakat deduction controlling officer/head office.	Desired report may be prepared and got verified from audit within 20 days.
7	Internal Audit not conducted.	Report may be provided to audit for verification within 20 days.
8	Non-maintenance of Records.	Desired report may be prepared and got verified from audit within 20 days.

6. Bank Al-Falah, SITE Branch, Karachi

Para No. of AIR	Subject of Audit Para	DAC's Decision
3	Improper maintenance of Form CZ-02 (Zakat deduction / refund register).	Record may be got verified from audit within 15 days.
4	Non-submission of the quarterly summery report to the Zakat deduction controlling officer/head office.	Record may be got verified from audit within 15 days.
5	Internal Audit not conducted by the Chief Administrator Zakat.	Report may be provided to audit for verification within 15 days.

7. Bank of Punjab, Services Hospital Branch, Jail Road, Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision
3	Exemption allowed on under valued stamp duty (declaration CZ-50) Rs.14,748	Provide record for audit verification within 20 days.

8. Controller Military Accounts, Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision
6	Non-maintenance of register on Form CZ-02 (Zakat deduction / refund register).	Record may be prepared and be got verified from audit within 20 days.
7	Incomplete / improper Quarterly Summary Reports.	Record may be got verified from audit within 20 days.

9. District Accounts Office, Bahawalpur

Para No. of AIR	Subject of Audit Para	DAC's Decision
2	Non-maintenance of register on form CZ-02 (Zakat deduction/refund register).	Record may be got verified from audit within 20 days.

10. Faysal Bank, University Road, Gulshan-e-Iqbal, Karachi

Para No. of AIR	Subject of Audit Para	DAC's Decision
1	Irregular remittance of deduction of Zakat to State Bank of Pakistan.	Record (CZ-08) may be provided to audit within one week.
4	Non maintenance of Form CZ-02 (Zakat deduction/refund register).	Record may be got verified from audit within one week.
5	Internal audit not conducted.	Internal Audit Report may be provided to audit for verification within one week.
6	Non- maintenance of various Register.	Record may be got verified from audit within one week.

11. GPO, Karachi

Para No. of AIR	Subject of Audit Para	DAC's Decision
2	Non-maintenance / submission of CZ-01.	Provide record to audit for verification within one month.
3	Non-submission of the quarterly summery report to the Zakat deduction controlling officer/head office.	Record may be got verified from audit within one month.
5	Improper-maintenance of Form CZ-02 (Zakat deduction/refund register).	Record may be got verified from audit within one month.
6	Internal audit not conducted.	Report may be provided to audit for verification within one month.
7	Non-maintenance of record.	Record may be got verified from audit within one month.

12. GPO The Mall, Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision
1	Irregular refund of Rs.12,500/- in favour of Mr. Muhammad Azam.	As no exemption notification is available under section 24 of Zakat & Ushr Ordinance 1980, hence the exemption allowed has no legal cover. The refund made is to be recovered.
7	Irregular refund of Rs.5000 in favour of Mr.Zulfiqar Ali Bhatti.	Record may be got verified from audit within one month.
9	Irregular refund of Rs. 9,576/- in favour of Mrs.Sadiqa Akhtar, Widow of Khalique-u-Zaman.	Record may be got verified from audit within one month.
12	Irregular exemption allowed amounting to Rs. 159,975 to Al-Syeda Uzma Sadia SPL account No. 56,012.	Provide CZ-50 to audit for verification within one month.

13. Habib Bank, Main Branch, Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision
2	Avoidance from Zakat by using Banking Accounting System – Rs.42,261.	The bank representative assured that he will provide information regarding the Pay Order/CDR whether they were in the name of account holder within two weeks. In case they are in the name of account holder, the recovery be affected being asset continuously in the name of the person concerned.
6	Zakat exemption allowed to non-muslims without solemn affirmation-Rs. 44,190.	Provide record for audit verification within two weeks.
7	Exemption allowed to the account holder without his signature on the declaration (CZ-50)- Rs. 4,813.	Declarations may be got verified from audit within 20 days. If these are improper / defective, recovery may be affected.

14. WAPDA, Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision
9	Non-maintenance of register on Form CZ-02 (Zakat deduction/refund register).	Record may be got verified from audit within 15 days.
10	Incorrect ZCCA consolidated Zakat collection reports.	Record may be got verified from audit within 15 days.
11	Late submission of quarterly reports to CZA.	Department (WAPDA) should fix responsibility for the late submission of report.

15. HBL, Main Branch, II Chandigar Road, Karachi

Para No. of AIR	Subject of Audit Para	DAC's Decision
2	Irregular exemption of deduction of Zakat on joint account holders by acceptance of single declaration instead of both the accounts holders.	As agreed by the bank's representative, the verification may be got verified from audit at Lahore.
5	Non-maintenance of Form CZ-02 (Zakat deduction/refund register).	Provide hard copy of record for verification within one month
6	Internal audit not conducted.	Report may be provided to audit for verification within one month.
7	Non- maintenance of various form register.	Record may be got verified from audit within one month.

16. MCB, Gulberg, Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision
2	Exemption allowed on under valued stamp duty declaration CZ-50 Rs.10,186.	Provide record for audit verification within two weeks.
5	Avoidance from compulsory deduction of Zakat by Bank amounting to Rs.348,140.	Recover the amount involved within 20 days and provide record for verification.
6	Non-maintenance of register on Form CZ-02 (Zakat deduction/refund register).	Record may be got verified from audit within 10 days.
7	Non-submission of the quarterly summery report to the Zakat deduction controlling officer/head office.	Record may be got verified from audit within 10 days.
8	Irregular refund of Zakat by Bank without supporting documents amounting to Rs.8816/.	Recovery may be made within 30 days and evidence be produced to Audit.

17. National Bank of Pakistan, Clifton, Karachi

Para No. of AIR	Subject of Audit Para	DAC's Decision
3	Non-maintenance / Submission of CZ-01.	Provide record to audit for verification within 20 days.
4	Non-submission of the quarterly summery report to the Zakat deduction controlling officer/head office.	Record may be got verified from audit within 20 days.
6	Improper maintenance of Form CZ-02 (Zakat deduction/refund register).	Record may be got verified from audit within 20 days.
7	Internal audit not conducted.	Report may be provided to audit for verification within 20 days.
8	Non-maintenance of records.	Record may be got verified from audit within 20 days.

18. National Saving Centre , Shershah Parach Chowk, Karachi

Para No. of AIR	Subject of Audit Para	DAC's Decision
4	Non- maintenance of Form CZ-02 (Register).	Record may be got verified from audit within 15 days.
5	Non-submission of the quarterly summery report to the Zakat deduction controlling officer/head office.	Record may be got verified from audit within 15 days.
6	Non-maintenance of records.	Record may be got verified from audit within 15 days.
8	Internal audit not conducted.	Report may be provided to audit for verification within one week.

19. National Saving Centre, DHA-II, Karachi

Para No. of AIR	Subject of Audit Para	DAC's Decision
3	Improper-maintenance of Form CZ-02 (Zakat deduction/refund register).	Provide record within 15 days for verification by audit.
4	Non-submission of the quarterly summery report to the Zakat deduction controlling officer/head office.	Record may be got verified from audit within 15 days.
5	Non-maintenance of records.	Record may be got verified from audit within 15 days.
7	Internal audit not conducted.	Report may be provided to audit for verification within one week.

20. National Saving Centre, Gulshan-e-Iqbal Town, Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision
2	Zakat refund allowed to non-muslims (Ahmadi) without solemn affirmation – Rs. 48,500.	Record may be got verified from audit within two weeks.
4	Zakat refund allowed without supporting documents – Rs 83,912.	As no exemption notification under section 24 of Zakat & Ushr Ordinance 1980 is available, hence the exemption allowed has no legal cover. The refund made is to be recovered.
12	Non-maintenance of register on Form (CZ-02) Zakat deduction / refund register.	Record may be got verified from audit within 15 days.

21. National Savings Centre, Township, Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision
8	Non-maintenance of register on Form CZ-02 (Zakat deduction/refund register).	Record may be got verified from audit within 20 days.
9	Irregular refund of Zakat by Bank without supporting documents amounting to Rs.45,931.	As no exemption notification under section 24 of Zakat &Ushr Ordinance 1980 is available, hence the exemption allowed has no legal cover. The refund made is to be recovered.
11	Exemption allowed on under Valued Stamp Duty declaration CZ-50 Rs.46,425.	Provide record for audit verification within 20 days.

22. State Life Insurance Corporation, Dr. Zia ud Din Road, Karachi

Para No. of AIR	Subject of Audit Para	DAC's Decision
2	Non-production of record.	CZ-50 may be provided to audit for verification within 30 days and where the CZ-50 is incomplete, the recovery may be affected.
6	Non-maintenance of records.	Proper record is being maintained. Para is recommended for settlement.
8	Internal audit not conducted.	Report may be provided to audit for verification within one month.

23. NBP, Main Branch, Quetta

Para No. of AIR	Subject of Audit Para	DAC's Decision
1	Irregular deduction of Zakat from non muslims Rs. 3463/- (Mumtaz Begum d/o Rehmat Mashi).	Record may be provided to audit within 20 days.

2	Irregular non-provision of expiry date of Sahib-e-Nisab account holders, internal audit reports & CDR rules.	Record may be provided to audit within 20 days.
5	Mixed-up record.	Record may be corrected and got verified from audit within 30 days.

24. Nestle Pak limited, Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision
6	Irregular exemption to the employees of Nestle Pakistan Limited from deduction of Zakat-Rs 3,125.	The identified amount may be recovered, being CZ-50 not on prescribed format. In other cases the amount involved may also be recovered.
8	Non-maintenance of register on Form CZ-02 (Zakat deduction/refund register).	Hard copy may be provided to audit for verification within one month.
9	Incorrect ZCCA consolidated Zakat collection reports-Provident Fund Section.	Provide record to audit within one month for verification.
11	Non-submission of Quarterly Reports to CZA.	Provide record to audit within one month for verification.
12	Non-maintenance of register on Form CZ-02 (Zakat deduction/refund register).	Hard copy may be provided to audit for verification within one month.

25. Pak Suzuki Motor Co. Ltd. Karachi

Para No. of AIR	Subject of Audit Para	DAC's Decision
2	Exemption Allowed on Declaration CZ-50 not accompanied by the letter specifying detailed particulars of assets/ account No.	Being defective/incomplete CZ-50, recovery may be affected for that year.
3	Un-acknowledged receipt Rs. 432,671.	Provide record to audit for verification within 30 days, besides

		fixing responsibility for lapse.
6	Acceptance of photocopy of Declaration Instead of Original.	Photocopy attested by the solemn-declaration attester original be provided to audit for verification, otherwise recovery be affected.
7	Improper maintenance of Form CZ-02 (Zakat deduction/refund register).	Hard copy may be provided to audit for verification within 30 days.
8	Internal audit not conducted.	Report may be provided to audit for verification within 30 days.
9	Non-deduction of Zakat from the accounts holder for the year 2012.	Record may be provided to audit for verification within 30 days.

26. Silk Bank, 14-Egerton Road, Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision
3	Non-maintenance of register on Form CZ-02 (Zakat deduction / refund register).	Record may be got verified from audit within 15 days.
4	Non-submission of the quarterly summery report to the Zakat deducting and controlling officer / Head Office.	Record may be got verified from audit within 15 days.

27. Sindh Bank, Gulshan-e-Iqbal, Karachi

Para No. of AIR	Subject of Audit Para	DAC's Decision
2	Non maintenance of Form CZ-02 (Zakat deduction/refund register).	Record may be got verified from audit within 15 days.
3	Non-submission of the quarterly summery report to the Zakat deduction controlling officer/head office.	Record may be got verified from audit within` 15 days.
4	Internal audit not conducted.	Report may be provided to audit for verification within 15 days.

5	Non-maintenance of various Form register.	Record may be got verified from audit within 15 days.
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28. National Saving Centre, Chandni Chowk, Rawalpindi

Para No. of AIR	Subject of Audit Para	DAC's Decision
2	Non-verifiable amount.	CZ-07 and CZ-08 be provided to Audit for verification within 10 days.

29. NBP, Civic Centre, Islamabad

Para No. of AIR	Subject of Audit Para	DAC's Decision
2	Non-deduction of Zakat from the account holder amounting to Rs.9,681.	As no exemption notification under section 24 of Zakat & Ushr Ordinance 1980 was produced, hence the exemption allowed has no legal cover. The amount involved be recovered.
4	Non-preparation of quarterly summery reports to the Zakat deduction controlling officer/head office.	Record may be got verified from audit within 15 days.
6	Non-maintenance of various Forms / Registers.	Record may be got verified from audit within 15 days.

30. District Accounts Office, Multan

Para No. of AIR	Subject of Audit Para	DAC's Decision
1	Whereabouts of Zakat deposited not known Rs.6.830 million.	Record be got verified from audit within two weeks.
2	Non-maintenance of Register on Form CZ-02 (Zakat Deduction / Refund Register).	Record may be got verified from audit within 15 days.
4	Non-submission of Quarterly Reports to CZA.	Record may be got verified from audit within 15 days.

5	Internal audit not conducted.	Report may be provided to audit for verification within one week.
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31. ICT, Islamabad

Para No. of AIR	Subject of Audit Para	DAC's Decision
1	Selection of non-matriculate Chamirmen / Members of 117 Local Zakat Committees (LZCs).	Despite repeated requests vide letters No.105/DZA/PAC-17/2012-13/Vol-II, 122/DZA/PAC-17/2012-13/Vol-II, 210/DZA/PAC-17/2012-13/Vol-II dated 16-12-13, 03-01-2014 and 17-01-2014 respectively, the PAO has not been able to convene the DAC meeting till the finalization of this report.
4	Un justified appointment of Administrator in LZCs.	-do-
5	Issuance of Cheques without obtaining acknowledgement from students Rs- 684,444.	-do-
6	Non- conduct of internal Audit for the year 2012-13.	-do-
7	Release Jahaiz fund to Non-Mustahiqeen – Rs.-200,000.	-do-
9	Improper maintenance of Cash Book.	-do-
10	Non maintenance of PLA Cheque Book Receipt/ Issue Register.	-do-
11	Irregular Payment out of Zakat Fund to unauthorized Persons Rs.58,000.	-do-
12	Release of Educational Stipend to Non-Mustahiq Students – Rs.112,500.	-do-

13	Irregular Release of Zakat Funds without approval of District Zakat Committee -Rs 16.709 million.	-do-
14	Irregular Appointment of Chairmen LZCs for more than Two Consecutive Terms.	-do-
15	Non Production of Progress Report of Amileen-e-Zakat-Rs 1.406 million.	-do-
16	Appointment of Field Clerks without Domicile Certificates – Rs.56000.	-do-
17	Release of Marriage Assistance without Obtaining Copies of Nikahnamas /Tempered and already married womenRs.330,000.	-do-
18	Non-maintenance of Sub-Cash Books/Grant Register of Local Zakat Committees.	-do-
19	Irregular Release of Educational Stipend to Deeni Madariss without copies of NICs of their parents/Guardians and fake signature of student on application forms Rs. 1,235,600.	-do-
21	Disbursement of Zakat Fund without observing prescribed rate– Rs.1.135 million.	-do-
22	Excess Disbursement of Zakat Fund on account of Guzara allowance– Rs246,760.	-do-
24	Un-authorized disbursement of Zakat fund on account Health care of Rs.350,000 without determination of Istehqaq by the LZCs.	-do-
25	Un-authorized deduction of bank	-do-

	charges Rs.26,228.	
26	Un-authorized disbursement of Zakat fund of Rs.262,000 without determination of Istehqaq by the LZCs.	-do-
27	Disbursement of Zakat Fund with Fake Thumb Impression/Signature – Rs 365,300.	-do-
28	Mora Scholarship not acknowledged Rs. 2,727,166 by students of Quaid-e- Azam university Islamabad).	-do-
29	Unjustified release of Zakat Fund to Model Deeni Madarisa Rs. 18 million.	-do-
30	Non Compliance of DAC decision/previous out standing paras.	-do-
31	Delay release of Zakat Fund to HWC and LZCs	-do-
32	Unjustified Transfer of Zakat Fund Rs. 166,360 to LZC G-7/2 Islamabad (Chairman LZC is abroad).	-do-
34	Excess Payment of Rs.20,000 as a Jahiz Fund by Chairman (LZC Pind Malkhan).	-do-
35	Issuance of Medicine to Non Mustahiqeen without determination of Ishaqaq certificate amounting to Rs. 764,503.	-do-

Audit Impact Summary

Sr. No.	Change in Rules / Systems / Procedures	Audit Impact
1	The Council of Common Interest (CCI) after mutual consensus of the Provincial Governments approved a new formula for Zakat disbursement	The funds have been disbursed as per new formula since Audit year 2012-13
2	Devolution of powers to provinces after 18 th amendment	The PAOs of respective formations have been changed. The decentralization will facilitate the people at grass root level.
3	The CZA now started to disburse all the amount of Zakat deducted during the financial year and not keep any funds in CZF-08	More mustahiqeens have been benefited from Zakat
4	Centralization of Zakat collection	The CCI decided that the collection of Zakat will remain centralized with the Federal Government till next NFC awards and the Provincial Governments should hold discussions to evolve a mechanism for collection and disbursement of Zakat till next NFC awards

Annexure-3(A)

Para 1.4.2

Late Deposit of Zakat by ZCCAs

S #	Name of ZCCA	Amount(Rs)	Zakat Deducted on	Deposited/Remitted to SBP
1	Bank Al-falah	852,692	21.07.2012 (Ist of Ramadan)	12.10.2012
2	MCB	30,000,000	-do-	10.10.2012
3	Silk Bank	1,139,928	-do-	31.10.2012
4	NBP	841,920,622	-do-	03.09.2012
	Total	873,913,242		

Annexure-3(B)**Non-Filing of Part-B of Form CZ-08**

S #	Name of ZCCA	Submission Date of CZ-08	Shortcoming / discrepancy
1	Bank Al-falah	12.10.2012	Only Amount of Zakatable assets shown in Form CZ-08. Total amount of the assets on the valuation date alongwith breakup of exemptions granted not shown/filled.
2	NBP	03.09.2012	Part-B of the form related to exemptions not filled.

Annexure-3(C)**Non-Sahib-e-Nisab**

S #	Name of ZCCA	CZ-08 Submission / Deposit Date	Account code	Average assets holding per assets holder exempted from Zakat by declaring as non-sahib-e-nisab		
				No. of Asset Holder	Value of Assets exempted on valuation date by declaring non-sahib-e-nisab	Average assets holding/ assets holder (Rs)
1	Atlas Stock Market Fund	31.10.2012	108	35	550,256,711	15,721,620
2	Security Papers Ltd.	31.10.2012	108	05	64,324,090	12,864,818
3	ICI Pakistan Ltd.	31.10.2012	108	81	6,466,086	79,828
4	Meezan Bank	07.11.2012	104	10190	2,602,771,683	255,424
5	First Women Bank	30.09.2012	103	205	2,441,064,876	11,907,634
				Total	5,664,883,446	

Annexure-3(D)

Less-Deduction of Zakat

S #	Name of ZCCA	CZ-08 Submission/ Deposit Date	Zakat Due as shown on form CZ-08	Zakat Deducted (Rs)	Zakat Less Deducted (Rs)
1	MCFSL Trustee Income Fund Karachi	19.10.2012	913,190	11,347	901,843
2	MCFSL Trustee JS KSE-30 Index Fund	23.10.2012	14,899	202	14,697
Total			928,089	11,549	916,540

Annexure-4

Para 2.3.1

Non-production of record

Sr. No.	Name of ZCCA / ZCO	Para No. of AIR	Detail of record not produced	Date of requisition	Reply of Management
1	Abbott Laboratories Pakistan Limited, Karachi	1	Complete record of Zakat assessed and collected during the FY 2012-13	6/6/13	The relevant record is available in the office and can be verified accordingly
2	ABL, Bath Island, Clifton Road, Karachi	10	Exemption certificates (CZ-50) of 3359 accounts holders for the FY 2012-13	13/06/13	No reply received
3	AG Office Punjab, Lahore	1	Figure of Zakat assessed and collected / deducted from January 2013 to June 2013 and deposited into CZF-08	24/7/13	Copies of the cheques and CZ-08 forms deposited for the last two quarters may be verified
4	DAO Bahawalpur	6	Exemption certificates (CZ-50) of 68 GPF accounts holders for the FY 2012-13 (involving Zakat of Rs. 415,673)	28/10/13	The requisite record is available which can be verified
5	DAO Thatta	1	Complete auditable record of Zakat assessed and deducted	05/11/13	No reply received
6	Faysal Bank, University Road, Gulshan-e-Iqbal, Karachi	2	Exemption certificates (CZ-50) of 3359 accounts holders for the FY 2012-13	21-06-13 & 24-06-13	The Bank keeps all record at Al Rahim Arcade, Korey Shop Walton Road Lahore and branches do not maintain original hard copies
7	GPO, The Mall, Lahore	10	Detail of exempted accounts. Details of	28-05-13 & 03-06-13	We called for all the proformas

			DSC, SSC & RIS from Jan 2009 to Dec 2012. Registers on Form CZ-23,25,28,01 & 02		from Manager Postal Stock Depot
8	HBL, Main Branch, Lahore	8	Auditable record of 23 companies accounts	7-05-13	The record is being searched out and will be provided shortly
9	HBL, Main Branch-II, Chandigar Road, Karachi	1 & 3	Exemption certificates (CZ-50) of 75 accounts holders for the FY 2012-13. Details of accounts balances/ CDR/TDR before and after valuation date i.e., on 1 st of Ramazan (21-07-2012)	13-06-13, 19-06-13 & 21-06-13	We have sufficient evidence with the accounts opening forms and detail of fixed deposit obtained from IT balanced with Zakat statement
10	NBP, Main Branch, Clifton, Karachi	10	Exemption certificates (CZ-50) of 107 accounts holders for the FY 2012-13 (involving Zakat of Rs. 3.249 million)	21-06-13	Appropriate action has been initiated against the person held responsible
11	NSC, Shershah Parach Chowk, Karachi	1	Exemption certificates (CZ-50) of 101 accounts holders	8-05-13 & 14-05-13	The record is available and can be verified
12	SLI Corporation, Regional Head Quarter, Lahore	8	Record regarding Zakat deductions from 170 policy holders of Central Zone and 21 Policy holders of Western Zone	27-05-13 & 28-05-13	We are bound to pay death claim up-till last day of maturity, so CZ-50 form one month before the date of maturity could not be obtained
13	NSC, Township, Lahore	10	CZ-02 and detail record of DSC and SSC matured during the year 2010-12	10-06-13 & 17-06-13	The record is available and can be verified at any time

14	Pak Suzuki Motors Co. Ltd, Karachi	1	Exemption certificates (CZ-50) of 5964 share holders	20-05-13	The requisite record is kept and maintained by Company's share register "Central Depository Company of Pakistan and data can be verified at the register office
15	PTCL, Lahore	1	Complete record of Zakat assessed and collected on final payment of provident fund to employees	22-08-13, 26-08-13 & 04-10-13	No reply received
16	Silk Bank, 14 Egerton Road, Lahore	5	Declarations CZ-50 including Record relating to detail of Non Muslim account holders.	04-06-13	Since centralization of TDR started from 14-05-2010, all record and details are available at head office in Karachi
17	NBP, Civic Center, Islamabad	1	Detail of deceased / frozen accounts and pay orders cancelled from 22-07-2012 to 27-07-2013 alongwith supporting vouchers for the FY 2012-13	12-06-13	Detail of deceased accounts, companies accounts and summary reports can be verified. However the banks cannot maintain record of pay orders cancelled at the branch

Annexure-5

Para 2.3.2

Non-deduction of Zakat from accounts holders without specifying any reasons

Sr. No.	Name of ZCCA / ZCO	Para No. of AIR	Amount of Zakat not deducted (Rs)	Remarks
1	GPO, The Mall Lahore	2	239,322	Non-deduction of Zakat on discharge of regular income certificates
	-do-	6	107,156	Non-deduction of Zakat on withdrawal of profit from special saving accounts
2	NSC, Township Lahore	2	102,262	Non-deduction of Zakat on discharge of Short term certificates (FY 2012-13)
	-do-	4	14,042,205	Non-deduction of Zakat on discharge of behbood saving certificates (FY 2009-10)
	-do-	5	27,389,742	Non-deduction of Zakat on investment against Pensioner Benefit Accounts (as per monthly reports of July & August 2011)
3	NSC, Gulshan-e-Iqbal Town, Lahore	3	11,332,500	Non-deduction of Zakat on discharge of regular income certificates (FY 2012-13)
	-do-	5	16,729,722	Non-deduction of Zakat on discharge of behbood saving certificates (FY 2012-13)
	-do-	6	2,311,845	Non-deduction of Zakat on investment against Pensioner Benefit Accounts (FY 2012-13)
	-do-	7	1,436,000	Non-deduction of Zakat on discharge of Short term certificates (FY 2012-13)
4	NSC, Chandni Chowk Rawalpindi	1	12,852	Non-deduction of Zakat on discharge of Short term certificates (FY 2011-12)
	-do-	3	5,068,000	Non-deduction of Zakat on discharge of behbood saving certificates (FY 2011-12)
	-do-	4	7,337,500	Non-deduction of Zakat on discharge of regular income certificates (FY 2011-12)

	-do-	5	28,949	Less deduction from accounts holders without specifying any reason
5	Silk Bank, 14-Egerton Road, Lahore	6	3,294,268	Non-deduction of Zakat on final payment of matured TDRs (FY 2010-13)
		Total	89,432,323	

Annexure-6

Para 2.3.3

Exemption granted to companies on the grounds of ‘non-resident’ without any proof

Sr. No.	Name of ZCCA / ZCO	Para No. of AIR	No. of Companies	Year valuation date	Amount of Zakat involved (Rs. in million)
1	ABL, Bath Island, Clifton Road Karachi	1	16	2012-13	1.840
2	NBP, Main Branch Clifton Karachi	1	33	2012-13	49.597
3	NSC Township Lahore	7	1	21-7-12	7.837
4	Silk Bank, Egerton Road Lahore	2	10	2010-12	43.047
		Total	60		102.321

Annexure-7

Para 2.3.4

Exemption granted without obtaining declaration on form CZ-50 or invalid declaration

Sr. No.	Name of ZCCAs / ZCO	Para No. of AIR	Amount of Zakat exempted (Rs)	Remarks	Reply of Management
1	AG Punjab, Lahore	3	576,075	Declaration on Form CZ-50 not obtained	The declarations were received through dairy and properly noted in relevant ledger cards under proper attestation of accounts staff.
2	AGPR, Sub Office Karachi	1	196,622	-do-	The requisite declarations were posted in the GPF Ledger, which may be verified
3	CMA, Lahore	2	964,756	-do-	No reply received
4	DAO, Bahawalpur	4	125,545	-do-	The declarations are available and can be verified
5	NSC, Township Lahore	6	215,000	-do-	Principal amounts are still intact with the center
6	WAPDA Lahore	2	760,976	Declaration obtained on plain paper	A circular in this regard has been issued and is noted for future compliance
	-do-	7	477,004	Declaration not obtained one month prior to valuation date	Noted for strict compliance
7	MCB, Gulberg Lahore	4	79,526	Signatures of deponents on declarations not obtained	Signatures have been obtained now

8	State Life Insurance Corporation, Dr. Zia-uddin Road Karachi	1	194,402	Declaration not obtained one month prior to valuation date	Necessary instructions were issued to all zones of State Life for complete adherence to Zakat & Ushr Ordinance.
9	Nestle Pak Limited, Lahore	3	13,279,993	Declaration on Form CZ-50 not made available to audit	Solemn Affirmations and declarations duly attested are available, which may be verified.
10	State Life Insurance Corporation, Regional Head Quarters, Lahore	2	1,536,136	Declaration not obtained one month prior to valuation date	Refer to principal office for reply
11	Silk Bank, 14-Egerton Road, Lahore	1	6,283,202	Declaration on Form CZ-50 not obtained	The system is centralized and the branch has no rights to mark exemption to any account. Declarations has received at branch end and can be verified
12	NSC, Chandni Chowk, Rawalpindi	6	464,695	-do-	Relevant record is available and can be verified
13	NBP, Civic Center, Islamabad	3	2,778,884	-do-	The concerned staff has been deputed to search out the declarations
14	DAO Multan	3	253,136	-do-	The exemptions were allowed on the basis of declarations recorded in the GPF Ledger accounts under the attestation of three Gazetted employees of the DAO
Total			28,185,952		

Annexure-8

Para 2.3.5

Exemption granted to individuals on the grounds of 'non-resident / non-muslims / deceased persons' without providing any proof / affirmation

Sr. No.	Name of ZCCA / ZCO	Para No. of AIR	Remarks	Amount of Zakat involved (Rs. in million)
1	DAO Bahawalpur	3	46 employees exempted from deduction of Zakat by declaring as deceased persons without any proof	0.107
2	Nestle Pak Limited Lahore	7	Sharholders exempted from deduction of Zakat on the grounds of non-resident (details not provided) / non-muslims (32 nos.) without any proof and obtaining solemn affirmation	278.809
			Total	278.916

Annexure-9

Para 2.3.6

Non-deposit / late deposit of Zakat deducted

Sr. No.	Name of Bank	Para No. of AIR	Year	Amount of Zakat involved (Rs. in million)	Remarks	Reply of Management
1	AG KPK, Peshawar	1	2008-13	94.274	Not deposited	The objected amount also includes Ushr collected in past years and as decided in meeting with Ministry of Zakat & Ushr Khyber Pakhtunkhwa the Ushr will be transferred to concerned Districts PLA after reconciliation. Since no reconciliation has been made, the amount has not been transferred
2	AGPR Sub Office, Karachi	2	2012-13	0.431	-do-	The objected amount has been deposited in SBP, challans may be verified
3	CMA Lahore	1	2012-13	4.722	-do-	No reply received
4	DAO Bahawalpur	1	2010-13	16.284	-do-	All the deductions of the Zakat are transferred to the AG, Punjab and the deduction schedules can be verified
5	GPO, The Mall, Lahore	11	2011-13	13.602	-do-	We are forwarded all the Zakat deducted to Director Banking, DG Office Islamabad
6	HBL, Main Branch, Lahore	4	2010-12	5.957	-do-	The deduction is made by the system under centralized process at Head Office Karachi and the same is also

						deposited in Treasury / SBP by Head Office.
7	Nestle Pak Limited, Lahore	1	2012-13	0.153	-do-	The deposit slip is available for verification
			Sub Total-I	135.423		
1	AG Punjab, Lahore	2	2012-13	58.488	Late deposit	The office has been engaged in improving its business process by replacing manual procedures. Due to change over period, delay occurred
2	WAPDA, Lahore	1	2012-13	23.103	-do-	Zakat upto the quarter ending 6/2013 as been remitted to SBP and is noted for compliance
3	Nestle Pak Limited, Lahore	10	2011-13	1.847	-do-	It is our practice to deposit Zakat after external audit, however noted for future compliance
			Sub Total-II	83.438		
1	State Life Insurance Corporation, Regional Office, Lahore	1	2012-13	12.836	Proof of deposit into CZF-08 not shown / produced	All the transactions are processed online and we are in the position to provide each and every data
2	NSC, Gulshan-e-Iqbal Town, Lahore	1	2012-13	3.606	-do-	All the deductions were forwarded to Head Office
3	NSC, Township Lahore	3	2011-12	3.622	-do-	All the deductions were forwarded to Head Office
5	NBP, Main Branch, Quetta	4	2011-12	4.018	-do-	No reply received
6	Nestle Pak Limited, Lahore	1	2010-12	0.154	-do-	The process of deposit is often delayed due to minor clerical change proposed by SBP

7	Faysal Bank University Road, Gulshan- e-Iqbal	1 & 3	2010-13	74.534	-do-	CZ-08 paid challans may be verified
8	NSC, DHA-II, Karachi	1	2010-12	28.437	-do-	The clarification may be got from form concerned section of Regional Directorate of National Savings, Karachi
			Sub- Total- III	127.207		
			Grand Total (I+II+III)	346.068		

Annexure-10

Para 2.3.7

Acceptance of photocopy of declaration instead of original

Sr. No.	Name of ZCCAs / ZCO	Para No. of AIR	Amount of Zakat exempted (Rs)	Remarks	Reply of Management
1	ABL, Bath Island, Clifton Road, Karachi	5	147,866	Acceptance of photocopy instead of “an attested true copy”	No reply received
2	Askari Bank Limited, Haider Road, Rawalpindi	1	417,355	-do-	All the photocopies were attested by the Branch / Operation Manager after viewing the original one
2	Bank Al-falah, SITE Branch, Karachi	2	218,411	-do-	Original declaration is kept by one bank and attested photocopies by remaining banks
3	Bank of Punjab, Services Hospital Branch, Lahore	2	173,334	-do-	The attestation from available Oath Commissioner should be obtained
4	CMA, Lahore	3	48,071	-do-	No reply received
5	GPO Chandrigar Road, Karachi	4	61,882	-do-	Photocopy of declaration is acceptable under the rules
6	HBL, Main Branch Lahore	1	659,515	-do-	Noted for future compliance
7	WAPDA, Lahore	3	67,309	-do-	Noted for strict future compliance
8	HBL, Main Branch-II, Chandigar Road Lahore	4	-	Acceptance of photocopy instead of “an attested true copy” from 35 accounts holders	Zakat affidavit arrange and attested by the notary public

9	MCB, Gulberg Lahore	1	241,281	Acceptance of photocopy instead of “an attested true copy”	Customers have provided copies of their declarations as they have required furnishing the same to other banks
10	State Life Insurance Corporation, DR. Zia-ud-din Road Karachi	3	724,325	-do-	Noted for future compliance
11	Nestle Pak Limited, Lahore	2 & 13	578,058	-do-	We checked and recovered the record from record room, which may be verified
12	NBP, Main Branch, Clifton, Karachi	5	124,484	-do-	Photocopies of Declarations Attested by Government servants were accepted
13	NSC, Shershah Parach Chowk, Karachi	3	-	Acceptance of photocopy instead of “an attested true copy” from 07 accounts holders	The photocopies are acceptable under the rules and un-attested copies are attested now.
14	State Life Insurance Corporation, Regional Head Quarters, Lahore	3	79,358	Acceptance of photocopy instead of “an attested true copy”	Only photocopies duly verified by competent authority were accepted
15	NSC, DHA-II, Karachi	2	-	Acceptance of photocopy instead of “an attested true copy” from 27 accounts holders	An attested true copy of the declaration is acceptable under the rules.
		Total	3,541,249		

Annexure-11
Para 2.3.8

Exemption granted on incomplete declarations

Sr. No.	Name of ZCCAs / ZCO	Para No. of AIR	Amount of Zakat exempted (Rs)	Remarks	Reply of Management
1	ABL, Bath Island, Clifton Road, Karachi	9	29,212	Detail of assets not mentioned on Form CZ-50	No reply received
2	AG KPK, Peshawar	2	745,727	Detail of assets not mentioned on Form CZ-50	Detail of employees who were granted exemption has not been provided. The reply is not tenable as all the available data (as per record provided during audit) pertaining to employees were mentioned in AIR
3	AG Punjab, Lahore	4	935,940	Incomplete declarations	Noted for future compliance
4	Askari Bank Limited, Haider Road, Rawalpindi	2	95,756	Detail of assets not mentioned on Form CZ-50	The detail of assets has also been obtained by the branch on separate letters from the account holders
5	Bank of Punjab, Services Hospital Branch, Lahore	1	226,507	Incomplete declarations	We have confirmed Faith and Fiqah from customers
6	CMA, Lahore	4 & 5	278,842	Detail of assets not mentioned, Fiqah not specified &	No reply received

				date of submission on Form CZ-50	
7	DAO Bahawalpur	5	34,260	Incomplete declarations	Affidavit duly attested by the Oath Commissioner have been obtained
8	GPO Chandrigar Road, Karachi	9	77,888	Detail of assets not mentioned on Form CZ-50	The particulars of various assets are given in declaration and as such the requirement of rules are fulfilled
9	GPO The Mall, Lahore	8	58,821	Incomplete declarations	Instructions noted for future compliance
10	HBL, Main Branch Lahore	5	765,154	Incomplete declarations	Noted for future compliance
11	WAPDA, Lahore	5,6&7	1,015,164	Detail of assets not mentioned / Incomplete declarations	Noted for strict future compliance
12	MCB, Gulberg Lahore	3	627,926	Incomplete declarations	All the declarations are held and will be regularized
13	Nestle Pak Limited, Lahore	4 & 14	688,002	Detail of assets not mentioned on Form CZ-50	We checked the declaration forms again and found that the shareholders /employees have specifically mentioned the category
14	NBP, Main Branch, Clifton, Karachi	9	476,742	Detail of assets not mentioned on Form CZ-50	Complied and the same is adhered to
15	State Life Insurance Corporation, Regional Head Quarters, Lahore	4,5,6&7	2,372,636	Detail of assets not mentioned, incomplete & improper declarations	We are not in a position to compel our honourable policy holders to specify the assets and due to rush of work and human

				and without specification of fiqah	errors some deficiencies in CZ-50 are there
16	NSC, Gulshan- e-Iqbal Town, Lahore	9	544,654	Detail of assets not mentioned on Form CZ-50	The name of scheme / asset code in all reported cases were properly mentioned by the accounts holders on CZ-50
		Total	8,973,231		

Annexure-12
Para 2.3.9

**Un-justified outflow of amount from Zakat Collection Account of AG
Peshawar, Khyber Pakhtunkhwa (Summary)**

Year	Payments (Rs)
2008-09	18,495,728
2009-10	(46,356)
2010-11	290,908
2011-12	86,733
2012-13	1,278,856
Total (Net)	20,105,869
Less deposited in CZF-08 on 06-11- 2008	16,425,907
Un-justified outflow	3,679,962

Annexure-13

Para 3.4.1

Non Production of record of LZCs

S.No	Name of LZC	Amount (Rs)
1.	Badia Qadir Bakhsh	120,000
2.	Dhalyala	60,000
3.	Jang Sajedan	240,000
4.	Loi Bher	75,000
5.	Maloot	105,000
6.	Noon	105,000
7.	Jang Syedan	120,000
8.	Pagh Panwal	75,000
9.	Mohra Chirah	45,000
10.	Rarash	96,000
11.	Chapper Mir Kanal	60,000
12.	Mirah Chirah	30,000
13.	Mohri Charah	30,000
14.	Kirpa-III	60,000
15.	Sihili	75,000
16.	Pind Bagwal (Shergi)	45,000
17.	Nogazari	168,000
18.	G-7/1	60,000
19.	G-6/2	90,000
20.	G-7/3-3	45,000
21.	F-7/1-4	75,000
22.	G-8/3-4	60,000
23.	G-9/1-4	60,000
24.	I-9/1-2	75,000
25.	F-6/3-4	54,000
26.	F-6/1-2	120,000
27.	Suban Syden	45,000
28.	Pind Begwal (Juibi)	60,000
29.	Pind Begwal (Sharki)	140,000
30.	Malpur	90,000
31.	Kalyan (Chirah)	45,000
32.	Pulgran-II	135,000
33.	Kijnah	54,000
34.	Harnoo Tharda paino	75,000

35.	F-8/3-4	96,000
36.	F-7/2-3	96,000
37.	Chatta Bukhtaver	115,000
Sub Total-I		3,099,000

Non-production of record of 05 BHUs/RHCs

S.No	Name of BHU/RHC	Period	Amount (Rs)
1	Kot Hatial South	2011 to 2013	300,000
2	Jhangi Syadan	2011 to 2013	300,000
3	Tarlai Kalan	2011 to 2013	300,000
4	Chriah Khas	2011 to 2013	300,000
5	Thumar-II	2011 to 2013	300,000
Sub Total-II			1,500,000
Grand Total			4,599,000

Annexure-14
Para 3.4.4

Mis-appropriation by LZC Tarlai

S.No	Cheque No	Date	Amount (Rs.)
1.	396006	26.11.02	176,000
2.	372103	04.6.02	144,500
3.	413065	30.4.03	290,000
4.	421454	6.6.03	170,000
5.	428970	20.6.03	150,000
6.	452503	19.11.03	175,500
7.	452626	24.12.03	290,000
8.	542904	21.6.04	126,000
9.	56170	10.12.04	169,000
10.	587162	16.6.05	126,000
11.	564203	5.12.05	150,000
12.	598969	04.3.06	168,000
13.	616161	26.4.06	200,000
14.	506304	31.10.06	152,000
15.	685604	9.9.07	120,000
16.	670299	10.7.09	200,000
17.	716504	21.12.07	140,000
18.	717501	9.5.08	126,000
19.	717371	6.6.08	50,000
20.	733204	25.9.08	133,000
21.	740504	26.6.09	120,000
22.	783753	10.5.10	137,500
23.	756161	1.9.10	19,500
24.	788337	12.10.10	114,000
25.	794727	25.6.11	114,000
26.	823042	27.1.12	114,000
27.	835439	27.6.12	114,000
28.	847656	21.3.13	114,000
29.	855111	11.04.13	75,000
Total			4,178,000

Annexure-15
Para 3.4.5

Payment in cash / through open cheques

S.No.	Name of LZC	Code No.	Date / Period	Cheque No.	Amount (Rs)
1.	Noorpur Shahan		11/7/12	2303374	2,000
2.			11/7/12	2303370	2,000
3.			12/7/12	2303371	2,000
4.			12/7/12	2303372	2,000
5.			16/7/12	2303375	2,000
6.			16/7/12	5663886	2,000
7.			24/7/12	5663892	2,000
8.			24/7/12	5663668	2,000
9.			24/7/12	5663900	2,000
10.			24/7/12	5663657	2,000
11.			24/7/12	5663669	2,000
12.			24/7/12	5663662	2,000
13.			24/7/12	5663674	2,000
14.			24/7/12	5663667	2,000
15.			24/7/12	5663895	2,000
16.			24/7/12	5663658	2,000
17.			24/7/12	5663888	2,000
18.			24/7/12	5663885	2,000
19.			24/7/12	5663887	2,000
20.			24/7/12	5663890	2,000
21.			24/7/12	5663883	2,000
22.			24/7/12	5663656	2,000
23.			24/7/12	5663672	2,000
24.			24/7/12	5663670	2,000
25.			24/7/12	5663663	2,000
26.			24/7/12	5663898	2,000
27.			24/7/12	5663879	2,000
28.			24/7/12	5663896	2,000
29.			24/7/12	5663900	2,000
30.			24/7/12	5663673	2,000
31.			25/7/12	5663876	2,000
32.			25/7/12	5663671	2,000
33.			25/7/12	5663880	2,000
34.			25/7/12	5663666	2,000

35.			25/7/12	5663894	2,000
36.			25/7/12	5663884	2,000
37.			25/7/12	5663899	2,000
38.			25/7/12	5663889	2,000
39.			25/7/12	5663893	2,000
40.			26/7/12	5663661	2,000
41.			26/7/12	5663651	2,000
42.			26/7/12	5663878	2,000
43.			26/7/12	5663882	2,000
44.			27/7/12	5663660	2,000
45.			30/7/12	5663664	2,000
46.			30/7/12	5663881	2,000
47.			30/7/12	5663665	2,000
48.			30/7/12	5663897	2,000
49.			30/7/12	5663891	2,000
50.			30/7/12	566659	2,000
51.			2/8/12	5994503	2,000
52.			2/8/12	5994504	2,000
53.			6/8/12	5663675	2,000
54.			6/8/12	5994506	2,000
55.			6/8/12	5994505	2,000
56.			6/8/12	5994502	2,000
57.			13/8/12	5994508	2,000
58.			13/8/12	5994507	2,000
59.			15/8/12	5994523	2,000
60.			01/01/13	1880738	2,000
61.			5/1/13	1880727	2,000
62.			8/4/13	5994525	2,000
63.			8/4/13	1880737	2,000
64.			11/4/13	5994511	2,000
65.			2/5/13	5994512	2,000
66.			2/5/13	1880743	10,000
67.			3/5/13	5994518	2,000
68.			3/5/13	1880748	2,000
69.			3/5/13	1880733	2,000
70.			3/5/13	5994518	2,000
71.			3/5/13	1880740	2,000
72.			3/5/13	1880742	2,000
73.			3/5/13	5994515	2,000

74.			3/5/13	1880745	2,000
75.			3/5/13	1880747	2,000
76.			6/5/13	1880735	2,000
77.			6/5/13	1880744	2,000
78.			6/5/13	1880750	2,000
79.			6/5/13	5994520	2,000
80.			6/5/13	5994513	2,000
81.			7/5/13	1880729	2,000
82.			7/5/13	5994517	2,000
83.			7/5/13	1880746	2,000
84.			7/5/13	5994514	2,000
85.			7/5/13	5994519	2,000
86.			8/5/13	1880736	2,000
87.			8/5/13	1880730	2,000
88.			13/5/13	2610552	2,000
89.			14/5/13	2610551	2,000
90.			15/5/13	2610567	2,000
91.			15/5/13	2610563	2,000
92.			15/5/13	2610553	2,000
93.			15/5/13	2610566	2,000
94.			15/5/13	1880728	2,000
95.			15/5/13	2610557	2,000
96.			17/5/13	5994522	2,000
97.			17/5/13	2610559	2,000
98.			17/5/13	1880749	2,000
99.			17/5/13	2610569	2,000
100.			20/5/13	2610560	2,000
101.			20/5/13	2610570	2,000
102.			20/5/13	2610565	2,000
103.			20/5/13	2610554	2,000
104.			20/5/13	2610556	2,000
105.			21/5/13	2610571	2,000
106.			21/5/13	599451	2,000
107.			21/5/13	2610572	2,000
108.			22/5/13	2610562	2,000
109.			27/5/13	2610726	2,000
110.			6/6/13	2610561	2,000
111.			11/6/13	2610555	2,000
112.			28/6/13	5335407	2,000

113.	Kijnah	0010198	7/3/12	04803859	3,000
114.			8/3/12	04803854	3,000
115.			8/3/12	04803855	3,000
116.			22/3/12	04803860	3,000
117.			26/3/12	04803861	3,000
118.			29/6/12	0480362	3,000
119.			9/8/12	0480365	3,000
120.			9/8/12	04803868	3,000
121.			9/8/12	04803863	3,000
122.			9/8/12	04803864	3,000
123.			10/8/12	04803869	3,000
124.			10/8/12	04803870	3,000
125.			10/8/12	04803872	3,000
126.			10/8/12	04803874	3,000
127.			10/8/12	04803875	3,000
128.			10/8/12	04803876	3,000
129.			10/8/12	04803877	3,000
130.			10/8/12	04803879	3,000
131.			10/8/12	04803873	3,000
132.			10/8/12	04803878	3,000
133.			10/8/12	04803866	3,000
134.			10/8/12	04803880	3,000
135.			10/8/12	04803884	3,000
136.			13/8/12	04803887	3,000
137.			13/8/12	04803882	3,000
138.			13/8/12	04803889	3,000
139.			13/8/12	04803883	3,000
140.			15/8/12	04803885	3,000
141.			19/4/13	04803886	3,000
142.			24/4/13	04803881	3,000
143.			24/4/13	04803893	3,000
144.			25/4/13	04803894	3,000
145.			26/4/13	04803895	3,000
146.			29/4/13	04803896	3,000
147.			15/7/13	04803899	3,000
148.			15/7/13	04803900	3,000
149.			15/7/13	04803897	3,000
150.			16/7/13	04803898	3,000

151.	Athal Bara Kahu	001001	24/12/12	2931224	1,200
152.			24/12/12	2931221	1,200
153.			24/12/12	2931225	1,200
154.			24/12/12	2931235	1,200
155.			24/12/12	2931220	1,200
156.			24/12/12	2931225	1,200
157.			24/12/12	2931236	1,200
158.			24/12/12	2931241	1,200
159.			24/12/12	2931240	1,200
160.			24/12/12	2931205	1,200
161.			24/12/12	1920418	1,200
162.			24/12/12	1920422	1,200
163.			26/12/12	2931239	1,200
164.			26/12/12	2931217	1,200
165.			26/12/12	2931222	1,200
166.			26/12/12	2931251	1,200
167.			26/12/12	2931238	1,200
168.			26/12/12	2931230	1,200
169.			26/12/12	2931214	1,200
170.			27/12/12	2931228	1,200
171.			27/12/12	2931246	1,200
172.			27/12/12	2931250	1,200
173.			27/12/12	2931247	1,200
174.			27/12/12	2931219	1,200
175.			27/12/12	2931207	1,200
176.			27/12/12	2931223	1,200
177.			27/12/12	2931249	1,200
178.			27/12/12	2931211	1,200
179.			27/12/12	2931248	1,200
180.			28/12/12	2931210	1,200
181.			28/12/12	2931213	1,200
182.			12/9/12	2931201	1,200
183.			26/9/12	2931203	1,200
184.			21/12/12	2931208	1,200
185.			21/12/12	2931209	1,200
186.			21/12/12	2931233	1,200
187.			21/12/12	2931216	1,200
188.			21/12/12	2931232	1,200
189.			21/12/12	2931215	1,200

190.			21/12/12	2931234	1,200
191.			21/12/12	2931231	1,200
192.			21/12/12	1920423	1,200
193.			21/12/12	1920420	1,200
194.			21/12/12	1920421	1,200
195.			21/12/12	1920419	1,200
196.			21/12/12	1920425	1,200
197.			21/12/12	1920424	1,200
198.			21/12/12	1920417	1,200
199.			24/12/12	2931227	1,200
200.			24/12/12	2931229	1,200
201.			24/12/12	29312243	1,200
202.			24/12/12	2931206	1,200
203.			24/12/12	2931226	1,200
204.			24/12/12	2931237	1,200
205.			24/12/12	2931244	1,200
206.			24/12/12	2931242	1,200
207.			24/12/12	2931212	1,200
208.	Serisiryal Golra	0010078	8/8/12	2707915	2,000
209.			8/8/12	2707916	2,000
210.			8/8/12	2707917	2,000
211.			8/8/12	2707919	2,000
212.			8/8/12	2707926	2,000
213.			9/8/12	2707905	2,000
214.			9/8/12	2707908	2,000
215.			9/8/12	2707925	2,000
216.			9/8/12	2707912	2,000
217.			10/6013	2707944	2,000
218.	Doke Paracha	0010095	19/7/12	00626917	3,000
219.			19/7/12	00626918	3,000
220.			19/7/12	00626921	3,000
221.			20/7/12	00626922	3,000
222.			24/7/12	00626920	3,000
223.			24/7/12	00626925	3,000
224.			24/7/12	00626926	3,000
225.			26/7/12	00626928	3,000
226.			19/9/12	00626929	3,000
227.	Mera Beri	0010079	18/7/12	6319817	2,000
228.			19/7/12	6319801	2,000

229.			19/7/12	6319802	2,000
230.			19/7/12	6319810	2,000
231.			19/7/12	6319811	2,000
232.			19/7/12	6319812	2,000
233.			19/7/12	6319814	2,000
234.			19/7/12	6319815	2,000
235.			19/7/12	6319816	2,000
236.			19/7/12	6319818	2,000
237.			19/7/12	6319823	2,000
238.			19/7/12	6319824	2,000
239.			19/7/12	219394	2,000
240.			19/7/12	219396	2,000
241.			19/7/12	219398	2,000
242.			19/7/12	219399	2,000
243.			19/7/12	219400	2,000
244.			20/7/12	6319803	2,000
245.			20/7/12	6319804	2,000
246.			20/7/12	6319806	2,000
247.			20/7/12	6319808	2,000
248.			20/7/12	6319809	2,000
249.			20/7/12	6319813	2,000
250.			20/7/12	6319819	2,000
251.			24/7/12	6319828	2,000
252.			25/7/12	6319820	2,000
253.			25/7/12	219350	2,000
254.			25/7/12	6319827	2,000
255.	Shiekpur	0010055	31/7/12	1612439	2,500
256.			31/7/12	1612424	2,500
257.			31/7/12	1612425	2,500
258.			31/7/12	1612429	2,500
259.			1/8/12	1612428	10,000
260.			2/8/12	1612427	2,500
261.			2/8/12	1612438	2,500
262.			3/8/12	1612442	2,500
263.			3/8/12	1612434	2,500
264.			3/8/12	1612430	2,500
265.			10/8/12	1612431	2,500
266.			15/8/12	1612422	10,000
267.			16/8/12	1612432	2,500

268.			17/8/12	1612437	2,500
269.			17/8/12	1612443	2,500
270.	Mera Begwal	0010118	27/7/12	9543190	1,200
271.			27/7/12	9543198	1,200
272.			30/7/12	9543199	1,200
273.			30/7/12	9543209	1,200
274.			30/7/12	9543202	1,200
275.			30/7/12	9543188	1,200
276.			30/7/12	9543192	1,200
277.			30/7/12	9543204	1,200
278.			31/7/12	9543526	1,200
279.			31/7/12	9543203	1,200
280.			31/7/12	9543186	1,200
281.			31/7/12	9543210	1,200
282.			31/7/12	9543215	1,200
283.			31/7/12	9543527	1,200
284.			31/7/12	9543183	1,200
285.			31/7/12	9543191	1,200
286.			31/7/12	9543211	1,200
287.			2/8/12	9543201	1,200
288.			2/8/12	9543184	1,200
289.			2/8/12	9543531	1,200
290.			2/8/12	9543213	1,200
291.			2/8/12	9543195	1,200
292.			7/8/12	9543207	1,200
293.			7/8/12	9543194	1,200
294.			7/8/12	9543221	1,200
295.			7/8/12	9543530	1,200
296.			7/8/12	9543187	1,200
297.			7/8/12	9543218	1,200
298.			8/8/12	9543528	1,200
299.			8/8/12	9543529	1,200
300.			17/8/12	9543217	1,200
301.			17/8/12	9543224	1,200
302.			17/8/12	9543212	1,200
303.	Johed	0010062	30/7/12	02055166	2,500
304.			30/7/12	02055171	2,500
305.			30/7/12	02055174	2,500
306.			30/7/12	02055168	2,500

307.			30/7/12	02055175	2,500
308.			30/7/12	02055167	2,500
309.			30/7/12	02055170	2,500
310.	G-6/3-4	0010021	26/7/12	8238756	3,000
311.			26/7/12	8238750	3,000
312.			27/7/12	8238755	3,000
313.			30/7/12	8238751	3,000
314.			30/7/12	8238754	3,000
315.			31/7/12	8238752	3,000
316.			2/8/12	8238757	3,000
317.	Mohra Chiran		12/7/13	06887860	3,000
318.			15/7/13	06887861	5,000
319.			15/7/13	06887864	5,000
320.			15/7/13	06887865	5,000
321.			15/7/13	06887866	5,000
322.			15/7/13	06887869	5,000
323.			16/7/13	06887867	4,000
324.			16/7/13	06887862	4,000
325.			16/7/13	06887861	4,000
326.			16/7/13	06887868	4,000
327.			16/7/13	06887870	4,000
328.			18/7/13	06887863	4,000
329.			6/5/13	06887852	3,000
330.			6/5/13	06887856	3,000
331.			7/5/13	06887854	3,000
332.			7/5/13	06887855	3,000
333.			7/5/13	06887857	3,000
334.			7/5/13	06887859	3,000
335.			8/5/13	06887858	3,000
336.			9/5/13	06887851	3,000
337.			10/5/13	06887853	3,000
338.			26/7/12	05406692	3,000
339.			26/7/12	05406693	3,000
340.			26/7/12	05406695	3,000
341.			26/7/12	05406696	3,000
342.			26/7/12	05406697	3,000
343.			26/7/12	05406699	3,000
344.			26/7/12	05406700	3,000
345.			27/7/12	05406694	3,000

346.			27/7/12	05406698	3,000
347.			28/3/12	05406682	3,000
348.			28/3/12	05406683	3,000
349.			28/3/12	05406685	3,000
350.			28/3/12	05406686	3,000
351.			28/3/12	05406687	3,000
352.			28/3/12	05406687	3,000
353.			28/3/12	05406689	3,000
354.			29/3/12	05406684	3,000
355.			2/3/12	05406690	3,000
356.	KailyaChirah	0010105	24/4/13	03914381	2,000
357.			25/4/13	03914382	2,000
358.			25/4/13	03914383	2,000
359.			25/4/13	03914384	2,000
360.			25/4/13	03914385	2,000
361.			25/4/13	03914380	2,000
362.			24/4/13	03914372	2,000
363.			24/4/13	03914373	2,000
364.			24/4/13	03914374	2,000
365.			24/4/13	03914375	2,000
366.			24/4/13	03914376	2,000
367.			24/4/13	03914377	2,000
368.			24/4/13	03914378	2,000
369.			24/4/13	03914379	2,000
370.	Gagri		24/7/12	05201064	3,000
371.			24/7/12	05201065	3,000
372.			24/7/12	05201067	3,000
373.			24/7/12	05201075	3,000
374.			24/7/12	05201078	3,000
375.			24/7/12	05201079	3,000
376.			24/7/12	05201080	3,000
377.			24/7/12	05201082	3,000
378.			24/7/12	05201084	3,000
379.			24/7/12	05201085	3,000
380.			24/7/12	05201086	3,000
381.			24/7/12	05201088	3,000
382.			24/7/12	05201091	3,000
383.			24/7/12	05201092	3,000
384.	Bobri		8/12	2530540	1,500

385.			8/12	2530541	1,500
386.			8/12	2530533	2,000
387.			8/12	2530531	2,000
388.			8/12	2530535	1,500
389.			8/12	2530538	2,000
390.			8/12	2530526	2,000
391.			8/12	2530537	1,500
392.	Naroola		7/13	4075301	3,000
393.			7/13	4075305	3,000
394.			7/13	4075306	3,000
395.			7/13	4075308	3,000
396.			7/13	4075309	3,000
397.			7/13	4075310	3,000
398.			7/13	4075304	3,000
399.			7/13	4075303	3,000
400.			7/13	4075313	3,000
401.			7/13	4075314	3,000
402.			7/13	4075312	3,000
403.			7/13	4075315	3,000
404.	Morian		5/13	00801035	3,000
405.			5/13	00801034	3,000
406.			5/13	00801037	3,000
407.			5/13	00801039	3,000
408.			5/13	00801038	3,000
409.			5/13	00801045	3,000
410.			5/13	00801041	3,000
411.			5/13	00801043	3,000
412.			5/13	00801046	3,000
413.			5/13	00801036	3,000
414.			5/13	00801044	3,000
415.			5/13	00801042	3,000
416.			5/13	00801040	3,000
417.			5/13	00801035	3,000
418.	Ali Pur-II		7/13	09053765	3,000
419.			7/13	09053766	3,000
420.			7/13	09053767	3,000
421.			7/13	09053768	3,000
422.			7/13	09053769	3,000
423.			7/13	09053770	3,000

424.			7/13	09053771	3,000
425.			7/13	09053772	3,000
426.			7/13	09053773	3,000
427.			7/13	09053774	3,000
428.			7/13	09053778	3,000
429.			7/13	09053779	3,000
430.			7/13	09053781	3,000
431.			7/13	09053782	3,000
432.			7/13	09053764	3,000
433.			7/13	09053775	3,000
434.			7/13	09053776	3,000
435.			7/13	09053784	3,000
436.			7/13	09053783	3,000
437.			7/13	09053780	3,000
438.	Said Pur	0010048	4/13	1952990	3,000
439.			4/13	1952981	3,000
440.			4/13	1952989	3,000
441.			4/13	2444625	3,000
442.			4/13	2444621	3,000
443.			4/13	1952977	3,000
444.			4/13	1952978	3,000
445.			4/13	1952996	3,000
446.			5/13	1952993	3,000
447.			5/13	1952986	3,000
448.			5/13	1952997	3,000
449.			5/13	1952988	3,000
450.			5/13	1952998	3,000
451.			5/13	1952991	3,000
452.			5/13	1952982	3,000
453.			5/13	1953000	3,000
454.			5/13	1952999	3,000
455.			5/13	2444623	3,000
456.	Kot Hathial		7/12	8003333	2,000
457.			7/12	8003337	2,000
458.			7/12	8003335	2,000
459.			7/12	8003331	2,000
460.			7/12	8003332	2,000
461.			7/12	8003330	2,000
462.			7/12	8003336	10000

463.			7/12	8003334	10000
464.			7/12	8003338	2,000
465.			8/12	8003345	2,000
466.			8/12	8003346	2,000
467.			8/12	8003341	2,000
468.			8/12	8003342	2,000
469.			8/12	8003344	2,000
470.			8/12	8003349	2,000
471.			8/12	8003348	2,000
472.			8/12	2177029	2,000
473.			8/12	2177030	2,000
474.			8/12	2177026	2,000
475.			8/12	2177031	2,000
476.			8/12	2177032	2,000
477.			9/12	2177035	2,000
478.			9/12	2177034	2,000
479.			9/12	2177036	2,000
480.			9/12	2177039	1500
481.			9/12	2177037	2,000
482.			9/12	2177038	2,000
483.	G-7/3-4		6/13	54101285	3,000
484.			6/13	54101289	3,000
485.			6/13	54101291	3,000
486.			6/13	54101293	3,000
487.			6/13	54101294	3,000
488.			6/13	54101298	3,000
489.			6/13	54101284	3,000
490.			6/13	54101288	3,000
491.			6/13	54101297	3,000
492.			6/13	54101295	3,000
493.			6/13	54101290	3,000
494.	Pona Faqiran		7/13	398927	3,000
495.			7/13	398928	3,000
496.			7/13	398929	3,000
497.			7/13	398930	3,000
498.			7/13	398931	3,000
499.			7/13	398932	3,000
500.			7/13	398933	3,000
501.			7/13	398934	3,000

502.			7/13	398935	3,000
503.			7/13	398937	3,000
504.			7/13	398926	3,000
505.			7/13	398939	3,000
506.			7/13	398940	3,000
507.			7/13	398923	3,000
508.			7/13	398938	3,000
509.			7/13	39843	3,000
510.			7/13	39947	3,000
511.			7/13	398941	3,000
512.			7/13	398942	3,000
513.			7/13	398945	3,000
514.			7/13	398946	3,000
515.	Sottni Pari		7/13	09262166 to 09262188 =21 @ 3000	63,000
516.			5/13	09262151 to 09262164=14 @ 2500	35,000
517.			8/12	06169701 to 06169707=11 @ 2500	27,500
518.	Chak Shahzad	0010090	7/12	329676	3,000
519.			7/12	329654	3,000
520.			7/12	329657	3,000
521.			7/12	329662	3,000
522.			7/12	329667	3,000
523.			7/12	329669	3,000
524.			7/12	329671	3,000
525.			7/12	329672	3,000
526.			7/12	329673	3,000
527.			7/12	329674	3,000
528.			7/12	329653	3,000
529.			7/12	329656	3,000
530.			7/12	329658	3,000
531.			7/12	329659	3,000
532.			7/12	329660	3,000
533.			7/12	329663	3,000
534.			7/12	329664	3,000
535.			7/12	329649	3,000

536.			7/12	329661	3,000
537.			7/12	329668	3,000
538.			7/12	329675	3,000
539.			7/12	329666	3,000
540.			7/12	329655	3,000
541.			7/12	329665	3,000
542.	Sihala W-III		2/8/13	02296829	10,000
543.			5/8/13	02875899	3,000
544.			5/8/13	02296830	10,000
545.			5/8/13	02296831	3,000
546.			5/8/13	02875893	3,000
547.			5/8/13	02875900	3,000
548.			6/8/13	02875826	3,000
549.			1/8/13	02875894	3,000
550.			1/8/13	02875895	3,000
551.			1/8/13	02875896	3,000
552.			1/8/13	02875897	3,000
553.			1/8/13	02875898	3,000
554.	Pihont		9/12	00797863	1,500
555.			9/12	00797864	1,500
556.			9/12	00797869	1,500
557.			9/12	00797856	1,500
558.			9/12	00797858	1,500
559.			9/12	00797862	1,500
560.			9/12	00797865	1,500
561.			9/12	00797866	1,500
562.			9/12	00797867	1,500
563.			9/12	00797868	1,500
564.			9/12	00797873	1,500
565.			9/12	00797855	1,500
566.			9/12	00797871	1,500
567.			9/12	00797857	1,500
568.			9/12	00797859	1,500
569.			9/12	007978661	1,500
570.			9/12	00797872	1,500
571.			9/12	00797874	1,500
572.			9/12	00797870	1,500
573.			6/13	07671483	1,500
574.			6/13	07671493	1,500

575.			6/13	07671486	1,500
576.			6/13	07671488	1,500
577.			6/13	07671489	1,500
578.			6/13	07671491	1,500
579.			6/13	07671475	1,500
580.			6/13	07671476	1,500
581.			7/13	07671479	1,500
582.			7/13	07671494	1,500
583.			7/13	07671478	1,500
584.			7/13	07671482	1,500
585.	Chirah W-I	0010101 5	07/13	00797808	3,000
586.			07/13	00797819	3,000
587.			07/13	09512604	3,000
588.			07/13	09512605	3,000
589.			07/13	09512613	3,000
590.			07/13	09512617	3,000
591.			07/13	09512606	3,000
592.			07/13	09512609	3,000
593.			07/13	09512610	3,000
594.			07/13	09512611	3,000
595.			07/13	09512612	3,000
596.			07/13	09512614	3,000
597.			07/13	09512615	3,000
598.			07/13	09512618	3,000
599.			07/13	095126608	3,000
600.			07/13	09512619	3,000
601.			07/13	09512620	3,000
602.			07/13	09512621	3,000
603.			07/13	09512616	3,000
604.			07/13	09512622	3,000
605.			07/13	09512623	3,000
606.	Mera akco	0010119	03/12	223141	3,000
607.			03/12	223143	3,000
608.			03/12	223144	3,000
609.			03/12	223145	3,000
610.			03/12	223147	3,000
611.			03/12	223149	3,000
612.			03/12	223150	3,000

613.			03/12	223138	3,000
614.			03/12	223139	3,000
615.			03/12	223140	3,000
616.			03/12	223142	3,000
617.			03/12	223146	3,000
618.			03/12	223148	3,000
619.			03/12	223151	3,000
620.			03/12	223152	3,000
621.			03/12	223137	3,000
622.			03/12	223153	3,000
623.			03/12	223155	3,000
624.			03/12	223154	3,000
625.			03/12	223156	3,000
626.	Thumair-II		7/13	04772540	3,000
627.			7/13	04772541	3,000
628.			7/13	04772543	3,000
629.			7/13	04772526	3,000
630.			7/13	04772549	3,000
631.			7/13	04772542	3,000
632.			7/13	047725550	3,000
633.			7/13	04772544	3,000
634.			7/13	04772547	3,000
635.			7/13	09342351	3,000
636.			7/13	09342355	3,000
637.			7/13	04772545	3,000
638.			7/13	09342352	3,000
639.			7/13	09342353	3,000
640.			7/13	09342354	3,000
641.			7/13	04772546	3,000
642.			7/13	04772548	3,000
643.	Haroodgher		7/13	Farida Begum	4,000
644.			7/13	Anwar Jan	4,000
645.			7/13	Rasgida Vegum	4,000
646.			7/13	Ghulam Jannat	4,000
647.			7/13	Afza Bibi	4,000
648.			7/13	Zailoon bibi	4,000
649.			7/13	Khurshid	4,000

				Begum	
650.			7/13	Nasim Gul	4,000
651.			7/13	Azoban Nissa	4,000
652.			7/13	Rabea Khatoon	4,000
653.			7/13	Gulshan Munir	4,000
654.			7/13	Irayat Bibi	4,000
655.			7/13	Khadam Jan	4,000
656.			7/13	Faram Jan	4,000
657.			7/13	Zubeda Bibi	4,000
658.			10/08	2226599	4,000
659.			10/08	0066309	4,000
660.	Naryas Padhu	0010126	7/13	01987124	3,000
661.			7/13	06630001	3,000
662.			7/13	06630005	3,000
663.			7/13	06630006	3,000
664.			7/13	06630008	3,000
665.			7/13	06630010	3,000
666.			7/13	01987107	3,000
667.			7/13	01987112	3,000
668.			7/13	01987118	3,000
669.			7/13	06630003	3,000
670.			7/13	01987101	3,000
671.			7/13	01987116	3,000
672.			7/13	01987120	3,000
673.			7/13	01987121	3,000
674.			7/13	06630007	3,000
675.			7/13	06630015	3,000
676.			7/13	01987113	3,000
677.			7/13	04786075	3,000
678.			7/13	01987109	3,000
679.			7/13	01987111	3,000
680.			7/13	01987114	3,000
681.			7/13	01987117	3,000
682.			8/13	06630017	3,000
683.			8/13	01987115	3,000
684.			8/13	04786098	3,000
685.			8/13	04786100	3,000

686.			8/13	04786099	3,000
687.			8/13	06630020	3,000
688.			8/13	06630019	3,000
689.			8/13	04786091	3,000
690.			8/13	01987123	3,000
691.	Kirpa-II		4/13	04816949	3,000
692.			4/13	04816951	3,000
693.			4/13	04816943	3,000
694.			4/13	04816944	3,000
695.			4/13	04816945	3,000
696.			4/13	04816931	3,000
697.			4/13	04816932	3,000
698.			4/13	04816934	3,000
699.			4/13	04816946	3,000
700.			4/13	04816935	3,000
701.			4/13	04816952	3,000
				Total	1,884,500

Annexure-16
Para 3.4.6

Non-refund of unspent balances

S.No	Name of LZC	Code No	Date	Amount
1	New Sekrial	0010194	30/6/2013	263,255
2	Shadra W-02	0010071	30/6/2013	7,480
3	Shadra W-01	0010071	30/6/2013	8,658
4	Dok Praca	0010095	30/6/2013	81,189
5	Khana Dak	0010031	30/6/2013	234,520
6	G-7/3 Islamabad		30/6/2013	78,071
7	Chello Thalla Syedian	0010150	30/6/2013	27,225
8	Mera Beri Golra Sharif	0010079	30/6/2013	64,167
9	Gagri		30/6/2013	64,466
10	Mugal	0010061	30/6/2013	153,620
11	Sheirkpur	0010055	30/6/2013	4,866
12	Rawat-IV	000047	30/6/2013	174,676
13	Rawat-II	000047	30/6/2013	117,392
14	Rawat-I	000047	30/6/2013	166,675
15	Sihala-II	0010157	30/6/2013	216,122
16	Bangril	000082	30/6/2013	297,161
17	Lakhwal	0010156	30/6/2013	85,442
18	Mera Begwal	0010118	30/6/2013	63,936
19	Mera Sanbal Jafer	0010068	30/6/12	97,969
20	Mera Sanbal Jafer	0010068	30/6/13	2410
21	Atal Barak	001001	30/6/2013	93,014
22	MoraNoor	0010063	30/6/2013	44,450
23	Noor Pur Shahan	0010040	30/6/2013	245,022
24	Nara Syday	0010039	30/6/2013	160,249
25	Kuri	0010035	30/6/2013	93,922
26	I-8/1-4& H/8	0010165	30/6/2013	150,695
27	G-6/3-4	0010021	30/6/2013	35,320
28	G-7/3-2	0010152	30/6/2013	10,038
29	Kalyah Charah	0010105	30/6/2013	45,436
30	Johed	0010062	30/6/2013	41,840
31	Kirpa	0010195	30/6/2013	78,020

32	I-9/4 Isb	0010168	30/6/2013	73,304
33	Darkala	0010094	30/6/2013	150,341
34	I-8/2-3	0010166	30/6/2013	45,002
35	Gohra Mast	0010099	30/6/2013	73,842
36	Chehan Sorain	0015838	30/6/12	65,811
37			30/6/13	5,913
38	Pulgran	0010042	30/6/2013	20,825
39	Bhadana Kalan	0010002	30/6/2013	99,296
40	Pind Parrian	0010133	30/6/2013	66,218
41	Jori Vgadana Khurd	0010077	30/6/13	128,865
42	Sangiani –I	0010050	30/6/2013	73,271
43	Seri Siryal	0010078	30/6/2013	60,718
44	Atal	001000	30/6/2013	20,264
45	Athal Bara Kahu	001001	30/6/12	93,014
			30/6/13	20,264
46	Mohra Noor	0010063	30/6/2013	71,450
47	Naroola		30/6/2013	107,242
48	Morian		30/6/13	87,172
49	Ali Pur-III		30/6/13	65,695
50	Said Pur	0010048	30/6/13	230,240
51	G-7/3-4		30/6/13	161,510
52	Pona Fagir		30/6/13	156,134
53	Kahgota Gujra		30/6/13	64,654
54	Chak Shahzad	0010090	30/6/13	118,967
55	Shah Allah Ditta		30/6/13	94,099
56	Sihala W-III		30/6/13	123,698
57	G-6/1-3 & 1-4		30/6/13	171,567
58	G-8/1-2		30/6/13	31,460
59	Pihont		30/6/12	22,372
60	Chirah W-I	00101015	30/6/13	82,326
61	Tumair-I		30/6/13	121,677
62	Mera akco	0010119	30/6/2013	171,749
63	Thumair-II		6/13	23,936
64	Pagh Panwal		6/13	21,125
65	Tarnol		6/13	158,965
66	Haroodgher		6/13	63,059

67	Naryas Badhu	0010126	30/6/13	169,396
68	F-7/1 &4 Islamabad	0010014	30/6/13	82,466
69	Kirpa-II		6/13	107,299
70	TarlaiKhurdu		6/13	11,574
71	Rawal Town		30/6/13	386,760
72	Pind Malkan		30/6/13	99,481
			Total	7,210,327