



**AUDIT REPORT
ON
THE ACCOUNTS OF
CENTRAL ZAKAT FUND,
ZAKAT COLLECTION CONTROLLING
AGENCIES/
ZAKAT COLLECTION OFFICES
AND
ISLAMABAD ZAKAT & USHR
COMMITTEE
AUDIT YEAR 2018-19**

AUDITOR GENERAL OF PAKISTAN

TABLE OF CONTENTS

ABBREVIATIONS & ACRONYMS	i
PREFACE	iii
EXECUTIVE SUMMARY	iv
SUMMARY OF TABLES & CHARTS	viii
I <i>Audit Work Statistics</i>	viii
II <i>Audit Observations Regarding Financial Management</i>	viii
III <i>Outcome Statistics</i>	ix
IV <i>Irregularities Pointed Out</i>	ix
V <i>Cost-Benefit</i>	x
CHAPTER 1 CENTRAL ZAKAT FUND	1
1.1 <i>Introduction</i>	1
1.2 <i>Comments on Budget & Accounts</i>	2
1.3 <i>Brief Comments on the Status of Compliance with PAC Directives</i>	2
1.4 AUDIT PARAS	4
CHAPTER 2 ZAKAT COLLECTION CONTROLLING AGENCIES / ZAKAT COLLECTION OFFICES	6
2.1 <i>Introduction</i>	6
2.2 <i>Comments on Budget & Accounts</i>	6
2.3 AUDIT PARAS	7
CHAPTER 3 ISLAMABAD ZAKAT & USHR COMMITTEE	14
3.1 <i>Introduction</i>	14
3.2 <i>Comments on Budget & Accounts</i>	14
3.3 <i>Brief Comments on the Status of Compliance with PAC Directives</i>	15
3.4 AUDIT PARAS	15
CHAPTER 4 NATIONAL LEVEL HEALTH INSTITUTIONS	21
4.1 <i>Introduction</i>	21
4.2 <i>Comments on Budget & Accounts</i>	21
4.3 AUDIT PARAS	21
ANNEXES	24-65

ABBREVIATIONS & ACRONYMS

ABL	Allied Bank Limited
AG	Accountant General
AGPR	Accountant General Pakistan Revenues
AIR	Audit & Inspection Report
BHU	Basic Health Unit
CAZ	Chief Administrator Zakat
CCI	Council of Common Interest
CDC	Central Depository Company
CDRs	Call Deposit Receipts
CMA	Controller Military Accounts
CT Scan	Computerized Tomography Scan
CZA	Central Zakat Administration
CZC	Central Zakat Council
CZF	Central Zakat Fund
DAC	Departmental Accounts Committee
DAO	District Accounts Office
DSC	Defense Saving Certificate
DZA	Directorate of Zakat Audit
DZC	District Zakat Committee
DZF	District Zakat Fund
FATA	Federally Administrated Tribal Areas
FATAF	Federally Administrated Tribal Areas Fund
FDRs	Fixed Deposit Receipts
GB	Gilgit Baltistan
GBZC	Gilgit Baltistan Zakat Council
GBZF	Gilgit Baltistan Zakat Fund
GPO	General Post Office
HBL	Habib Bank Limited
HWC	Heath Welfare Committee
ICT	Islamabad Capital Territory
IPSAS	International Public Sector Accounting Standards
IZUC	Islamabad Zakat & Ushr Committee
IZUCF	Islamabad Zakat & Ushr Committee Fund
KIBOR	Karachi Inter Bank Operating Rate
LZC	Local Zakat Committee
MCB	Muslim Commercial Bank
MFDAC	Memorandum for Departmental Accounts Committee
MORA	Ministry of Religious Affairs and Interfaith Harmony
NAM	New Accounting Model

NLHI	National Level Health Institution
NLHIF	National Level Health Institution Fund
NSC	National Saving Center
PAC	Public Accounts Committee
PAO	Principal Accounting Officer
PIMS	Pakistan Institute of Medical Sciences
PLHI	Provincial Level Health Institution
PLHIF	Provincial Level Health Institution Fund
PZA	Provincial Zakat Administration
PZC	Provincial Zakat Council
PZF	Provincial Zakat Fund
RHC	Rural Health Center
SAP	Systems Applications and Products
SBP	State Bank of Pakistan
TDRs	Terms Deposit Receipts
ZCCA	Zakat Collection Controlling Agency
ZCOs	Zakat Collection Offices
ZCR	Zakat Collection Report

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 including the accounts of a Deducting Agency or an institution receiving Zakat.

The Report is based on Compliance Audit of Central Zakat Fund, Zakat deducted by Zakat Collection Controlling Agencies (ZCCAs) / Zakat Collection Offices (ZCOs) and disbursements by Islamabad Zakat and Ushr Committee for the Financial Year 2017-18. The Directorate of Zakat Audit conducted audit during the year 2018-19 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 Annex-1 of the Audit Report. The Audit observations listed in the Annex-1 shall be pursued with the Principal Accounting Officer at the DAC level and in those cases where the Principal Accounting Officer (PAO) does not initiate appropriate action, the Audit observations will be brought to the notice of the Public Accounts Committee through 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:

(Javaid Jehangir)
Auditor-General of Pakistan

EXECUTIVE SUMMARY

Zakat system was introduced in Pakistan through Zakat and Ushr Ordinance, 1980. Zakat deducted on compulsory basis and collected on voluntary basis by the financial and other institutions is kept in the Central Zakat Fund (CZF), which is managed by the Central Zakat Administration (CZA). Funds in the CZF are released to the Provincial Zakat Funds (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 Provincial Level Health Institutions, 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 Zakat deducted by Zakat Collection Controlling Agencies (ZCCAs) / Zakat Deduction Offices (ZCOs). Directorate of Zakat Audit (DZA) has a human resource of 24 officers and staff having 5976 mandays. The annual budget amounting to Rs 43.954 Million was allocated to this office during 2018-19. The office is mandated to conduct regularity (compliance with authority) audit of formations under its jurisdiction to assess transparency in collection and distribution of Zakat.

a. Scope of Audit

During the Financial Year 2017-18 Ministry of Religious Affairs and Interfaith Harmony collected Zakat of Rs 7,377.68 Million and released Rs 8,009.77 Million to Provinces and ICT. This whole amount was audited at CZA level. However, Zakat deducted by 65 Zakat Collection Controlling Agencies / Zakat Collection Offices (out of 313 ZCCAs) was audited on test check basis during the audit year 2018-19.

The total budget received by Islamabad Zakat and Ushr Committee from Ministry of Religious Affairs and Interfaith Harmony during the Financial Year 2017-18 was Rs 201.62 Million. This amount included funds for onward release to NLHIs in ICT, Local Zakat Committees (LZCs), educational institutions and deeni madaris. The entire budget was subjected to audit at District level. However, 50 LZCs out of 148 LZCs were selected for audit on test check basis at Local Committees level which in terms of percentage was 34% of total Local Zakat Committees.

b. Recoveries at the Instance of Audit

Recovery of Rs 6,353.188 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 2018-19 followed intensive application of desk audit techniques in Directorate of Zakat Audit. This was facilitated by the use of SAP (limited to the amount of deduction of Zakat made by AG and AGPR offices) and preparation of permanent / planning 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.

Field Audit activity consisted of examining selected documents, interaction with employees during field work, interviewing beneficiaries to evaluate their satisfaction on Zakat system, filling internal control questionnaires to assess the internal control system, discussion with the management and reviewing applicable laws and regulations.

d. Audit Impact

On the pointation of Audit, the Ministry of Religious Affairs and Interfaith Harmony has now started the process of collecting pre-receipted copies on form CZ-08 from ZCCAs / ZCOs, which has resulted in increase in collection of Zakat. The CZA has now started to disburse all the amount of Zakat deducted during the Financial Year without retaining any funds in CZF-08. The management of Central Depository Company is in the process of finalization of the proposal and working model of Digitization of Zakat Declaration Forms in consultation with Ministry of Religious Affairs and this office, which will enable this Directorate to verify the declarations of shareholders online. Audit Impact Summary (Annex-2) provides additional information on improvement of rules, systems and procedures that occurred because of audit.

e. Comments on Internal Controls and Internal Audit Department

The irregularities pointed out in the Report transpired that internal controls were very weak and ineffective. Internal Audit Department of Zakat was non-existent at CZA level. However, at PZAs levels, the Internal Audit Department existed but 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.

f. The Key Audit Findings of the Report;

- i. Non-reconciliation of Zakat funds was pointed out in one para amounting to Rs 669.236 Million.¹
- ii. Non-production of record was pointed out in one para amounting to Rs 402.582 Million.²
- iii. Non-collection of Ushr was pointed out in one para.³
- iv. Recovery pointed out in six paras amounted to Rs 6,353.188 Million.⁴
- v. There were five cases of irregular expenditure / payments and violation of rules amounting to Rs 2,718.105 Million.⁵

Audit paras for the audit year 2018-2019 involving procedural violations including internal control weaknesses and irregularities not considered significant for reporting to the PAC, are included in MFDAC (Annex-1).

g. Recommendations

- i. Reconciliation of Zakat collection should be carried out regularly as per laid down procedure.
- ii. Zakat deducted by ZCCAs / ZCOs should be deposited without any delay in CZF-08.
- iii. Relevant record should be produced for audit and strict action taken against persons held responsible for non-production under section 14(2)

¹ Para 1.4.1

² Para 2.3.1

³ Para 3.4.2

⁴ Para 2.3.3, 2.3.4, 2.3.5, 2.3.6, 3.4.5 & 4.3.1

⁵ Para 1.4.2, 2.3.2, 3.4.1, 3.4.3 & 3.4.4

and (3) of the Auditor-General's Ordinance No. XXIII of 2001 read with section 21(3A) of Zakat & Ushr Ordinance, 1980.

- iv. Islamabad Zakat and Ushr Committee needs to pursue the matter regarding assessment and collection of Ushr with Revenue Department for immediate action.
- v. Assessment, collection and deduction of Zakat should be made by ZCCAs / ZCOs strictly in accordance with provisions of Zakat and Ushr Ordinance, 1980 and the Zakat Collection and Refund Rules 1981.
- vi. Refund of unspent balances of Zakat Fund needs to be made timely by the management of Local Zakat Committees.
- vii. Bank authorities need to be instructed to issue cheque books to all Local Zakat Committees (LZCs) with every leaf marked with crossed/Payees account only so that payments to 'mustahiqeen' can only be made through crossed cheques.
- viii. Treatment to mustahiqeen-e-Zakat needs to be provided free by the hospitals and no cash charges are required to be obtained from the mustahiqeen.

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	7,377.68
2	Total Formations in Audit Jurisdiction	313	7,377.68
3	Total Entities (PAO's) Audited	2	7,377.68
4	Total Formations Audited	*71	7,377.68
5	Audit And Inspection Reports	71	7,377.68
6	Special Audit Reports	-	
7	Performance Audit Reports	-	
8	Other Reports	-	-

*The CZA was one of the 67 formations audited, which alone made collection and onward disbursements (including refunds) of Rs 7,377.68 Million during the Financial Year 2017-18. In addition Islamabad Zakat & Ushr Committee, 66 ZCCAs / ZCOs and 03 NLHIs were also audited on test check basis during the Financial Year 2017-18.

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	737.779
3	Weak Internal controls	6,639.90
4	Other	-
	Total	7,377.68

Table III: Outcome Statistics

S. No.	Description	Total Last Year (Rs in Million)	Total Current Year (Rs in Million)
1.	Outlays Audited	7,475.94	7,377.68
2.	Monetary Value of Audit Observations	773.165	7,377.68
3.	Recoveries Pointed Out at the instance of Audit	275.856	6,353.188
4.	Recoveries Accepted / Established at the instance of Audit	NA	-
5.	Recoveries Realized at the instance of Audit	27.277	41.613

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	6,305.86
2.	Reported cases of fraud, embezzlement, thefts and misuse of public resources.	-
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.	669.236
4.	Weaknesses of internal control systems.	-
5.	Recoveries and overpayments, representing cases of established overpayment or misappropriations of public money.	-
6.	Non-production of record	402.582
7.	Others, including cases of accidents, negligence etc.	-
	Total:	7,377.68

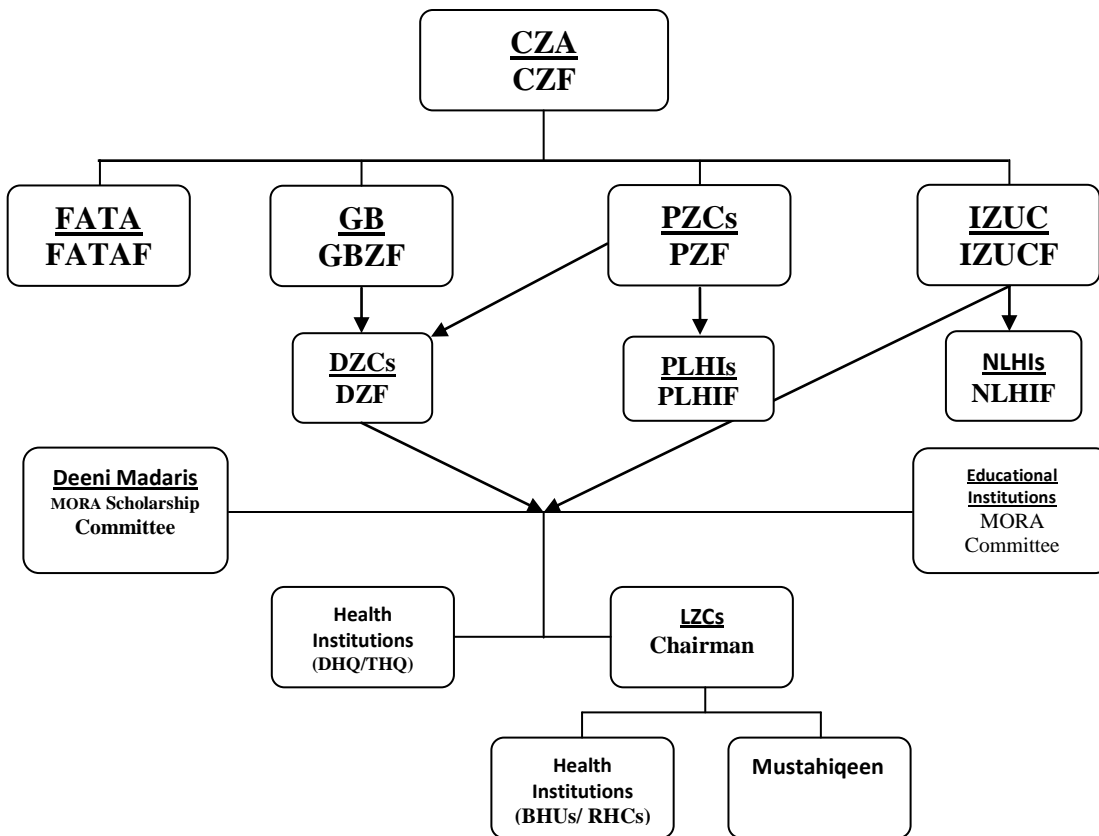
Table V: Cost-Benefit

Sr. No.	Description	Amount (Rs in Million)
1.	Outlays audited (Items 1 of Table 3)	7,377.68
2.	Expenditure on Audit	43.954
3.	Recoveries realized at the instance of Audit	41.613
4.	Cost-Benefit	1:0.94

CHAPTER – 1 CENTRAL ZAKAT FUND

1.1 Introduction

Zakat deducted on compulsory basis and collected on voluntary basis by the financial and other institutions is kept in the Central Zakat Fund (CZF), which is managed by the Central Zakat Administration (CZA). CZA releases Zakat Fund collected during the year to Provincial Zakat Councils as per provincial share on population basis, as approved by Council of Common Interest (CCI) after making direct lump sum releases to GBZF, ICT and FATA 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 2016-18 was as under:

(Rs in Million)

Particulars	FY 2016-17	FY 2017-18
Opening Balance	7,570.912	8,009.77
Collections	8,141.68	7,377.68
Funds Available	15,712.592	15,387.45
Disbursements	7,570.910	8,009.77
Refunds made	131.91	-
Closing Balance	8,009.77	7,377.68

Source: State Bank of Pakistan

The collection figure of current year show decrease of 9.38% as compared to last year. The CZA disbursed an amount of Rs 8,009.77 Million to PZFs including FATA, Gilgit-Baltistan Zakat Fund and Islamabad Capital Territory during the year 2017-18, which shows increase of 5.80% as compared to last year.

1.3 Brief Comments on the Status of Compliance with PAC Directives

Reports for the Audit Years 2002-03, 2005-06, 2011-12, 2012-13, 2014-15, 2015-16 and 2017-18 have not been discussed so far in PAC. Audit recommends that audit reports should be placed before the PAC regularly. The status of compliance with PAC directives is given below:

Audit Year	Status of PAC/Remarks	No. of Audit Paras (Sub-Paras) Discussed	Paras (Sub-Paras) Not Complied	Percentage of compliance
1995-98	PAC held	19(104)	3(36)	65
1998-99	PAC held	79	14	82
1998-99	PAC held	21	21	0
1999-00	PAC held	21	21	0
2000-01	PAC held	47	5	90
2002-03	PAC not held	-	-	-
2003-04	PAC held	7 (23)	(12)	48
2004-05	PAC held	8	8	0
2005-06	PAC not held	-	-	-
2006-07	PAC held	8	5	37.5

2007-08	PAC held	8(16)	8(5)	69
2008-09	PAC held	10	7	30
2009-10	PAC held	3	3	0
2010-11	PAC held	18 (64)	(44)	31
2011-12	PAC not held	-	-	-
2012-13	PAC not held	-	-	-
2013-14	PAC held	13	10	23
2014-15	PAC not held	-	-	-
2015-16	PAC not held	-	-	-
2016-17	PAC held	1(7)	1(7)	0
2017-18	PAC not held	-	-	-

1.4 AUDIT PARAS

Irregularity and non-compliance

1.4.1 Non-reconciliation of Zakat Collection- Rs 669.236 Million

According to 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 accompany 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 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”.

During audit of Zakat record of Ministry of Religious Affairs and Interfaith Harmony for the FY 2017-18, it was observed that there was a difference of Rs 669,235,829 between the figures of CZA and those reported by SBP through the monthly statements on forms CZ-21 & 22. Detail is given at **Annex-3**. The difference should be removed through reconciliation.

The irregularity occurred because department was only depending upon the figures intimated by the State Bank of Pakistan on monthly basis without any verification.

Audit contends that in the absence of proper reconciliation, the accuracy of amounts / accounts could not be ascertained.

Management replied that reconciliation of balance amount is under process.

The reply is not tenable as no further progress has been intimated to audit.

The DAC in its meeting held on 18-01-2019 directed to produce the reconciled record of the remaining balance to audit within 30 days.

Audit recommends that the reconciliation of Zakat collection may be made and verified from audit.

1.4.2 Late Deposit of Zakat by ZCCAs – Rs 367.901 Million

According to Rule 33(4) of Zakat (Deduction 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 (Saving Bank and similar accounts) will make, in addition to the above periodical remittances, an additional remittance immediately after the deduction date”.

Audit observed that 18 ZCCAs collected Zakat of Rs 367,900,947 but did not deposit it timely into the Central Zakat Fund Account CZ-08 during the Financial Year 2017-18, which was held irregular. Detail is given at **Annex-4**.

The irregularity occurred due to weak internal controls.

Audit contends that the late remittances of Zakat resulted in irregular use of Zakat by ZCCAs.

Management replies are given at **Annex-4**.

The replies are not tenable as requisite record in support was not verified from audit.

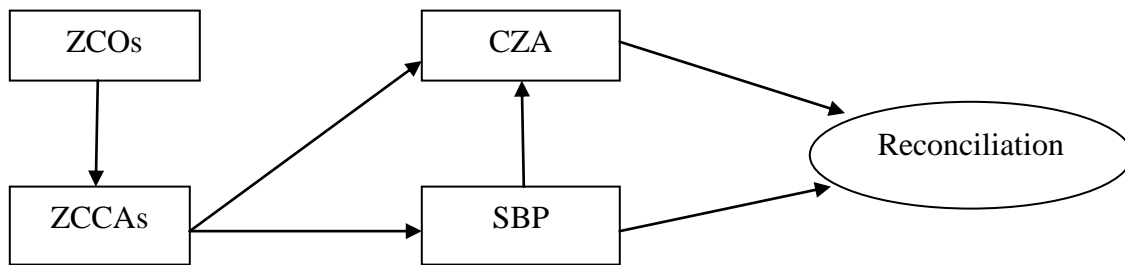
The DAC in its meeting held on 18-01-2019 directed to produce the requisite record in support of reply to audit within one week.

Audit recommends that Ministry may take up the matter with SBP for recovery of profit earned by banks through lending by retaining amount of Zakat with them (at an average lending rate of 7% during 2017-18 excluding Government departments) amounting to Rs 274,395 as calculated in **Annex-4**. Moreover, in remaining cases, as decided by DAC in its meeting held on 06-02-2014, the Administrator General Zakat may propose amendments in Ordinance / Rules for imposition of penalty / charges for late deposit in order to discourage retention and late remittances of Zakat.

Chapter-2 ZAKAT COLLECTION CONTROLLING AGENCIES / ZAKAT COLLECTION OFFICES

2.1 Introduction

Zakat Collection and Refund Rules, 1981 prescribe procedures to be followed by Zakat Collection Controlling Agencies (ZCCA) and Zakat Collection 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 66 ZCCAs / ZCOs during the Audit Year 2018-19 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 2017-18 were Rs 7,377.68 Million as compared to Rs 8,141.68 Million in previous year. This shows a decrease of 9.38% as compared to last year.

2.3 AUDIT PARAS

Non-production of record

2.3.1 Non-production of Record – Rs 402.582 Million

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, Seven (07) ZCCAs / ZCOs did not produce the auditable record of Zakat collected / deducted and exempted (CZ-50) amounting to Rs 402.582 Million during the years 2015-18 as detailed in **Annex-5**.

Without complete production of record, Audit could not ascertain the correct assessment and deduction of Zakat.

Management of Crescent Steel and Allied Products Ltd., Lahore replied that the requisite record has been collected now and is ready for verification.

Management of Atlas Honda Ltd., Lahore replied that the data/record was available on multiple locations i.e., Sheikhpura and Karachi and they required three-day time to compile the record. The record has been compiled at their registered office and can be verified.

Management of GPO The Mall, Lahore replied that the requisite record is available for verification.

However, the matter was reported to the remaining four formations but no reply was received.

The DAC in its meeting held on 18-01-2019 directed to verify the requisite record from audit within one week.

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

Irregularity and non-compliance

2.3.2 Irregular Exemption Granted without Obtaining Declarations or on Invalid Declarations – Rs 784.267 Million

Rule 20 of Chapter III of Zakat Collection and Refund rules, 1981 reads with Sec(3)(1) of Zakat and Ushr Ordinance 1980 provide that Zakat shall not be deducted in respect of the assets of a person claiming exemption on the ground of faith and fiqh, if he/she files with the ZCO an attested true copy of the declaration, on form CZ50 within a period not less than thirty days preceding the Valuation Date.

In contravention of above provision, 28 ZCCAs / ZCOs granted exemption of Rs 784.267 Million to individuals without obtaining the declarations on Form CZ-50 or on invalid declarations as the same were not submitted one month before the valuation date. Detail is given in **Annex-6**.

The irregularity occurred due to ignorance of rules and procedures governing Zakat exemption and improper maintenance of record by ZCCAs.

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

Detail of replies of 14 formations are given in **Annex-6**.

However, the matter was reported to the managements of remaining 14 formations but no reply has been received till finalization of audit report.

The DAC in its meeting held on 18-01-2019 directed in cases of without declarations the notarized copies be verified from audit. In cases of late submitted declarations, the Ministry was of the view that since it is a procedural lapse and no financial loss was borne by the exchequer, the ZCCAs be directed to remain vigilant in future. However, audit stressed that it was a clear violation of the Ordinance and recovery be effected. DAC decided to refer the matter to PAC.

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

2.3.3 Non / Late Deposit of Zakat Deducted – Rs 7,743.464 Million

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

Audit observed that 07 ZCCAs / ZCOs collected Zakat of Rs 7,743.464 Million but did not deposit / timely deposit into CZF-08 during the years 2014-18, in violation of above rules. Details are given at **Annex-7**.

Management of HBL Headquarter, Karachi replied that the amount of Zakat deducted on the final settlement of the employees is parked in the UBL Employee Fund’s sundry account of Zakat. On quarterly basis, the same is transferred to Bank’s centralized Zakat Cell and the amounts were deposited within one month’s time. The reply is not tenable as the deducted Zakat was required to be deposited immediately. Management of Master Tiles and Ceramic Industries Limited replied that it will be ensured in future to deposit Zakat timely.

Management of Meezan Bank Ltd., Estate Avenue, SITE, Karachi replied that they submitted SBP cheque within the deadline on 13th June, 2018 (within 28 days of reporting time) and the delay was a routine.

Management of MCB Nila Gumbad Branch Lahore replied that Zakat returns for the years 2016, 2017 and 2018 are available for verification.

However, the matter was reported to the management of remaining three formations, but no reply has been received till finalization of audit report.

The DAC in its meeting held on 18-01-2019 directed, in case of non-deposit to verify the requisite record/original challan of deposit from audit and in case of late deposit that explanation be obtained from bank/formation, inquiry be conducted and amount of interest accrued be deposited in Zakat Fund.

Audit recommends that amount of Zakat be deposited immediately and the matter regarding late deposit of Zakat be justified. Otherwise responsibility for late deposit of Zakat be fixed.

2.3.4 Less Deduction of Zakat from holders of Special Saving Certificates / Accounts and Defence Saving Certificates – Rs 2.137 Million

Column 5 of Row 3 of First Schedule to Zakat & Ushr Ordinance 1980 specify the deduction date as “ The date on which the first return is paid, or the date of encashment / redemption / withdrawal, which ever be earlier in the Zakat year” and Zakatable assets as “Fixed Deposit Receipts and Accounts and similar receipts and accounts and certificates (e.g. Khas, Deposit Certificates), by whatever name described, issued by the banks operating in Pakistan, post offices, national savings centers and financial institutions, on which return is receivable by the holder periodically or is received earlier than maturity or withdrawal”.

Audit observed during scrutiny of record of Special Saving Certificates (SSCs) and Defence Saving Certificates that National Saving Center (NSC) G-7/2 Islamabad and NSC Cantt Branch Peshawar deducted Zakat from holders of certificates only once i.e., on the encashment / maturity of SSCs and did not deduct Zakat in each Zakat Year and at the time of reinvestment. Thus, a total Zakat of Rs 2.137 Million was less deducted as detailed in **Annex-8**.

Audit contends that such violation has resulted in loss to Zakat fund.

Management of NSC Cantt Branch Peshawar and NSC G-7/2 Islamabad replied in general that in accordance with Para 5 of Special Saving Certificate Rules 1990, S.R.O 134(I)/90 dated 22-06-2004 and S.R.O 1076(K)(66), these certificates shall be exempted from the deduction of Zakat on continued re-investment and will be charged to Zakat only on the date of actual encashment. The reply is not tenable as it is against the provisions of Zakat and Ushr Ordinance 1980.

The DAC in its meeting held on 18-01-2019 decided that the matter be taken up with the Ministry of Finance for clarification regarding less deduction of Zakat from the holders of certificates.

Audit recommends that clarification / justification of SROs issued in contradiction of the Ordinance be obtained from Ministry of Finance and the amount of Zakat less deducted be recovered.

2.3.5 Zakat Evasion by Individuals through Self-Pay Orders just before Valuation Date and Re-deposit in their Account – Rs 1.720 Million

Rule 20 of Chapter III of Zakat Collection and Refund rules, 1981 reads with Sec(3)(1) of Zakat and Ushr Ordinance 1980 provide that Zakat shall not be deducted in respect of the assets of a person claiming exemption on the ground of faith and fiqh, if he/she files with the ZCO an attested true copy of the declaration, on form CZ50 within a period not less than thirty days preceding the Valuation Date.

During scrutiny of record of Muslim Commercial Bank Main Branch Karachi it was noticed that few individuals got Self-Pay Orders just before Valuation Date and re-deposited these Pay Orders in their own accounts after 1st Ramadan to evade Zakat amounting to Rs 1,719,900 as detailed in **Annex-9**. The option of filing declaration was available as per Law, but Zakat was evaded by issuing Self-Pay Orders. On these cases the compulsory deduction of Zakat is applicable, so Zakat shall be deducted and deposited to CZF.

The irregularity occurred due to non-compliance of rules.

Management of MCB Main Branch Karachi replied that there is no SBP policy regarding customers to withdraw their own money from personal accounts through Demand Draft/Pay Order.

The DAC in its meeting held on 18-01-2019 decided that since the formation did not attend the meeting, displeasure be communicated to the Head Office of the formation as well as to provide requisite record to the audit for verification within one week.

Audit recommends that the amount of Zakat evaded be recovered and deposited into CZF-08. Moreover, matter be taken up with SBP to avoid such practices.

2.3.6 Exemption Granted to a Trust without Obtaining Approval of FBR under Section 47 of Income Tax Ordinance 1979 - Rs 9.270 Million

According to Section 2(xxiii) of Zakat and Ushr Ordinance 1980, sahib-e-nisab means a person who owns or possesses assets not less than nisab, but does not include—

(i) an institution, fund, trust, endowment or society—

(a) registered as a charitable organization under the Societies Registration Act, 1860, or as a company under section 26 of the Companies Act, 1913, or

registered or approved as a charitable or social welfare organization under any other law for the time being in force, and

- (b) approved by the Central Board of Revenue (CBR) for the purposes of section 47 of the Income Tax Ordinance, 1979.

Audit observed that management of Askari General Insurance Co. Ltd., Rawalpindi granted exemption to Army Welfare Trust (under asset code 108) at the time of payment of dividend without obtaining exemption certificate from Ministry of Religious Affairs and Interfaith Harmony or approval of Federal Board of Revenue under section 47 of the Income tax Ordinance 1979. An amount of Rs 370,838,340 was liable to Zakat on which Zakat amounted to Rs 9,270,959 was not deducted. Detail is given below:

S. No.	Dividend Warrant	Folio No.	Non-Zakat Shares	Amount @ Rs 10 per share	Zakat @ 2.5% (Rs)
1	60943	6326	35942	359,420	8,986
2	61319	3459003958	5345	53,450	1,336
3	60927	6284	1056	10,560	264
4	71507	004705048555	36,992,800	369,928,000	9,248,200
5	70943	000000006326	41,332	413,320	10,333
6	71338	003459003958	6,146	61,460	1,537
7	70927	000000006284	1,213	12,130	303
		Total	37,083,834	370,838,340	9,270,959

The irregularity occurred due to non-observance of Zakat rules.

Exemptions were granted without observance of prevailing Zakat rules and obtaining relevant documents supporting exemptions from Zakat which has resulted in loss to Zakat fund.

Management replied that observation was made in exercise of jurisdiction under the Zakat and Ushr Ordinance 1980, which stands repealed upon promulgation of Punjab Zakat and Ushr Act 2018, which came into force on the 15th of February 2018. Moreover, Army Welfare Trust is registered as Charitable Organization, for the welfare and benefit of Ex-Servicemen and families of Shuhada of Armed Forces, under the Societies Registration Act 1860 and Army Welfare Trust (AWT) issued a certificate dated 09-2-1999 that “AWT being an approved trust of Federal Government does not require any separate approval from CBR for the purpose of exemption from Zakat deduction”.

The reply is not tenable as approval of Federal Board of Revenue as required under section 47 of the Income Tax Ordinance 1979 was not obtained.

The DAC in its meeting held on 18-01-2019 decided that the approval for Federal Board of Revenue for the purpose of section 47 of Income tax Ordinance be obtained and provided to audit.

Audit recommends that the requisite approval from taxation authorities be shown to Audit otherwise the amount of Zakat be recovered.

CHAPTER -3 ISLAMABAD ZAKAT & USHR COMMITTEE

3.1 Introduction

The Islamabad Zakat & Ushr Committee (IZUC) consists of 148 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 and Marriage Assistance to unmarried *mustahiq* women.

3.2 Comments on Budget & Accounts

Statement of accounts for the year 2017-18 was as under:

Particulars	Rs in Million
Opening	104.87
Receipts	201.62
Total available	306.49
Disbursements	153.86
Closing Balance	152.62

IZUC Islamabad received an amount of Rs 201.62 Million from Ministry of Religious Affairs and Interfaith Harmony during the Financial Year 2017-18 and disbursed an amount of Rs 153.86 Million during the year 2017-18, which was 76.54% 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 for the Audit Years 2011-12, 2012-13, 2014-15, 2015-16 and 2017-18 have not yet been discussed in PAC. Audit recommends that audit reports should be placed before the PAC regularly. The status of compliance with PAC directives is given below:

Audit Year	Status of PAC/Remarks	No. of Audit Paras (Sub-Paras) Discussed	Paras (Sub-Paras) Not Complied	Percentage of Compliance
2007-08	PAC held	8	8	0
2009-10	PAC held	4	3	25
2010-11	PAC held	9	3	67
2011-12	PAC not held	-	-	-
2012-13	PAC not held	-	-	-
2013-14	PAC held	7	7	0
2014-15	PAC not held	-	-	-
2015-16	PAC not held	-	-	-
2016-17	PAC held	1(7)	1(7)	0
2017-18	PAC not held	-	-	-

3.4 AUDIT PARAS

Irregularity and non-compliance

3.4.1 Non-holding of Election, Grant of Irregular Extension to 150 LZCs and Irregular Disbursement by LZCs Prior to Election - Rs 68.029 Million

According to section 18 (2) of Zakat & Ushr ordinance 1980, "The Chairman and members of the Local Committee shall hold office for a term of three years and shall be eligible for re-election or re selection as the case may be; Provided that a Chairman shall not be eligible to hold office for more than two consecutive terms.

In contravention of the above, the Islamabad Zakat & Ushr Committee Islamabad has extended tenure of Chairmen and Administrators of LZCs for more than two consecutive terms. These Chairmen and Administrators disbursed a sum of Rs.

68,029,488 w.e.f. July 2017 to April 2018. The available record of the LZCs revealed that the said Chairmen and Administrators have been appointed continuously by DZC. The appointment of the Chairmen and administrators for the consecutive terms and disbursement by them was held as irregular. The Chairmen of LZCs extended beyond admissible term are detailed in **Annex-10**. The following is the detail of funds disbursed to these LZCs prior to election.

S. No.	Head of Accounts	Amount (Rs)
1	Guzara Allowance	56,125,000
2	Jahaz Fund	11,840,000
3	Education	64,488
	Total	68,029,488

Weak internal controls, defective selection process of Chairmen and members LZCs and non-holding of election within prescribed time frame by DZC were the main causes of irregularity.

Extension of Chairmen for more than two consecutive terms resulted in violation of rules. Therefore, the releases made by them was held as irregular.

Management replied that the last election of LZCs was conducted in 2007 and Chairmen/Members were elected for a period of three years. After 18th Amendment, the functions of Islamabad Zakat and Ushr Committee was transferred to Capital Administration and Development Division (CA&DD) vide notification dated 31-03-2011 but CA&DD refused to accept only the management and distribution of Zakat and Ushr and endorsed a letter to Cabinet Division with the request to also place the administrative control of management alongwith the distribution of Zakat and Ushr under CA&DD but no response was received from Cabinet Division. The National Assembly Secretariat (PAC Wing) on 25-05-2016 forwarded a letter to Secretary, Cabinet Division to resolve the issue. CA&DD issued a notification dated 04-12-2017 to transfer and place the department of Zakat and Ushr of ICT Administration under the Administrative control of CA&DD alongwith all rights, assets and liabilities. In view of the above, the election of LZCs could not be conducted.

DAC in its meeting held on 11-01-2018 directed the department to conduct an inquiry to fix the responsibility against person(s) at fault.

Audit recommends to fix the responsibility against the person(s) held responsible and adopt remedial measures to avoid recurrence of such irregularity in future.

3.4.2 Non Collection of Ushr

According to the provisions contained in Chapter-III, “Ushr” of Zakat and Ushr Ordinance, 1980, the Provincial Revenue Departments were responsible to assess and collect Ushr from every land-owner, guarantee, lessee, and lease-holder or land holder in the prescribed manner, and maintain the record containing such information for a crop season under intimation to Zakat authorities. Moreover Ushr yardstick for each crop’s yield is required to be issued by DZC.

Audit observed during examination of record at DZC level that no Ushr is being assessed / collected by the committee, which is a violation of provisions of Zakat and Ushr Ordinance 1980.

The irregularity occurred due to lack of coordination between Zakat office and Revenue Department, resultantly assessment and collection of Ushr could not be made.

Audit contends that non-assessment, collection and deposit of Ushr resulted in a loss to the Zakat exchequer.

Management replied that the matter has been taken up with the office of Assistant Commissioner (Revenue) ICT Islamabad with the request to forward latest position of assessment/ collection of Ushr.

DAC in its meeting held on 11-01-2018 directed that the efforts made to collect the Ushr be verified from audit.

Audit recommends that the matter be referred to Zakat authorities for recovery of Ushr along-with arrears and remedial measures be adopted to avoid recurrence of such irregularity in future.

3.4.3 Non-utilization of Fund under Health Care, Deeni Madaris and Education – Rs 63.052 Million

According to Zakat and Ushr Ordinance, 1980, the money in Zakat Funds shall be utilized for the purposes, namely, assistance to the needy, the indigent and the poor particularly orphans and widows, the handicapped and the disabled, eligible to receive Zakat under Shariah for their subsistence or rehabilitation, either directly or indirectly through deeni Madaris or educational, vocational or social institutions, public hospitals, charitable institutions and other institutions providing healthcare. Therefore, persons living above poverty line; having reasonable source of income are not eligible to receive Zakat assistance.

Audit observed that DZC kept Rs 14.007 Million under Health Care, Rs 35.019 Million under Deeni Madaris and Rs 14.026 Million under Educational stipends during the Financial Year 2017-18. The funds were not utilized and remained lying in DZF till close of audit. Moreover, 1st Installment amounting to Rs 3.00 Million was not released to HWC PIMS, Islamabad.

The irregularity occurred due to lethargic attitude on the part of management which has resulted in non-utilization of funds under respective heads during 2017-18.

Audit contends that mustahiqeen were deprived of due to non-release / non-utilization of budget.

Management replied that as per directions of Chief Administrator Zakat, funds were not issued till election of LZCs.

DAC in its meeting held on 11-01-2018 directed to conduct an inquiry to fix the responsibility against person(s) at fault.

Audit recommends that responsibility be fixed against person(s) at fault and remedial measures be adopted to avoid recurrence of such irregularity in future.

LOCAL ZAKAT COMMITTEES

3.4.4 Illegal Payment through Cash / Open Cheques instead of Crossed Cheques – Rs 2.995 Million

Para 2 of Chapter 1 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 18 LZCs disbursed a sum of Rs 2,995,500 during the years 2016-18 through cash / open cheques instead of crossed cheques. Detail is given at **Annex-11**.

The irregularity occurred due to weak internal controls.

Audit contends that in the absence of payment through crossed cheques, the chances of misuse / embezzlement of Zakat funds cannot be ruled out.

Management replied that the new mustahiqeen were facing difficulties regarding opening of accounts and the newly Chairmen appointed at that time did not know about the procedure of Zakat. The concerned Chairmen had issued by-name cheques to mustahiqeen, which no other person can cash. However, they ensured to issue cross cheques in future.

DAC in its meeting held on 11-01-2018 directed that the acknowledgment from beneficiaries on stamp paper be obtained and shown to audit for verification.

Audit recommends that matter be referred to PAO for fixation of responsibility and remedial measures be adopted to avoid recurrence of such irregularity in future.

3.4.5 Non-refund of Unspent Balances – Rs 5.491 Million

According to Ministry of Religious Affairs Letter No. F.No.2(5)/2012-DAZ/184 dated 18.12.2012, un-spent balances of Zakat Account may be credited in respective Zakat Accounts No.03 of the respective Provinces/Federal Areas at the closing of each Financial Year and in terms of Para 62 of minutes of 92nd meeting of CZC held on 28th June, 2004, unspent balances as on 30th June will be refunded to CZF.

In violation of laid down procedure, 30 LZCs of IZUC Islamabad did not refund unspent balances of Rs 5,490,730 at the end of Financial Year 2017-18. Detail is at **Annex-12**.

The irregularity occurred due to weak internal controls and poor financial management.

Audit contends that this violation deprived a number of mustahiqeen from due benefits of Zakat and also created hindrance in preparation of budgetary estimates for the next year.

Management replied that Eid-ul-Fitr was celebrated on 16th June, 2018 and the cheques of Guzara Allowance were credited in the accounts of LZCs after Eid-ul-Fitr due to the elections of LZCs and instruction of Chief Administrator Zakat to issue funds to newly elected Chairmen. The concerned LZCs tried their best to distribute Guzara Allowance before 30th June but failed to do so. The cheques issued before 30th June were cleared after June and it was not possible to refund the unspent balance.

DAC in its meeting held on 11-01-2018 directed to verify the requisite record from audit within 15 days that whether cheques were issued before 30th June.

Audit recommends that unspent balance be refunded to CZF and matter be referred to higher authorities to initiate appropriate action against the person(s) at fault.

CHAPTER – 4 NATIONAL LEVEL HEALTH INSTITUTIONS

4.1 Introduction

Islamabad Zakat and Ushr Committee issues lump sum amount directly to 06 National Level Health Institutions (NLHIs) operating in ICT for the provision of health assistance to poor and needy people. The Health Welfare Committee (HWC) of each hospital has been authorized to utilize Zakat Funds. The composition of Health Welfare Committee is as under:

- | | | |
|------|---|-----------|
| i. | Medical Superintendent/Head of the Health Institution | Chairman |
| ii. | A senior doctor of the Health Institution | Member |
| iii. | Chairman, District Zakat Committee (DZC) | Member |
| iv. | Social Welfare Officer | Secretary |

4.2 Comments on Budget and Accounts

A sum of Rs 30 Million was released by Islamabad Zakat and Ushr Committee to 05 National Level Health Institutions during the Financial Year 2017-18. Out of 05 NLHIs, 03 NLHIs having budget of Rs 7.5 Million were audited, which was 25% of total allocated funds.

4.3 AUDIT PARAS

Irregularity and non-compliance

4.3.1 Irregular/unlawful receiving of charges from Zakat Mustahiqeen - Rs 23.274 Million

Para 8 of Chapter 8 of Zakat disbursement procedure approved by CZC in its 87th meeting held on 16th November 2002 provides that all the facilities of treatment, medicines, laboratory/diagnostic tests etc. available in the Institutions shall be provided to the mustahiqeen free of cost. However, the cost of material (films, chemicals etc), used for laboratory/diagnostic test(s) including C.T. Scan, MRI etc. may be charged from Zakat fund.

Audit observed that the Cardiac Department of PIMS Hospital Islamabad did not provide all the facilities of treatment, medicines, laboratory / diagnostic tests to the Zakat mustahiqeen free of charge. The treatment / lab charges were received from the Zakat patients in cash instead of charging of only material cost to Zakat fund, which was held as irregular. Further detail is given below:

Nature of treatment	Total No. of poor Patients treated (2017-18)	Avg. No. of Zakat Mustahiqeen (other than Bait-ul-Maal)	Average charges obtained from Zakat patients in Cash (Rs)	Total Amount received in Cash (Rs)
Angiography	674	472	9,000	4,248,000
Angioplasty	303	212	80,000	16,960,000
Total	977	684		21,208,000

Moreover, management of SACHET Pakistan Islamabad charged laboratory charges and entry fees @ Rs 30 per person from Mustahiqeen-e-Zakat during the period May 2017 to June 2018 and FYs 2015-18 respectively. Detail is given below:

S. #	Period	Test Name	No. of Tests	Unit Cost(Rs)	Total Amount(Rs)
1	May 2017 to June 2018	Blood Sugar	550	30	16,500
2	-----do-----	Pregnancy	495	30	14,850
3	-----do-----	Ultra Sound	288	250	72,000
		Total			103,350

Period	No. of Patients	OPD charges / Person (Rs)	Total collection (Rs)
01.07.2015 to 31.12.2015	10,214	30	306,420
01.01.2016 to 30.06.2016	10,508	30	315,240
01.07.2016 to 31.12.2016	10,970	30	329,100
01.01.2017 to 30.06.2017	10,804	30	324,120
01.07.2017 to 31.12.2017	11,268	30	338,040
01.01.2018 to 30.06.2018	11,658	30	349,740
Total			1,962,660

The irregularity occurred due to weak internal controls.

Audit contends that it had resulted in undue burden on Zakat Mustahiqeen.

Management of Sachet, in case of laboratory charges, replied that sugar and pregnancy strips have been purchased by Sachet from its own resources and not from Zakat funds. The laboratory tests can be charged to Zakat fund if allowed by Zakat

Administration. In case of Token Fee, it was replied that medicines are provided free of cost. There is a Token/Registration fee of Rs 30 per patient for preventing misuse of free medical resources.

Management of PIMS Islamabad replied that HWC PIMS is providing free medical facilities to all mustahiqeen and this issue relates to the hospital in General.

DAC in its meeting held on 11-01-2018 directed, in case of PIMS Islamabad, to inquire the matter at Joint Secretary level and fact finding report be submitted within one month. However, in case of Sachet Pakistan, it was directed to submit the detail of expenditure incurred from the collected amount of laboratory charges to audit for verification and to refer the matter of Token/Registration fee to Zakat authorities for decision / action.

Audit recommends, in case of PIMS Islamabad, that budget for Cardiac Department be fixed out of total Zakat fund received by PIMS or DZC Islamabad may consider separate budget allocation for Cardiac Department of PIMS. Moreover, responsibility for receiving of treatment charges from mustahiqeen-e-Zakat instead of charging to Zakat fund be fixed and remedial measures must be taken to avoid such irregularity in future. In case of Sachet Islamabad, audit recommends to recover the amount under intimation to audit.

MFDAC Paras**1. Central Zakat Fund, Islamabad**

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
3	Less Collection of Zakat due to Wrong Calculations of Zakatable Assets	Settled subject to verification of record	Subject to verification of remaining record

2. Atlas Honda Limited Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
2	Irregular Exemption Allowed from Deduction of Zakat without Specification of Fiqah and by Accepting Incomplete / Defective Declarations (CZ-50) – Rs 2.072 Million	Settled subject to verification of remaining record	Subject to verification of remaining record

3. SNGPL, Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
4	Late Deposit of Zakat deducted from Shareholders - Rs. 2.487 Million	The formation did not attend DAC meeting	Delay was only for few days
5	Exemption allowed from Deduction of Zakat without Specification of Fiqah-Rs. 0.883 Million	-do-	Subject to verification of rectified record
6	Exemption Allowed to Share Holders from Deduction of Zakat without Declaration (CZ-50) - Rs. 55.893 Million	-do-	Relates to CDC Shareholders, which are subject to verification after collection from CDC
7	Un-justified Acceptance of Exemption Certificate without Signature of Deponent-Rs. 26,798	-do-	Very nominal amount

4. NIT Limited, Karachi

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
1	Un-acknowledged Receipt - Rs 84.838 Million	The formation did not attend DAC meeting	Verified deposit of bulk of the receipt from the record of Ministry
2	Detail of Assets / Account No. not Mentioned in Declaration CZ-50 Amounting to Rs. 0.830 Million	-do-	Procedural violation. Subject to verification of corrected record
3	Irregular Exemption on Deduction of Zakat to Joint Account Holders by Accepting Declaration on Single Stamp Paper (CZ-50) Rs. 0.538 Million	-do-	Procedural violation. Amount becomes nominal after removing of 50% corrected portion
6	Non-maintenance of Record	-do-	Subject to verification of record

5. State Life Insurance Corporation Ltd., Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
1	Whereabouts of Zakat Deposited into CZF not Known-Rs 92.460 Million	Requisite record for the year 2013-15 be verified within 15 days	Not supposed to deposit the amount directly into CZF-08. Subject to verification of breakup of amount deposited by its Head Office

6. DAO Rahim Yar Khan

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
1	Non-deposit of Zakat into Bank amounting to 36.592 Million	SAP report be produced to audit showing submission of Zakat amount transferred to AG Punjab	Not supposed to deposit the amount directly into CZF-08. Subject to verification of breakup of amount deposited by AG Punjab

7. DAO Kambar Shahdad Kot

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
1	Exemption Allowed from Deduction of Zakat without Specification of Fiqa – Rs. 54,110	The formation did not attend DAC meeting	Very nominal amount
3	Detail of Assets/Account No. not Mentioned in Declaration CZ-50-Rs. 0.413 Million	-do-	Procedural violation. Subject to verification of corrected record

8. National Saving Center, Township Branch Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
1	Unknown Whereabouts of Zakat Deposited- Rs 2.893 Million	Despite repeated requests dated 24-12-2018 and 31-12-2018, the PAO has not been able to convene DAC meeting	Not supposed to deposit the amount directly into CZF-08. CDNS also audited for the same year where no irregularity observed
2	Non-deduction of Zakat on Discharge of Regular Income Certificate – Rs 18.579 Million	-do-	Exemptions granted by Ministry of Finance(MoF). Being a policy issue, matter already reported in previous years and have been referred to MoF, Law Division etc., for justification
3	Non-deduction of Zakat on Discharge of Behbood Saving Certificates – Rs 42.317 Million	-do-	-do-

9. National Saving Center, Saddar Cantt Branch, Peshawar

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
7	Non-deduction of Zakat	Amount be recovered	Nominal Amount

	from Outstanding Khas Deposit Accounts – Rs 67,424	within 15 days	
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10. Silk Bank Ltd., Head Office Karachi

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
3	Declaration (CZ-50) not Obtained on Original Stamp Paper/True Copy amounting to Rs. 88.606 Million	Since the formation did not attend the meeting, the decision was deferred till next DAC besides issuance of explanation to the formation for not attending the meeting.	Relates to CDC Shareholders. Subject to verification of notarized true copies available with CDC.

11. HBL., Head Office Karachi

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
2	Exemptions Allowed Without Declarations – Rs 22.572 Million	Settled subject to verification within one week	Majority of the record verified. Subject to verification of remaining record.

12. Quaid-e-Azam University Islamabad

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
5	Less Deposit of Zakat Deducted – Rs 15,800	Recovery challan be verified from audit	Nominal amount

13. GPO Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
1	Whereabouts of Zakat Deposit of Rs 37.248 Million not Known	Settled subject to verification of record from audit	Not supposed to deposit the amount directly into CZF-08. Subject to verification of breakup of amount deposited by DG Post Office

14. Sapphire Fibres Limited, Lahore

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
3	Irregular Exemption to Shareholders from Compulsory Deduction of Zakat - Rs 2.340 Million	Settled subject to verification of record	Relates to CDC Shareholders. Subject to verification of notarized true copies available with CDC.

15. Islamabad Zakat & Ushr Committee, Islamabad

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
4	Non-holding of Elections in 34 LZCs	Matter be taken up with Interior for appointment of CAZ	Issue pointed out in para 3.4.1 above
16	Irregular Deduction of Bank Charges – Rs 60,923	Recovery be effected	Nominal amount

16. Sachet, Islamabad

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
7	Less Deduction of Income Tax – Rs 93,743	Requisite record be verified from Audit	Nominal amount
8	Irregular Purchase of Items other than Medicines out of Zakat Fund- Rs 0.272 Million	Requisite record be verified from Audit within 15 days	Subject to verification of record

17. Pakistan Red Crescent Society Islamabad

Para No. of AIR	Subject of Audit Para	DAC's Decision	Brief Reason
1	Irregular Deduction of Laboratory Charges from Zakat Fund	DAC directed the department to submit the detail/bifurcation of amount to audit within 15 days for verification	Subject to verification of record

Audit Impact Summary

Sr. No.	Change in Rules / Systems / Procedures	Audit Impact
1	Obtaining of Pre-receipted copies	On the recommendation of Audit, Ministry of Religious Affairs and Interfaith Harmony has started the practice of obtaining pre-receipted copies from ZCCAs. In that regard, letters were sent to approx. 3000 coded LZCs for submission of pre-receipted copies.
2	Proposed digitized system for Zakat Declaration for CDC	<p>On the regular pointation of Audit regarding non-provision of declarations / valid declarations at ZCCA level (companies), the management of CDC is in the process of finalization of the proposal and working model of Digitization of Zakat Declaration Forms in consultation with Ministry of Religious Affairs and this office.</p> <ul style="list-style-type: none"> ▪ Presently the CZ-50 lies physically with the participants of CDC. With the introduction of new system, the CZ-50 will become available to the Zakat Auditors. ▪ Only original notarized CZ-50 or photocopy notarized in original should be uploaded in the new system. ▪ System should be secured and logged enough to not encourage / allow back dated uploads of CZ-50 forms from backend and frontend. ▪ The Auditors should be able to download CZ-50 Forms with relevant CDC and CDC sub account numbers tagged to each downloaded CZ-50 Form. ▪ The Auditors should be able to batch-download (whole range of files group-wise and period wise) the CZ-50 forms as per their criteria
3	The CZA now started to disburse all the amount of Zakat deducted during the financial year without retaining any funds in CZF-08	More mustahiqeens benefited from Zakat

Non-reconciliation of Zakat collection- Rs 669.236 Million

Lunar Months (1438-39)	Period	State Bank Figure (Rs)	CZA figure (Rs)	Difference Rs.
Rajab	19.03.18 to 17.04.18	185,648,151	141,879,676	43,768,475
Shaban	18.04.18 to 16.05.18	665,303,776	638,676,773	26,627,003
Ramzan	17.05.18 to 15.06.18	4,347,382,955	3,748,542,604	598,840,351
Total amount not reconciled				669,235,829

Late deposit of Zakat by ZCCAs – Rs 367.90 Million

S. No.	Name of Organization	Period of Zakat Deduction	Deposit Date	Amount (Rs in million)	Profit earned @ 7% KIBOR (Rs in Million)	Management reply
1	Sui Northern Gas Pipelines Ltd.	July to Sept, 2017	12.02.18	2.49	0.0435	The first interim cash dividend for the 1 st Quarter ended Sep 30,2017 with Book Closure period from Nov. 21, 2017 to Nov. 27, 2017 (both days inclusive) was fixed for determination of entitlement of dividend to the entitled shareholders. After completing all legal requirements, dividend warrants were dispatched to entitled shareholders on Dec. 18, 2017. In this regard, the notice to shareholders for dispatch of dividend warrants was also published in the National press for information to the entitled shareholders. Accordingly, a cheque for Rs. 2,487,471 on account of deduction of Zakat was processed and deposited with the SBP. However, any delay in processing/ depositing the Zakat is highly regretted and shall be taken care of in future.
2	Roshan Packages Ltd	July to Sept, 2017	12.02.18	0.73	0.0127	Company has deducted and deposited the Zakat under the Zakat and Ushr Ordinance 1980 (serial no.8 of first schedule of the ordinance).
3	Pakistan Railways HQ Lahore	Oct to Dec, 2017	15.03.18	6.93	0.0606	Management in general replied that the delay was due to reconciliations of figures at different level, requisite approval and clearance of cheque from SBP Lahore.
4	Attock Petroleum Ltd.	2016-17	24.01.18	1.78	0.0624	Attock Petroleum Ltd being a ZCCA deducts Zakat on dividend announced to the shareholders of the Company. For the year ended June 30, 2017, Shareholders of the Company approved the dividend in the Annual General meeting held on

						October 19, 2017. Subsequently dividend was disabused to the shareholders after deduction of Zakat and taxes. Notice of same was published in newspaper on 7 th November,2017. Detail of Zakat deducted was received from our share registrar M/s Central Depository Company-Karachi on 30 th Nov, 2017. After verification of calculation and issuance of Bankers' cheque, Zakat return was prepared and submitted to Ministry of Religious affairs accordingly.
5	Soneri Bank Ltd.	July to Sept, 2017	06.02.18	0.04	0.0008	Management of Soneri Bank Limited replied that the period under report is October-December 2017 instead of July-September, 2017 and will be careful in future.
6	Sui Northern Gas Pipelines Ltd	July to Sept, 2017	02.02.18	0.09	0.0016	No reply received
7	D.G. Pakistan Post	May, 2017-18	23.01.18	17.66	-	There are 83 GPOs and Zakat statements are received from them after completion of each quarter. On receipt of all statements the figures are reconciled with Director of Accounts PPO, Lahore and then sanction is issued after completing due process of approval from the competent authority. It is pertinent to mention here that all statements are physically received in this office and figures are reconciled with due diligence that takes time. However, efforts will be made to expedite the process in future.
8	A.G. Punjab Lahore	Oct to Dec, 2017	23.02.18	105.29	-	The delay occurred due to the shortage of staff as well as the internal correspondence with concerned section and also monthly delay in provision of the Accounts of Zakat from different DAOs to this section.
9	Qarshi Research International (Pvt.) Ltd	May, 2017-18	21.02.18	0.75	0.0263	The management was not available due to their official outstation visits. Due to that reason, we were not able to deposit it in time. we assure you for timely deposit of Zakat in future.

10	Packages Ltd	Oct to Dec, 2017	12.03.18	0.06	0.0004	Management of Packages Ltd replied that the word 'immediately' is not defined in rules. Moreover, we were not aware of any deadline for the purpose of remittance of Zakat and we assure you of our vigilant compliance in the future.
11	Bulleh Shah Packages (Pvt) Ltd	Oct to Dec, 2017	21.03.18	0.03	0.0003	Management of Habib Metro Bank Ltd. replied that the dividend for the year 2017 was paid in compliance with provisions of Company law and after approval by the shareholders in the Annual General Meeting (AGM) held on March 29,2018. Accordingly, the Zakat deducted and deposited by the Bank on May 15, 2018 pertains to the period 'April 2018 to June 2018' and not for the period 'October to December 2017'.
12	D.G. Pakistan Post	April to June, 2017	23.01.18	41.01	-	Same as Sr. No.7 above
13	AG KPK	07.2016 to 06.2017	27.09.17	58.78	-	No reply received
14	National Bank of Pakistan Ltd	01.04.2017 to 27.5.2017	04.10.17	1.55	0.0271	Management of National Bank of Pakistan, Karachi replied that all NBP branches remit Zakat deductions/collections amount to them alongwith CZ-07 form but due to rush of work in the branch they deposited the Zakat late. However, they have strictly warned the concerned officer to be careful in future.
15	Packages Ltd	April to June 2017	13.10.17	0.05	0.0007	Same as Sr. No. 10 above
16	Military Accountant General of Pakistan Rawalpindi	Oct to Dec, 2017	28.03.18	124.04	-	Management of Military Accountant General of Pakistan Rawalpindi replied that the cheque for the period October-December, 2017 was issued on 26 th March, 2018 due to the reason that the accounts of these period were not reconciled with the data provided by our D.M. Section. Hence the matter was referred to all CMAs concerned. After having the accounts reconciled, the cheque of

						subject quarter was issued.
17	Habib Metro Bank Ltd.	Oct to Dec, 2017	15.05.18	1.07	0.0218	Management of Habib Metro Bank Ltd. replied that the dividend for the year 2017 was paid in compliance with provisions of Company law and after approval by the shareholders in the Annual General Meeting (AGM) held on March 29, 2018. Accordingly, the Zakat deducted and deposited by the Bank on May 15, 2018 pertains to the period 'April 2018 to June 2018' and not for the period 'October to December 2017'.
18	Pakistan Railways HQ Lahore	Jan, 2018 to March, 2018	15.05.18	5.56	0.0162	No reply received
			Total	367.90	0.2744	

Non-production of Record – Rs 402.582 Million

Sr. No.	Name of ZCCA / ZCO	Para No. of AIR	Detail of record not produced	FY / deduction date	Amount of Zakat involved (Rs in Million)
1.	Atlas Honda Limited Lahore	01	i)Declarations / exemption basis of 82 shareholders ii) Declarations / exemption basis of 48 employees iii)Quarterly Summary Reports regarding deposit of Zakat into Central Zakat Fund during last three years	2015-17	304.05
2.	GPO The Mall, Lahore	07	i) Deduction of Zakat from Postal Life Insurance Policies ii) Zakat Deducted on Non-Refundable Advances and Final Payment of G.P fund Cases	2015-18	-
3.	Jubilee life Insurance company Karachi	03	Record pertaining to policy holders	-	-
4.	AG Office Sindh, Karachi	01	Record pertaining to GP fund deduction	-	-
5.	NBP Head Office Karachi	01	Complete record of Zakat deduction, exemption and deposits	-	-
6.	Silk Bank Limited Head office Karachi	02	CZ-50 of 215 saving accounts holders certificates	-	235.582
7.	Crescent Steel and Allied Products Ltd	01	Non-Production of record relating to the deduction of Zakat on Provident Fund	-	-
Total					402.582

Annex-6

Irregular exemption granted without obtaining declarations or on invalid declarations – Rs 804.268 Million

S. No.	Name of ZCCAs / ZCO	Para No. of AIR	Amount of Zakat exempted (Rs in Million)	Fin. Year / Valuation Date	Remarks	Management reply / Date of Reporting
1	State Life Insurance Corporation of Pakistan Rawalpindi	2	0.482	2017-18	Late submitted declarations of 34 employees	28-08-2018
2	National Highway Authority	1&3	2.216	1993-2017	W/o obtaining declarations from 331 employees on final payment and from 08 employees on non-refundable advances	Amount of Rs 1.969 million is recovered. Remaining amount relates to those old employees who are not getting any pension from NHA and NHA has no source to deduct Zakat from them.
3	DAO Haripur	2&3	0.239	2014-18	W/o obtaining declarations from 11 employees and late submitted declarations of 06 employees	In 04 cases the declarations were provided on time. However, in remaining cases the amount of Zakat has been deducted from ledger amount which can be seen in next audit.
4	UBL Hali Road Quetta	2 &3	10.619	2015-18	W/o obtaining declarations from 70 account holders and late submitted declarations of 06 account holders	Zakat exemptions were allowed after receiving of dully filled / timely submitted CZ-50. The branch is in contact with the concerned department for the provision of

						declarations.
5	Allied Bank Limited Peshawar Cantt	2	6.090	2015-18	W/o obtaining declarations from 83 account holders	CZ-50 available in scan form in branch.
6	Bank of Khyber Head Office Peshawar	1	1.407	2016-18	W/o obtaining declarations from 48 account holders	The valuation date of 1 st of Ramazan is not applicable in case of provident fund
7	MCB Main Branch Karachi	1	22.572	2015-18	W/o obtaining declarations from 157 account holders	All objected declarations are available for verification.
	-do-	2	0.513	2016-18	Late submitted declarations of 13 account holders	The declaration were obtained one month before Ramazan.
8	Meezan Bank Headquarter Karachi	4	1.112	2016-17	Late submitted declarations of 107 employees	Zakat declarations were collected from employees earlier by the Bank. At the time of resignation, fresh declarations were obtained again. Copies of old declarations on test basis be verified.
9	Askari General Insurance Company Ltd., Rawalpindi	1	0.359	2013-17	W/o obtaining declarations from 57 employees	The employees had submitted declarations on form CZ-50.
10	UBL Headquarter Karachi	2	1.052	2017-18	Late submitted declarations of 53 employees	Out of 53 cases, 11 declarations are valid and be verified. However, in future legal requirements will be fully complied with.

11	Allama Iqbal Open University Islamabad	1	0.194	2014-18	Late submitted declarations of 14 employees	The instructions have been issued to all subscribers to submit declarations at least 30 days before they apply for advance/final payment.
12	Quaid-i-Azam University Islamabad	1	0.206	2015-18	Late submitted declarations of 24 employees	28-08-2018
13	Allied Bank Ltd., Main Branch Gilgit	2	3.209	2015-18	W/o obtaining declarations from 26 account holders	At the time of audit declarations were not traced, however now available with branch and can be verified.
14	Crescent Steel & Allied Products Limited, Lahore	2	6.612	2016-18	Without availability of Exemption Certificates (CZ-50) of 1241 shareholders	Once the online database is setup and all the relevant information is entered therein, the intend of the legislation will be achieved.
15	Packages Ltd., Lahore	2	4.410	2016 & 2017	Without obtaining declarations from 99 shareholders	19-12-2018
16	ABL Reg. Head Office Lahore	2	563.809	2016 & 2017	Without obtaining the declarations from 603 shareholders	28-11-2018
	-do-	3	31.150	2016 & 2017	without obtaining the declarations from 3269 employees	28-11-2018
17	Bank of Punjab Head Office Lahore	3	0.776	2017-18	Late submitted declarations of 45 employees	28-11-2018
18	Maple Leaf Cement Factory Ltd.,	2	1.066	2015-18	Late submitted declarations of 05 shareholders	Needful has been done now and can be verified.

	Lahore					
19	EFU Life, Insurance Company Karachi	1	19.008	2015-18	without obtaining the declarations from 157 shareholders	06-12-2018
	-do-	3	66.873	2016-18	Under-valued stamp papers as well as invalid declarations of 108 policy holders which were filed with ZCO after valuation date	06-12-2018
20	Pak Qatar Takaful, Insurance Company Karachi	1	7.234	2016-18	Under-valued stamp papers as well as invalid declarations of 31 policy holders which were filed with ZCO after valuation date	The maturity of a typical takaful policy occurs usually after 20-30 years, thus the policy holder does not know the time of surrender. Due to such uncertainty, the filing of CZ-50 30 days before valuation is not practicable.
	-do-	2	0.194	2016-18	W/o obtaining declarations from 21 employees	The employee does not know when he requires to withdraw the funds or when his employment is going to be terminated. Due to such uncertainty, the filing of CZ-50 30 days before valuation is not practicable.
21	Kohat Cement Factory Limited,	1	20.497	2016-18	without obtaining the declarations from 76 shareholders	19-12-2018

	Lahore					
22	Jubilee life Insurance company Karachi	2	0.298	2015-18	Late submitted declarations of 22 employees	20-12-2018
23	AG office Sindh Karachi	2	0.343	2016-18	Late submitted declarations of 40 GP Fund account holders	20-12-2018
	-do-	3	0.126	2016-18	Without obtaining the declarations from 17 GP fund account holders	20-12-2018
24	DAO Kamber Shahdad Kot	1 & 3	0.216	2015-18	Without obtaining the declarations from 16 and late submitted declarations of 08 GP fund account holders	11-12-2018
25	State Life Insurance Corporation of Pakistan Karachi	2	0.623	2016-18	Late submitted declarations of 07 account holders	11-12-2018
26	DAO Rahim Yar Khan	2	0.627	2015-18	Without obtaining the declarations from 27 employees	24-09-2018
27	SNGPL, Lahore	2 & 3	4.179	2016-17	Without obtaining declarations from 62 and undated declarations from 08 GP fund account holders respectively	03-01-2018
28	NSC Township Lahore	4	5.956	2017-18	W/o obtaining declarations from different certificate holders	03-01-2018
	Total		784.267			

Non / Late Deposit of Zakat Deducted – Rs 7,743.464 Million

S. No	Name of ZCCA	Para No. of AIR	Remarks	Year / Period	Amount of Zakat involved (Rs. in Million)
1	HBL Headquarter, Karachi	1	Late deposit	1 st Ramazan 2015 & 2016	1,119.914
2	Meezan Bank Headquarter Karachi	1	Late deposit	2017-18	57.023
3	MCB, Nila Gumbad Branch, Lahore	1	Non-deposit	2015-18	6.054
4	Allied Bank Ltd., Regional H.O Lahore	1	Late deposit	2016-18	4.966
5	Bank of Punjab Head Office Lahore	2	Late deposit	2016-18	224.948
6	Master Tiles Gujranwala	1	Late deposit	2017 & 2018	25.00
7	AGPR Sub Office Lahore	1	Non-deposit	2014-18	6,304.792
	Total				7,743.464

Annex-8

Less Deduction of Zakat from Holders of Special Saving Certificates / Accounts and Defence Saving Certificates – Rs 2.137 Million

S. No	Name of ZCCA / ZCO	Fin Year / Valuation date	Para No. of AIR	No. of certificate / account holders	Amount of Zakat less deducted (Rs in Million)	Remarks of Audit
1	NSC G-7/2 Islamabad	2017-18	01	07	0.261	Zakat not deducted on DSCs after initial maturity of 10 years and have been re-invested
	-do-	2017-18	02	20	0.805	Zakat not deducted each year on SSCs (only deducted once at the time of encashment)
3	NSC Cantt Branch Peshawar	2017-18	01	96	1.071	Zakat not deducted each year on SSCs (only deducted once at the time of encashment)
	Total				2.137	

Annex-9

**Zakat Evasion by Individuals by Issuing Self Pay Orders just before Valuation
Date and Re-deposit in own Account – Rs 1.720 Million**

Sr. No.	A/C No.	Title of Accounts	DD / PO No.	Date	Amount (Rs)	Cancellation Date	Zakat @ 2.5%
1	317055	Barkat S/O Baksh Ali	2139836	01/06/2016	2,584,138	20/6/2016	64,603
2	379921	Mehmood Ahmed	2139724	02/06/2016	650,000	14/6/2016	16,250
3	1001561	Talha Munir	2139721	02/06/2016	55,000	08/6/2016	1,375
4	10392508	Muhammad Ashraf	2139717	02/06/2016	1,500,000	08/6/2016	37,500
5	10444194	Syed Mansoor Alam	2140262	02/06/2016	120,000	24/6/2016	3,000
6	10396417	Attaullah	2139707	02/06/2016	3,600,000	13/6/2016	90,000
7	10486081	Abdul Rauf	2140269	02/06/2016	1,170,000	13/6/2016	29,250
8	1004306	Muhammad Kashif	2139719	02/06/2016	49,000	13/6/2016	1,225
9	10504008	Nadeem Akhtar Sherazi	2139725	02/06/2016	2,425,000	09/6/2016	60,625
10	395387	Kamran Elahi	2140307	03/06/2016	5,270,000	13/6/2016	131,750
11	300775	Abdul Rehman Khandia	2140294	03/06/2016	4,200,000	09/6/2016	105,000
12	395650	Syed Afaq Hussain	2140323	03/06/2016	1,600,000	14/7/2016	40,000
13	395650	Syed Afaq Hussain	2140324	03/06/2016	900,000	11/7/2016	22,500
14	89792	Bilal Akram	2140311	03/06/2016	1,100,000	27/6/2016	27,500
15	10501572	Muhammad Ahsan	2955256	20/5/2017	1,300,000	09/6/2017	32,500
16	461568	Amjad Ali Shakir	2955268	22/5/2017	750,000	31/5/2017	18,750
17	317055	Barkat S/O Baksh Ali	2955262	22/5/2017	2,230,840	30/5/2017	55,771
18	300775	Abdur Rehman Khandia	2955261	23/5/2017	2,100,000	30/5/2017	52,500
19	1004492	Arshad Ali	2955282	23/5/2017	250,000	07/6/2017	6,250
20	498708	Israr Ahmed	2955274	23/5/2017	300,000	01/6/2017	7,500
21	10007507	Shakil Akhtar	2955300	24/5/2017	1,820,000	02/6/2017	45,500
22	476061	Zaheer Ahmed	2955306	24/5/2017	780,000	19/6/2017	19,500
23	10365954	Abdul Samad	2955298	24/5/2017	2,900,000	29/6/2017	72,500
24	340272	Ghulam Mustafa	2955297	24/5/2017	2,530,000	31/5/2017	63,250
25	10500799	Ghulam Murtaza	2955296	24/5/2017	125,000	30/5/2017	3,125
26	10402934	Shakeel Ahmed Abbasi	2955313	25/5/2017	875,000	30/5/2017	21,875

27	10018704	Liaquat Ali	2955319	25/5/2017	1,700,000	09/6/2017	42,500	
28	10229313	Shaukat Alam	2954962	25/5/2017	280,000	31/5/2017	7,000	
29	368095	Muhammad Ejaz Sikander	2954963	25/5/2017	300,000	07/6/2017	7,500	
30	392003	Ghous Muhammad	2955308	25/5/2017	200,000	30/5/2017	5,000	
31	300775	Abdur Rehman Khandia	3244140	10/5/2018	1,000,000	22/5/2018	25,000	
32	300775	Abdur Rehman Khandia	3242190	11/5/2018	1,000,000	23/5/2018	25,000	
33	317055	Barkat S/O Baksh Ali	3242143	11/5/2018	2,142,027	21/5/2018	53,551	
34	447315	Sajid Mushtaq Sindhu	3242141	11/5/2018	160,000	28/5/2018	4,000	
35	10014841	Moinul Haque	3242245	14/5/2018	1,100,000	22/6/2018	27,500	
36	497154	Al Asfa Khan	3242253	14/5/2018	800,000	23/5/2018	20,000	
37	389378	Malik Muhammad Ashraf Khokhar	3242212	14/5/2018	2,300,000	18/5/2018	57,500	
38	340272	Ghulam Mustafa	3242213	14/5/2018	3,490,000	21/5/2018	87,250	
39	425275	Zeeshan Ul Qadeer	3242227	14/5/2018	1,000,000	06/05/2018	25,000	
40	368095	Muhammad Ejaz Sikander	3242226	14/5/2018	510,000	30/5/2018	12,750	
41	378051	Shakeel Fareed	3242235	14/5/2018	1,700,000	21/5/2018	42,500	
42	1004110	Ahmeduddin Shaikh	3242211	14/5/2018	400,000	18/5/2018	10,000	
43	467857	Muhammad Miskeen	3242244	14/5/2018	300,000	23/5/2018	7,500	
44	498199	Syed Jafar Ali	3242215	15/5/2018	650,000	22/5/2018	16,250	
45	358911	Iftikhar Ahmed	3242261	15/5/2018	1,650,000	24/5/2018	41,250	
46	300775	Abdul Rahman Khandia	3242258	15/5/2018	1,000,000	25/5/2018	25,000	
47	387782	Saeed Ahmed	3242277	15/5/2018	500,000	24/5/2018	12,500	
48	444441	Rubina Qureshi	3242264	15/5/2018	5,430,000	21/5/2018	135,750	
		Total						1,719,900

Annex-10**Non-holding of Election and Grant of Irregular Extension to 150 LZCs
Irregular Disbursement by LZCs - Rs 68.029 Million prior to Election**

S. No.	Name of LZC	Name of Chairman	Date of Appointment
1.	Badia Qadir Bux	Malik Waqar	25-09-2008
2.	Bobri	Cap M. Ismaiel	25-12-2006
3.	Bakar Akoo	Yasin Akhter	18-12-2006
4.	Chattar Karlot	Haji Haq Nawaz	17-12-2006
5.	Chirah Khas	Sajid Hussain	21-03-2002
6.	Chohan Sorian	Haji M. Rafique	17-09-2011
7.	Chapper Mir Kanal	Ch. Mehrban	24-12-2006
8.	Darkala	Abdul Hameed	16-08-2007
9.	Dalyala	Mirza M. Sabir	14-03-2002
10.	Dhoke Paracha	M. Zaman	15-05-2009
11.	Darwala	Ch. Tariq Mehmood	16-08-2007
12.	Gokina	Abdul Razaq	17-12-2006
13.	Ghora Mast	Raja M. Arif	08-02-2010
14.	Gagri	Ch. Shahid Ahmed	22-03-2002
15.	Gorla Sharif	Tahir Khan	01-08-2007
16.	Herno Thanda Pani	Raja Khalid Hameed	24-11-2011
17.	Herdogher	Raja Saleem Akhter	04-08-2002
18.	Jandala	Shahroom	23-09-2003
19.	Jaba Teli	Malik Younas	06-04-2010
20.	Jhangi Seydan	Ghulam Safdar	2006
21.	Johad	Abdul Zafeer	27-03-2009
22.	Kot Hathiyal (S-I)	Mehboob Kyani	20-12-2006
23.	Kot Hathiyal (J-I)	Tariq Abbasi	23-12-2006
24.	Kirpa-III	Haji Pervaiz Akhter	16-08-2007
25.	Kuri	Fazal ur Rehman	03-01-2012
26.	Kalya Chirah	Abdur Raheem	2006
27.	Loi Bher	Malik Abdul Waheed	22-03-2002
28.	Lidhot	Malik Bashir	06-07-2003
29.	Lakhwal	M. Nazir	25-12-2006
30.	Malot	Khalid Mehmood Abbasi	30-05-2007
31.	Mohra Noor	Abdul Hafeez	02-11-2007
32.	Mohra Chirah	Zamured Hussain	04-02-2002
33.	Mohri Chirah	Haji Zulfiqar	2002
34.	Mera Sumbal Jaffar	Malik Rasheed	16-06-2009
35.	Mera beri	Malik M. Mushtaq	16-06-2009
36.	Malpur	Sajid Mumtaz	30-05-2005
37.	Mohrian	Fazal Hussain Malik	30-05-2007

38.	Mughal	Mr. Akhlaq	14-06-2016
39.	Nilor	Maj ® Ayaz	22-06-2007
40.	Naryas Pdho	Ch. Tanveer	22-12-2006
41.	Pind Parian	Haji Ghulam Hussain	16-06-2009
42.	Pind Malkan	Haji M. Ayoub	16-08-2007
43.	Pind Paracha	Malik Ramzan	16-06-2009
44.	Phulgran-I	Babu Bashir	03-07-2002
45.	Pehont	Yasir Murtaza	13-11-2002
46.	Panjgran	Ch. M. Asif	05-02-2009
47.	Pona Faqeeran	Raja M. Hanif	2002
48.	Rehara	Haji Ameer Ahmed	17-09-2011
49.	Shahdara-I	Haji Barkhurdar	11-10-2006
50.	Sangjani-II	M. Amir Kyani	13-05-2002
51.	Suban Seyadan	Syed Haidr Zaman	18-12-2006
52.	Shah Allah Dita	M. Safdar	22-06-2009
53.	Sihala-I	Haji Maqsood Ali	29-12-2006
54.	Sihala-III	Ch. M. Sharif	28-05-2012
55.	Sheikh Pur	Haji M. Basharat	26-12-2006
56.	Sarie Kharbooza	Naveed Liaqat Khan	21-03-2002
57.	Soti ni Pari	M. Naveed	04-02-2002
58.	Tumair-I	Raja Liaqat	04-12-2002
59.	Tumair-II	Cap ® M. Ayoub	26-10-2002
60.	Talhar	Raja Matloob	29-03-2002
61.	Tarlie Khurd	Ashiq Hussain	25-12-2006
62.	Tarnol	Malik Ghulam Haider	16-06-2009
63.	G-6/2	Ghulam Hussain	19-08-2009
64.	G-6/3-4	Ijaz Ahmed Bhatti	03-07-2009
65.	G-7/3-1	Haji Abdul Ghafar	24-07-2003
66.	G-7/3-3	Raja Zulfiqar Ali	13-03-2002
67.	G-7/3-4	Molana Abdul Ghani	16-01-2007
68.	G-9/1-4	Abdul Hafeez Alviq	03-09-2007
69.	G-10	Molana Zahoor ul Islam	26-12-2006
70.	G-8/3-4	Syed Yamin Shah	25-03-2006
71.	F-6/3	Fazal Qadir	2002
72.	F-8/3-4	Mian Amjad	2006
73.	I-8/2-3 & H-8	Zafar Iqbal	03-07-2010
74.	I-9/1-2	Raja Manzoor Hussain	23-04-2003
75.	I-9/3-4	Kh. Khalil Salar	04-05-2004
76.	I-10/1-2	Shamas ud Deen	24-12-2006

Annex-11

**Payment through cash / open cheques / self cheques instead of crossed cheques –
Rs 2.995 Million**

S. No.	Code	Name of LZC	Period / Date	Cheque No.	Amount (Rs)
1	0010051	Shah Allah Dita	2017-2018	23887677	3,000
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			2017-2018	23887639	3,000
			2017-2018	23887640	3,000
			2017-2018	23887648	3,000
			2017-2018	23887674	3,000
			2017-2018	1308150	3,000
			2017-2018	23887669	3,000
			2017-2018	23887680	3,000
			2017-2018	23887631	3,000
			2017-2018	1308130	3,000
			2017-2018	23887645	3,000
			2017-2018	23887673	3,000
			2017-2018	23887643	3,000
			2017-2018	78060680	3,000
			2017-2018	23887672	3,000
			2017-2018	23887670	3,000
			2017-2018	23887650	3,000
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			2017-2018	1308143	3,000
			2017-2018	23887684	3,000
			2017-2018	23887645	3,000
			2017-2018	23887685	3,000
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			2017-2018	58410264	3,000
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			2017-2018	887719	3,000
			2017-2018	23887702	3,000
			2017-2018	58410259	3,000
			2017-2018	58410256	3,000
			2017-2018	23887698	3,000
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			2017-2018	65726664	1,000
			2017-2018	50218768	3,000
3	0010063	Mohra Noor	2017-2018	95211212	7,000
4	0010153	G-10	2017-2018	99277869	1,000
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6	0010079	Mera Beri Glora Sharif	2017-2018	33810053	3,000
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7	0010142	G-8/1-2	2017-2018	56511149	3,000
8	0010065	Pona	2017-2018	45269966	3,000
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9	0010187	Jhangi sayda	2017-2018	202	3,000
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10	0010090	Chak Shahzad	2017-2018	28704736	4,000
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				Total	2,995,500

Annex-12

Non-refund of Unspent Balances – Rs 5.648 Million

S. No.	Code No	Name Of LZC	Amount (Rs)
1.	0010195	Kirpa III	245,500
2.	0010119	Mera Akoo	83,459
3.	0010033	Kirpa I	20,418
4.	0010051	Shah Allah Dita	401,640
5.	0010080	Ali Pur 2	59,131
6.	0010108	Jagiot	45,946
7.	0010074	Talhar	95,321
8.	0010019	G-6/2	229,984
9.	0010060	Mohrian	26,356
10.	0010028	I-9/1-2	639,301
11.	0010153	G-10	194,039
12.	0010013	F-6/4	22,911
13.	0010025	G-7/4	30,726
14.	0010075	Tarnol	36,087
15.	0010079	Mera Beri Glora Sharif	116,150
16.	0010155	F-10 & F11	1,154,119
17.	0010142	G-8/1-2	235,426
18.	0010065	Pona	160,034
19.	0010170	I-10/3-4	276,346
20.	0010187	Jhangi sayden	6,887
21.	0010090	Chak shahzad	58,667
22.	0010189	Gangota Guran	11,210
23.	0010112	Kot Hathial J-1	24,292
24.	0010022	G-7/1-2	171,653
25.	0010105	Kalya chirah	16,090
26.	0010128	Pag Panwal	97,910
27.	0010145	G-9/2	225,978
28.	0010088	Chattah Bakhtawar	635,717
29.	0010031	Khana Dak	81,435
30.	0010040	Noor Pur Shahan	87,997
		Total	5,490,730