



**AUDIT REPORT
ON
THE ACCOUNTS OF
MINISTRY OF OVERSEAS PAKISTANIS AND
HUMAN RESOURCE DEVELOPMENT AND
POVERTY ALLEVIATION &
SOCIAL SAFETY DIVISION**

AUDIT YEAR 2020-21

AUDITOR GENERAL OF PAKISTAN

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ABBREVIATIONS AND ACRONYMS

ABL	Allied Bank Limited
AGP	Auditor General of Pakistan
AGPR	Accountant General Pakistan Revenues
AIR	Audit and Inspection Report
AJK	Azad Jammu and Kashmir
ATM	Automated Teller Machine
BAFL	Bank Alfalah Limited
BE&OE	Bureau of Emigration and Overseas Employment
BISP	Benazir Income Support Program
BMB	Bait-ul-Mal Board
BOQ	Bill of Quantity
BoG	Board of Governors
BPS	Basic Pay Scales
BVS	Biometric Verification System
CCI	Council of Common Interests
CEO	Chief Executive Officer
CNIC	Computerized National Identity Card
COVID	Corona Virus Disease
CSP	Child Support Program
CZF	Central Zakat Fund
DAC	Departmental Accounts Committee
DAGP	Department of the Auditor General of Pakistan
DG	Director General
DGA-SSN	Directorate General Audit, Social Safety Net
DWE	Directorate of Workers Education
DZF	District Zakat Fund
FAM	Financial Audit Manual
FAP	Foreign Aided Project
FATA	Federally Administered Tribal Areas
FBR	Federal Board of Revenue
FIA	Federal Investigation Agency
FIR	First Investigation report
FY	Financial Year
GCC	General Conditions of Contract
GCISC	Global Change Impact Studies Centre
GFR	General Financial Rules
GPF	General Provident Fund

HBL	Habib Bank Limited
HEC	Higher Education Commission
IPC	Interim Payment Certificate
IPF	Implementing Partner Firm
LMA	Limited Mandate Account
MAC	Media Access Control
MFDAC	Memorandum for Departmental Accounts Committee
M&E	Monitoring and Evaluation
MIS	Management Information System
MMP	Mott McDonald Pakistan
NAB	National Accountability Bureau
NADRA	National Database and Registration Authority
NBP	National Bank of Pakistan
NDMA	National Disaster Management Authority
NIRC	National Industrial Relations Commission
NLHI	National Level Health Institution
NSER	National Socio-Economic Registry
NOC	No Objection Certificate
NSC	National Saving Center
O.M	Office Memorandum
OPF	Overseas Pakistanis Foundation
PAC	Public Accounts Committee
PAO	Principal Accounting Officer
PBM	Pakistan Bait-ul-Mal
PC-I	Planning Commission-I
PCMS	Payment complaint/ Case Management System
PMT	Proxy Mean Test
POS	Point of Sale
PPAF	Pakistan Poverty Alleviation Fund
PPIB	Private Power Infrastructure Board
PPRA	Public Procurement Regulatory Authority
PRIMACO	Pakistan Real Estate Investment and Management Company (Pvt) Limited
PZF	Provincial Zakat Fund
Rs	Rupees
RSPN	Rural Support Programmes Network
SBP	State Bank of Pakistan
SLIC	State Life Insurance Corporation of Pakistan
SSN	Social Safety Net
UBL	United Bank Limited

UCT	Unconditional Cash Transfer
VTI	Vocational Training Institutes
WeT	Waseela-e-Taleem
WWB	Workers Welfare Board
WWF	Workers Welfare Fund
ZCCAs	Zakat Collection Controlling Agencies
ZCOs	Zakat Collection Offices

PREFACE

Articles 169 and 170(2) of the Constitution of Islamic Republic of Pakistan 1973, read with Sections 8 and 12 of the Auditor General's (Functions, Powers and Terms and Conditions of Service) Ordinance, 2001 and Clause (7) of Section 11 of Zakat and Ushr Ordinance, 1980, require the Auditor General of Pakistan to conduct audit of the receipts to / expenditure from the Federal Consolidated Fund and Public Account including of collection/ deduction and utilization of Zakat fund.

The report is based on the audit of receipts and expenditure of Federal Government on Ministry of Overseas Pakistanis and Human Resource Development and Social Safety programs for the financial year 2019-20. The Directorate General Audit, Social Safety Net, Islamabad conducted audit during Audit Year 2020-21 on test check basis with a view to report significant findings to the stakeholders. The main body of the Audit Report includes only the systemic issues irrespective of amount and audit findings carrying value of Rs. fifty million or more. Audit findings carrying value of Rs. one million or less and relatively less significant issues are listed in Annexure-I of the 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 in future.

The report has been finalized after incorporating management responses and in the light of DAC meetings held. However, some of the PAOs did not convene DAC meetings despite repeated requests till finalization of audit report.

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

Dated: February 23, 2021

(Javaid Jehangir)
Auditor General of Pakistan

EXECUTIVE SUMMARY

Directorate General Audit, Social Safety Net, Islamabad is a Field Audit Office of Department of the Auditor General of Pakistan to conduct the audit of Social Safety Programs. The main products of this office are Certification Audit Reports on Foreign Aided Projects, Performance Audit Reports, Special Audit Reports and Compliance with Authority Audit Reports. The office is situated in Islamabad with two sub-offices each in Lahore and Karachi. The office is headed by a Director General.

The Directorate General Audit Social Safety Net carries out the audit of BISP, PPAF, Pakistan Bait-ul-Mal, Ministry of Overseas Pakistanis and Human Resource Development and all its allied offices such as Employees Old Age Benefit Institution (EOBI), Overseas Pakistanis Foundation (OPF), Overseas Employment Corporation (OEC), Workers Welfare Fund (WWF), National Industrial Relations Commissions (NIRC), Bureau of Emigration and Overseas Employment (BE&OE) and Directorate of Workers Education (DWE). Moreover, Central Zakat Fund (CZF), Provincial Zakat Funds (PZFs), District Zakat Funds (DZFs) and Zakat deducted by Zakat Collection Controlling Agencies (ZCCAs) / Zakat Collection Offices (ZCOs) are also audited by this office. The Directorate General Audit Social Safety Net has a human resource of 43 officers and staff having 9,462 man-days. The annual budget amounting to Rs 73.442 million was allocated to this office during Audit Year 2020-21.

a. Scope of Audit

This office is mandated to conduct audit of 435 formations working under 10 PAOs. Total expenditure and receipts of these formations were Rs 327.399 billion and Rs 68.547 billion respectively for the financial year 2019-20.

Audit coverage relating to expenditure for the current audit year comprises 86 formations of 04 PAOs having a total expenditure of Rs 220.344 billion for the financial year 2019-20. In terms of percentage, the audit coverage for expenditure is 67% of auditable expenditure.

Audit coverage relating to receipts for the current audit year comprises 03 formations of 02 PAOs having a total expenditure of Rs 68.547 billion for the

financial year 2019-20. In terms of percentage, the audit coverage for receipts is 100%.

b. Audit Methodology

Audit was conducted in accordance with INTOSAI Auditing Standards as incorporated in Financial Audit Manual (FAM), Guidelines for the Audit of Federal Government Operations and the International Standards on Auditing.

The evidences were primarily gathered by applying procedures, like inquiries from the management, review of monitoring and progress reports and examination of receipt and payment vouchers. Audit evidences were also collected through access to SAP data (limited to the amount of deduction of Zakat made by AG and AGPR offices) and data of Management Information System (MIS) internally designed/ managed by the Social Safety programs.

c. Recoveries at the instance of Audit

As a result of audit, a recovery of Rs 56,101.367 million was pointed out in this report. Recovery effected during the FY 2019-20 was Rs 2.307 million.

d. Comments on Internal Controls and Internal Audit Department

One of the objectives of the audit was to assess whether the internal controls were properly designed, implemented and working effectively or not? For most of the entities audited during 2020-21, it was noticed that the Internal Audit departments existed but remained non-functional.

e. The key audit findings of the report

- i. 15 cases of irregular expenditure/payments and violation of rules amounting to Rs 89,253.072 million¹.
- ii. 08 cases of recovery amounting to Rs 56,101.367 million².
- iii. 01 case of non-production of record³.
- iv. 13 cases of weak internal controls amounting to Rs 18,949.997 million⁴.

¹ Para No. 2.5.2, 2.5.5, 3.5.1, 4.5.1, 4.5.2, 4.5.4, 4.5.5, 4.5.6, 4.5.7, 4.5.8, 4.5.17, 4.5.18, 4.5.19, 5.5.3 & 6.5.2

² Para No. 2.5.1, 2.5.4, 2.5.6, 2.5.7, 4.5.3, 4.5.12, 4.5.13 & 4.5.14

³ Para No. 4.5.22

⁴ Para No. 2.5.3, 2.5.8, 2.5.9, 4.5.9, 4.5.10, 4.5.11, 4.5.15, 4.5.16, 4.5.20, 4.5.21, 5.5.1, 5.5.2 & 6.5.1

f. Recommendations

- i. Irregular expenditure may be regularized from the competent forums.
- ii. Recoveries may be effected as pointed out by Audit.
- iii. Record may be produced in the listed cases of non-production of record and disciplinary action be initiated against the responsible.
- iv. Internal control system needs to be strengthened to mitigate the allied risk.
- v. Government receipts and unspent balances need to be deposited immediately into the Government Treasury.

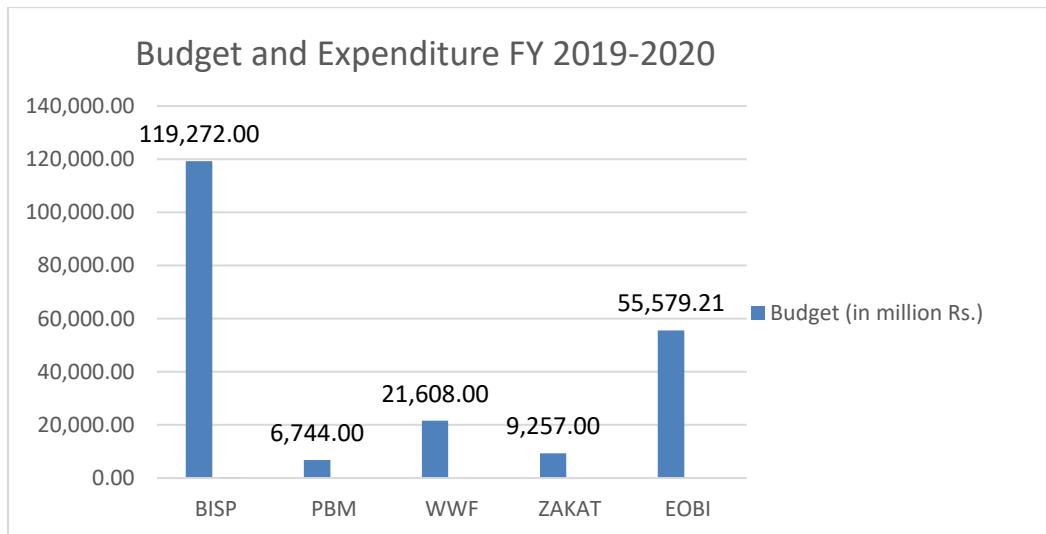
CHAPTER 1

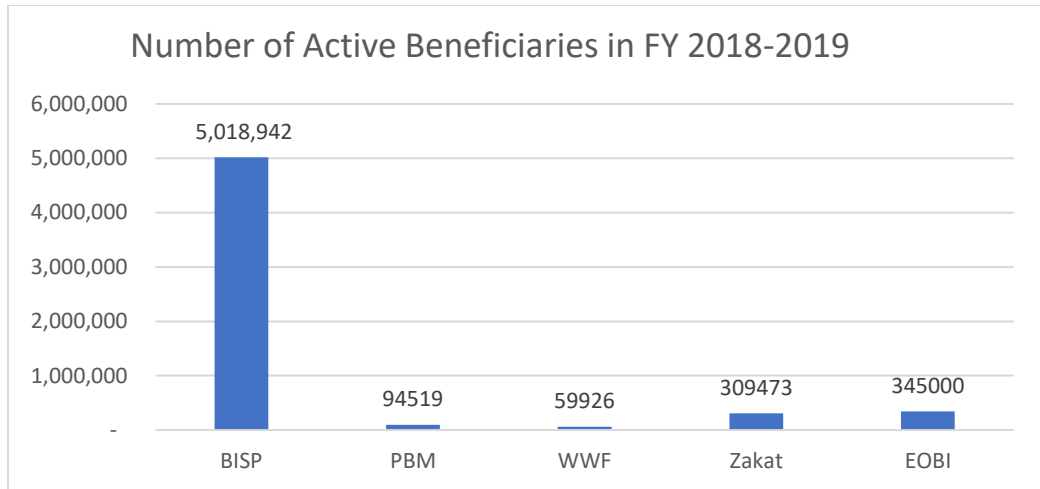
SOCIAL PROTECTION SECTOR ANALYSIS

1.1 Introduction

Social Protection sector is the emerging sector of the state, with increased budgetary allocations over the years. Universal access of the poor and marginalized sector to the basic necessities of life including proper food, clothes and housing facilities is the basic goal of this sector. Various governments have introduced Social Safety programmes. Starting from 1967, the Provincial Employees Social Security Scheme (PSSS) was introduced as first social protection measure in Pakistan. Currently, Benazir Income Support Programme, Pakistan Poverty Alleviation Fund, Workers Welfare Fund, Employee Old Age Benefit Institute, Bait-ul-mal and Zakat are the main Social Protection Programmes catering both chronic and transient poor population for reducing Poverty. Though the beneficiaries registered with these Programmes are increasing but the Poverty percentage in Pakistan is not decreasing significantly.

The total budget allocation and expenditure of these programmes in FY 2019-20 was Rs 212.460 billion and Rs 178.372 billion respectively. Details of budget and number of beneficiaries registered with these Social Protection Programmes are given in the graphs below:





The present Government streamlined the conditional cash transfers and established appropriate graduation programmes to enhance the coverage of Social Protection Programmes to reduce the poverty in all its forms. In this regard, Poverty Alleviation Coordination Council was created to synergize the efforts of various organizations working for poverty alleviation in public and private sector, to eliminate duplication and overlap and to develop a framework to improve the implementation plans for capacity building and performance enhancement of such organizations. Poverty Alleviation and Social Safety Division has also been established to effectively administer all Social Protection Programmes through one window operation. Moreover, Ehsaas Program has been initiated which implies a multi dimensional approach to reduce poverty effectively. However, the major initiatives under Ehsaas Program include microfinancing under Prime Minister’s Naya Pakistan Housing Scheme, employment creation through construction of housing schemes and establishment of Sehat Insaaf Card for free medical treatment to approximately 8 million people.

1.2 Sectoral Analysis

Following are the organizations under Social Protection Programmes to counter poverty by graduating the poor and making them self sufficient.

1.2.1 Benazir Income Support Programme

BISP is a federal cash transfer Social Safety Net initiative of Government of Pakistan. Its long-term objectives include meeting the targets set by Sustainable Development Goals (SDGs) to eradicate extreme & chronic poverty and empowerment of women through establishment of comprehensive social protection. BISP has a nationwide presence with headquarter in federal capital and 6 regional offices at provincial capitals, AJ&K and Gilgit-Baltistan. There are 6 regional, 34 divisional and 385 tehsil offices all across the country. From inception of this programme till June 30, 2020, PKR 858.89 billion were disbursed under different cash transfer programmes and total number of beneficiaries now stands at 5.02 million. BISP uses Poverty Score Card, where a score of PMT 16.7 (Old Survey) and PMT 26.71 (New Survey) makes the beneficiary eligible for this cash transfer programme. BISP has following programs:

- ▶ **Unconditional Cash Transfers (UCT)** provides minimum income support package (PKR 2,000/- monthly) to those rated poor on Poverty Score Card
- ▶ **Conditional Cash Transfer Programmes** which includes **Waseela-e-Taleem** to facilitate primary education, **Waseela-e-Haq** for microfinancing beneficiaries through long-term interest free loans, **Waseela-e-Rozgar** to provide Vocational Training and **Waseela-e-Sehat** for Health Care and life Insurance Coverage

BISP started in 2008 with the aim to reduce poverty and making beneficiaries self-sufficient to prevent them from falling below the poverty line. While the graduation programme was inaugurated in 2018 and an allocation of PKR 904.93 million were made in FY 2019-20 but only Rs 42.5 million were utilized. In FY 2019-2020, PKR 95.65 billion were disbursed as unconditional Cash Transfer while PKR 3.77 billion were disbursed for Conditional Cash Transfer Programmes which were designed for skill development in the targeted beneficiaries, creating employment opportunities and making them self-sufficient. Under Conditional Cash Transfer Programmes, no substantial Progress could be reported except Waseela e Haq (Microfinancing for Employment).

BISP has developed the database of its beneficiaries in Management Information System through two surveys by participation of both public and private sector. To track down the financial status of the beneficiaries being covered

by the BISP programmes over the long period of time, it is very important to update the beneficiaries' data after shorter periods to check the economy, efficiency and effectiveness of the programme. Latest Survey report (National Socio-economic Registry) was due in 2017 but it is still under progress. Moreover, Data integrity remains an issue because auditors have reported deficiencies in beneficiaries' record in MIS.

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

1.2.2 Pakistan Bait-ul-Mal

Pakistan Bait-ul-Mal (a welfare fund) established in 1992 by PBM Act, 1991. PBM is significantly contributing toward poverty alleviation through its various poorest of the poor focused services and providing assistance to the poor and needy persons, as per eligibility criteria approved by Bait-ul-Mal Board irrespective of their gender, cast, creed and religion through its establishment at the district level. A person to be eligible for PBM programme should have monthly household income less than PKR 15,000. During FY 2019-20, PBM has disbursed an amount of Rs 6.702 billion through its following core projects /schemes:

- **Individual Financial Assistance (IFA)** caters poor, widows, and orphans for medical treatment, education and general assistance.
- **Child Support Program (CSP)** is a conditional cash transfer program, in which cash incentive is provided to the parents for sending their children to schools.
- **Institutional Rehabilitation for NGOs** is grant-in-aid for registered non-governmental organizations (NGOs) having excellent track record aimed at institutional rehabilitation of the poor and deserving persons of the society.

- **School for Rehabilitation of Child Labour (SRCLs)** are working for the rehabilitation of the bonded child labour and provide them primary education. PBM has established 159 National Centres for Rehabilitation of Child Labour countrywide since 1995.
- **Women Empowerment Centers (WEC)** works for the skill-development i.e. cutting, sewing, knitting, computers and embroidery along with other trades to women and provide free training to widows, orphans and poor girls in different skills. There are 154 WECs operating across the country.
- **Pakistan Sweet Homes** are for the orphan children where they get free food, medical treatment, boarding and lodging and free education. There are 55 Sweet Homes across the country.
- **Pakistan Great Home** enrolls seniors (above 60 years of age) and provide them free of cost boarding/lodging, messing and medical care.

Audit noticed that Surveys done by bait-ul-Mal to target the potential beneficiaries were political in many cases especially in Khyber Pakhtunkhwa. Individual Financial Assistance-Health, which gets most of the budgetary allocation and covers the medical cases, faces bureaucratic delays resulting in death of many patients and the utilization reports on the account of grants to certain hospitals under IFA-health are without reconciliation amounting to PKR 1,996.036 million and many cases of non-refund of unspent balance, by hospital, have also been reported. Moreover, many beneficiaries are registered with multiple social safety net Programmes which burden the Sector growth and deprive the deserving people. As the government has limited number of resources, so the Social Protection Sector should use optimum number of resources efficiently to bear maximum results.

1.2.3 Workers Welfare Fund

Workers Welfare Fund (WWF) was established under Workers Welfare Fund Ordinance, 1971 for providing low cost housing and other welfare amenities to the industrial labour. Initial Contribution of Rs.100 million was made by the Federal Government and the further resources were to be raised by the private sector. The main objective of WWF is to finance housing estates for the industrial workers which includes construction of houses, flats and development of plots, establishment of health facilities like hospitals, wards and dispensaries and education facilities like secondary and higher secondary schools, technical

institutes and industrial homes in all major industrial cities. Provision of death grant (@Rs. 500,000) to the widow/legal heir of the deceased workers and marriage grant (@ Rs. 100,000) for the marriage of daughters of workers is also provided. Total budget for the FY 2019-2020 was Rs. 21,608.56 million.

In construction of the housing colonies the significant number of incidences of overpayments to contractors in center and provincial headquarters were reported. Moreover, there were delays in the completion of residential colonies and the Colonies completed by the WWF are not being allotted resulting in loss of rent/revenue of PKR 66.528 million. In addition to this, there was less collection of rental income from labour colonies amounting to PKR 269.433 million. While over payments to the contractors were made amounting to Rs 32.276 during the financial year 2019-20.

1.2.4 Zakat

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

The subject of Zakat stands devolved to the provinces and federal areas. Ministry of Religious Affairs & Inter-Faith Harmony has been assigned the task of collection and disbursement of Zakat funds to the Provinces/Federal Areas till next NFC Award under the CCI approved formula. Mustehqeen e Zakat should have income less than PKR 670 per head in a household. A total amount of Rs 7,929.160 million was collected during FY 2019-20 and distributed in bulk amongst the Provinces/Federal Areas.

Auditors during the Audit of FY 2019-2020 found the issues of non-reconciliation of Zakat collection, late deposit of Zakat, irregular Zakat exemptions granted, non-refund of unspent balances and payments in cash through open cheques to beneficiaries. Distribution of Zakat has been made through Easy Paisa in Punjab, but the issues of duplication in payments and accommodating non-mustahiqeen were reported.

1.2.5 Employees' Old-age Benefits Institution

EOBI Act 1976 was enforced w.e.f April 01, 1976. The act is a beneficial statute intended to provide security and benefits to the old-age benefit employees of industries, commercial or other organizations covered by it. EOBI provides an Old-Age Pension (on the event of retirement), Invalidity Pension, Old-Age Grant (an Insured Person attained superannuation age) and Survivor's Pension (in case an Insured Person is expired) to eligibles. The purpose of EOBI is to achieve the objective of Article 38 (C) of the Constitution, by providing compulsory social insurance.

In provision of pension grant, the significant number of incidences of payments to government employees and registration of government employees as insured persons has been noticed. Moreover, there are instances of non-recovery of contributions from defaulting employers. Total Budget allocation and expenditure of these programs in financial year 2019-20 is 55.179 billion and Rs 37.628 billion respectively.

1.3 Conclusion

Social Protection Programmes are often fragmented and duplicated, because each programme has been working on its own and under different ministries, whereas inter-ministerial coordinaton is weak. The Social Safety Nets Institutions do not have clear division of responsibilities in terms of target groups and have their own eligibility criteria for rating an individual as poor so they have their own database. Due to lack of data sharing and correspondence among different programmes and ministries, beneficiaries are being covered by multiple programmes which lead to decrease in overall efficiency and effectiveness of Social protection Sector in achieving the targets of poverty alleviation and self-sustainability in beneficiaries. Recently, government created Poverty Alleviation and Social Safety Division as the administrative head of these programmes. Still, EOBI is under Ministry of Overseas Pakistanis and Human Resource Development. To make the Social Safety nets result oriented it is very important to use a single criterion of poverty measurement in line with the national definition of poverty and develop a single database for all programmes which should be re-evaluated after appropriate number of years to track down the progress made by each programme. Cash transfer programmes should be time-barred to reduce the dependency syndrome in beneficiaries while the core programme should include

Poverty Graduation Schemes through skill enhancement and subsequent asset transfer and microfinancing to make the beneficiaries self-sufficient. It is also desired that there should be segregation of duties among social protection sector and development of key performance indicators along with the proper Monitoring and Evaluation Mechanism. Corruption cases in EOBI and WWF being probed by the NAB should be expedited. In short term, there should be a policy level intervention at higher level to resolve the issues of cumbersome bureaucratic delivery mechanism, limited funding, ineffective targeting and low coverage to create the time value of money and make the social protection sector efficient and effective in service delivery.

CHAPTER 2

BENAZIR INCOME SUPPORT PROGRAM

2.1 Introduction

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

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

The President of Pakistan is Chief Patron and the Prime Minister is Executive Patron of BISP, while a Federal Minister manages its operations as Chairperson with the help of a Board constituted by the President on the advice of the Prime Minister. Key powers and functions of the Board are as under:

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

The summary of auditable formations/ accounts/ FAP projects etc., working under BISP is listed below:

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2019-20 (Rs in million)
1	Formations	40	32	112,738.34
2	Assignment Accounts (excluding FAP)	01	01	96,890.13
3	Foreign Aided Projects (FAP)	04	04	15,848.21

2.2 Comments on Budget & Accounts

Budget allocated to the Benazir Income Support Program for the Financial Year 2019-20 was Rs 119,271.99 million, out of which the Program incurred an expenditure of Rs. 112,738.34 million resulting in savings of Rs. 6,533.65 million which is 5.5% of the Final Budget.

Rs in million

Grant No	Grant Type	Original Grant/ Appropriation	Supplementary Grant/ Appropriation	Final Grant/ Appropriation	Actual Expenditure	Excess/ (Savings)	% age Excess/ (Saving)
12	Current	-	-	119,271.99	112,738.34	(6,533.65)	(5.5)

2.3 Classified Summary of Audit Observations

Audit observations amounting to Rs 28,754.895 million were raised as a result of this audit. This amount also includes recoverable of Rs 24,032.302 million as pointed out by the audit. Summary of audit observations classified by nature is as under:

Sr. No.	Classification	Amount Rs. in million
1	Non-production of record	-
2	Reported cases of fraud, embezzlement and misappropriation	-
3	Irregularities	23,125.294
A	HR/ Employees related irregularities	-
B	Procurement related irregularities	1,234.500
4	Value for money and service delivery issue	-
5	Others	3,243.196

2.4 Brief comments on the status of compliance with PAC Directives

Year of AR	PAC Status	No. of Actionable points	Compliance	Non-compliance	% Compliance
2011-12	Held	3	2	1	66.67
2012-13	Held	8	-	8	-

2013-14	Held	18	6	12	33.33
2014-15	Not Held	-	-	-	-
2015-16	Not Held	-	-	-	-
2016-17	Not Held	-	-	-	-
2018-19	Not Held	-	-	-	-
2019-20	Not Held	-	-	-	-

2.5 AUDIT PARAS

2.5.1 *Irregular payment of Cash Transfers to the Government employees, pensioners/ their spouses and pending recovery status of blocked Government employees – Rs 23,135.294 million*

Section 12 of BISP Act 2010 provides that the funds of the programme shall be disbursed to eligible persons and the families in a manner approved by the Board and prescribed in the regulation.

One of the Profiling checks approved by Federal Cabinet and BISP board for exclusion from Regular BISP UCT Program include “Government employee (self)”.

Audit observed during scrutiny of record of Cash Transfers for the FY 2019-20 that a total number of 55,383 Government employees/ pensioners (Grade 1 to Grade 20) and their spouses were being paid Cash Transfers, which was held as irregular. A total amount of Rs 6,802.87 million had been disbursed by BISP amongst such Government employees/ pensioners and their spouses upto June 2019, which was required to be recovered. Grade-wise summary is given at **Annex-2**, whereas details were provided to BISP management in soft form for blocking of ineligible beneficiaries and recovery of amount.

Audit further noted that 140,488 Government employees (including 215 BISP employees) were blocked by Federal Cabinet in February 2020. A sum of Rs 16,332.424 million (including Rs 22.509 million by BISP employees) were received by such Government employees as Un-conditional Cash Transfer during the period 2010-2020. The recovery status from the employees is not found in the record. Summary is given below:

PROVINCE_ENAME	No. of employees	Total Amount received (Rs in million)
AZAD JAMMU AND KASHMIR	1,751	191.085
BALUCHISTAN	19,941	2,170.861
CAPITAL	111	10.261
FATAs	5,785	550.435
GILGIT BALTISTAN	4,728	572.661
KHYBER PAKHTUNKHWA	30,467	3,627.185
PUNJAB	21,518	2,468.313
SINDH	56,187	6,741.623
Totals	140,488	16,332.424

Management in case of BISP employees replied that Rs. 0.966 million had been recovered from BISP employees and proceedings against remaining 193 employees were under process in HR Wing. Summary of recovery made is given below:

- i. Rs. 0.824 million fully recovered from last paid salary of 10 BISP employees by F&A Wing.
- ii. Rs. 0.142 million is recovered through payroll system on monthly installment basis from 22 No of BISP employees. Remaining Balance is Rs. 1.139 million.

However, the matter regarding other Government employees was reported to BISP management on 15-09-2020 but no reply had been received till the finalization of AIR.

The PAO was informed on 13-01-2021, but DAC was not convened till finalization of the report.

Audit recommends that inquiry may be conducted, recovery may be effected and upto-date status of recovery be shared with audit.

{Para No.1,2,3 of Chapter-1 & Para 6 of Chapter 5 of BISP AIR for the Audit Year 2020-21}

2.5.2 Un-authentic withdrawals of Unconditional Cash Transfers out of districts/ Province – Rs 2,462.289 million

Clause 6(5)(iii) of GCC provides that Bank shall ensure system-based restrictions on the BVS POS devices to be used at agent network through Geo-Tagging, to restrict “out of district” withdrawals or fund transfer. This restriction will be applicable on the BVS enabled agent network and not the BVS ATMs or

BVS enabled branches of the Bank or as per BISP instructions/guidelines from time to time.

Clause 4.2 (2)(d) of GCC provides that in case if a beneficiary who is not within her registered district, visits any BVS agent to withdraw cash or fund transfer, the system shall identify the out of district beneficiary at the time of biometric and display error message to visit the BVS enabled branch or BVS ATM of the FI or as per BISP’s guidelines”.

Audit observed during scrutiny of record of Regular Unconditional Cash Transfer (UCT) programme upto 31-03-2020 (excluding emergency cash transfers and before COVID 19 pandemic) that Cash Transfers were made by POS agents from out of province/ districts. A total number of 360,734 transactions were withdrawn from out of province/ districts amounting to Rs 2,462.290 million which was held as irregular. Summary is given below:

Bank	Amount (Rs)	Transactions Count
101	1,265,168,000	193,202
102	1,197,121,000	167,532
Totals	2,462,289,000	360,734

Audit further noted that 2454 POS agents were involved in such out of districts withdrawals of UCT Cash transfers ranges from beneficiaries belonging upto 44 districts which needs proper investigation. Detail is provided to the management in soft form.

Management replied that the difference of out of district withdrawals and fraudulent auto withdrawals has been mixed up and misconstrued. Out of district payment to BISP beneficiaries is permissible as beneficiary of one district may withdraw her payment from any other district allocated to the same bank. Fraudulent / auto withdrawal is a specific nature of BVS related fraud wherein amount of beneficiary is withdrawn from the ID of a POS agent (locally or out of district) without his / her presence and biometric at that specific POS. When she visits POS to get her payment, she came to know that her payment has already been withdrawn. Then she visits BISP local office and submits her written complaint. BISP has taken all the necessary measures and FIA being prime investigating agency of country are already in process to dig out loopholes of system and identify the retailers involved. Moreover, every out of district payment cannot be named as fraudulent auto withdrawals.

The reply is not tenable as it was a violation of different clauses of contract signed with the banks. Moreover, due to low literacy rate, all the beneficiaries do not register complaints. Therefore, due to out of districts withdrawals, chances of embezzlement of funds cannot be ruled out.

The PAO was informed on 13-01-2021, but DAC was not convened till finalization of the report.

Audit recommends that the matter be thoroughly investigated to fix responsibility for non-compliance of Geo-fencing besides recovery from franchises / POS agents involved in fraudulent activities.

{Para No.11 of Chapter 1 of AIR of BISP}

2.5.3 Irregular purchase of Tablets without open competitive bidding - Rs. 1,234.5 million

Rule 21 of PPRA, 2004 states that subject to the provisions of rules 22 to 37 the procuring agencies shall engage in open competitive bidding if the cost of the object to be procured is more than the prescribed financial limit which is applicable under sub-clause (i) of clause (b) of rule 42.

Audit observed that management of BISP had paid an amount of Rs. 1.2345 billion to a Government department for procurement of 20,000 Tablets @ Rs. 61,727 per Tablet for NSER Survey without open competitive bidding. The amount was paid vide cheque No. A741617 dated 30-04-2020 voucher No. 376. The Tablets had not yet been taken into stock. Moreover, Tax was not withheld/ deducted at the time of payment.

Furthermore, initial cost of one tablet which was finalized in Board Resolution dated 28-02-2020 was Rs. 57,947 inclusive of all applicable taxes. However, the payment was made @ Rs.61,727 per tablet. Difference of Rs.3,780 on each tablet may also be explained/ justified.

BISP replied that the said Government department was sole provider of optimized Operating System including Mobile Device Management (MDM) System and IVAS facility with secure cellular connectivity. Therefore, direct contracting was done without open tender.

The reply was not tenable as supporting documents of sole distributor/ proprietorship were not provided. Audit is of the view that procurement was made in violation of PPRA rules and was held as irregular.

The PAO was informed on 13-01-2021, but DAC was not convened till finalization of the report.

Audit recommends inquiring the matter for non-compliance of PPRA Rules besides production of tax Exemption Certificate/ Recovery of tax and supporting documents of sole distributor/ proprietorship.

{Para No.1 of Chapter 3 of AIR of BISP}

2.5.4 Non-recovery of penalty from survey firms- Rs. 717.508 million

As per clause 36.1 of contract between BISP and survey firms “Subject to GCC Clause 15, if the Consultant fails to perform the Services, for the reasons ascribable to the Consultant, within the period(s) specified in the Contract, the Client shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to the percentage specified in SCC of unperformed Services for each week or part thereof of delay until actual performance, up to a maximum deduction of the percentage specified in SCC. Once the maximum is reached, the Client may consider termination of the Contract pursuant to GCC Clause 17.”

During the Audit, it was observed that BISP has imposed penalty on survey firms owing to defecting survey. Whereas, it was not evident from the record that such penalty was recovered/ adjusted from the claim of survey firms. Detail us as under:

S. No.	Name of Survey Firm	Cluster	Penalty Amount (Rs.)
1	Aurat Foundation	1	9,974,017
2	Aurat Foundation	5	10,250,205
3	RSPN	6	697,284,000
	Total		717,508,222

Management replied that it will be ensured that penalties are adjusted before final payments to the firms.

The PAO was informed on 13-01-2021, but DAC was not convened till finalization of the report.

Audit recommends that recoveries of penalty amount be affected under intimation to Audit.

{Para No.8 of Chapter 3 of AIR of BISP}

2.5.5 Irregular enrollment and payments of Unconditional Cash Transfer (UCT) to non-verifiable beneficiaries - Rs 35.706 million

Section 12 of the BISP Act 2010 provides that funds of the program shall be disbursed to eligible persons and families in the manner approved by the Board and prescribed in the regulations.

Audit observed during scrutiny of record of BISP Cash transfers that millions of beneficiaries applied for registration under Emergency Cash Transfers through SMS in different categories. Audit requisitioned complete record of Category-III, the list of excluded beneficiaries of Category-III provided to audit include 988,881 applicants, whose applications were rejected by NADRA on the grounds that their “CNICs are not verifiable”.

Audit noted that 398 beneficiaries in total had received Unconditional Cash Transfer (UCT) payments during previous years amounting to 35,706,444, whose status of CNICs are reported as ‘not verifiable’ by NADRA during COVID 19 profiling in Category-3. Moreover, out of such 398 beneficiaries, 45 beneficiaries are still in the active eligible list of BISP regular beneficiaries enrolled during the FY 2019-20. Detail is given at **Annex-3**.

Management replied that at the time of selection / identification of regular beneficiaries of BISP through Poverty Scorecard / NSER survey, CNIC of all beneficiaries are verified from NADRA. For disbursement of cash assistance, bank accounts of all beneficiaries are opened / activated after live biometric verification from NADRA. Moreover, the withdrawals are also made after biometric verification and any beneficiary with invalid CNIC cannot pass biometric verification. It is pertinent to mention that after receipt of data of unverified CNICs from NADRA, as mentioned in the audit observation, no payment had been generated against any of these beneficiaries. Moreover, many of these beneficiaries were already had been blocked in the system during previous years due to various reasons and payment of such beneficiaries has not been generated since several years. NADRA has been approached to provide reasons for exclusion

of these beneficiaries on the basis of “CNICs are not verifiable”. However, no response has been received from NADRA.

The reply indicates that the management has accepted the audit observation.

The PAO was informed on 13-01-2021, but DAC was not convened till finalization of the report.

Audit recommends that the matter may be inquired and responsibility for payments to those beneficiaries whose CNICs are not verifiable may be fixed.

{Para No.7 of Chapter 1 of AIR of BISP}

2.5.6 Insufficient number of Point of Sale in various divisions/ districts and required imposition of penalty - Rs 23.425 million

According to agreement clause 6.6 (i) with Bank, “Bank shall disburse cash grant through more than one distribution channels in each district of a cluster. At least one BVS touch point (BVS ATM, sub-agent /agent, BVS enabled branch etc.) shall be provided for each 500 beneficiaries per Tehsil and at least one BVS touch point shall be provided in each Union Council.

According to clause 8.1(e) of the contract “penalty of PKR 25,000/- (Rupees Twenty-Five Thousand Only) per deficient BVS Touch Point per tehsil as per Clause 6.6(i) shall be deducted from service charges at any point.

During field audit of different divisional offices for the financial year 2019-20, it was observed that total number of Point of Sale (POS) required in the following districts of divisions was 1804 but the partner banks could only manage to make available 895 POS, leaving a deficiency of 937 POS. The beneficiaries of such divisions were suffered due to deficiency of POS, which was held as irregular. Summary is given below, and detail is given at **Annex-4**.

Name of Division	No. of District	POS Required	POS Available	Deficiency
Naseerabad Division	05	88	72	16
Sibi Division	05	47	36	11
Larkana Division	06	934	416	522
Mirpurkhas Division	03	296	159	159
Mirpur AJK Division	03	125	63	62
Bannu Division	02	117	61	56
Gilgit Division	06	142	53	89
Poonch Division	04	55	35	22

Audit is of the view that penalty @ Rs 25,000 per deficient BVS Touch Point per tehsil amounting to Rs 23,425,000 may be imposed.

BISP Management replied that the said penalty condition shall not be applicable in case of disbursement arrangements at campsites or provision of cash on wheels at Tehsil or Union Council level, with the prior permission of BISP HQs: Clause-8.1(e)(II) is very clear about it. In the wake of COVID-19 pandemic, special arrangement of campsites was made in coordination with Provincial Governments, so that payments could be disbursed as per COVID-19 SOPs and protocols. The District Administration provided the Government buildings for setting up the campsites across the country. In this system, cash counters as per details attached were set up in these campsites by the partner banks, for facilitation of beneficiaries. Both the Banks provided a total of 11686 POS at 2272 campsites. In addition, 1879 BVS enabled ATMs were also provided, for facilitation of beneficiaries. The Banks also provided their Bank Branches as well (200 by HBL and 63 by BAFL), to deal with the Biometric issue related cases. The Banks also provided agents in other clusters to deal with the certain migrated beneficiaries. As the payment counters were more than enough at the campsites, established across the country. Hence, there was no question of imposing penalty on Bank on account of POS deficiency, as it was not covered under the contract.

The reply is not tenable as according to the contract the penalty will not be applicable if deficiency of POS was overcome through any special BVS enabled disbursement arrangement such as campsite. Such condition was not fulfilled as more than 5000 POS agents did not make any single transaction during the FY 2019-20. Moreover, the camp sites were created during COVID 19 pandemic (since April 2020) whereas the deficiency of POS as mentioned in the above divisions persisted throughout the year.

The PAO was informed on 13-01-2021, but DAC was not convened till finalization of the report.

Audit recommends fixing responsibility on person(s) at fault besides imposing penalty on banks as per agreement under intimation to audit.

{Para No.15 of Chapter 1 of AIR of BISP}

2.5.7 Irregular new enrollment of beneficiaries in Cat-I having filer status as per FBR record – Rs 4.268 million

Section 4 (a) of BISP Act provides that, the objectives and purposes of the program shall be to enhance the financial capacity of the poor people and their dependent family members. Moreover, one of the profiling checks approved by BISP Board for exclusion from Cash Transfers was:

“High Income i.e., beneficiary or her spouse having monthly income of Rs 50,000 or more as per their tax return”

Section 114 of Income Tax Ordinance 2001 provides that every person whose taxable income for the year exceeds the maximum amount that is not chargeable to tax under this Ordinance for the year. The minimum taxable income for the Tax Year 2019 was Rs 600,000.

Audit observed during scrutiny of record of BISP Category-I/ Regular beneficiaries that a total of 194 beneficiaries were Income Tax filers in the year 2019 and were also current regular beneficiaries of BISP in the same period. Pakistan Citizens having minimum taxable income of Rs.50,000 and above are required to submit income tax return. Therefore, an amount of Rs 4,268,000 has been disbursed/ accrued against such 194 beneficiaries, who do not come under the definition of poor. Detail is given at **Annex-5**.

The matter was reported to BISP management on 15-09-2020 but no reply has been received till the finalization of AIR.

The PAO was informed on 13-01-2021, but DAC was not convened till finalization of the report.

Audit recommends that the amount may be recovered besides fixing responsibility for wrong selection of beneficiaries for UCT Regular Cash Transfers.

{Para No.8 of Chapter 1 of AIR of BISP}

2.5.8 Defective survey of National Socio-Economic Registry

As per BISP Programme, the NSER builds upon household data collected through the Proxy Means Test (PMT) as a measure of a household’s eligibility to receive social safety net protection under the BISP program. The PMT is calculated on the basis of a socio-economic scorecard using weighted measures

for household size, composition, education, assets and employment to score each household on the poverty index.

Audit observed the following anomalies during scrutiny of record of National Socio-economic Registry (NSER):

- i. NESR PMT Score of Three Thousand Four Hundred and One (3,401) government employees from BPS-1 to BSP-20 were calculated/ determined as under the eligible cut off score of 24.7, which is held as irregular.
- ii. 23 beneficiaries were awarded score, more than “100” and 840 beneficiaries were awarded scores less than “0”.

Management replied, in case of Sr. No. (ii) above, that the PMT is based on well-structured indicator / variables based on global literature and was developed through extensive consultative process consisting of subject experts, Federal Agencies and Provincial Government. There is a possibility of PMT scores is below 0 and or above 100 as in rear cases scores may fall outside of the limit due to outliers in NSER data in technical term this is normal and minor error are always possible in targeting. However, no reply against sr. No. i above has been received so far.

The PAO was informed on 13-01-2021, but DAC was not convened till finalization of the report.

Audit recommends that the matter may be justified and anomalies to be removed under intimation to audit

{Para No.3 of Chapter 3 of AIR of BISP}

2.5.9 Non-clearance of liabilities with previous banks and Pakistan Post

Clause 36.2 of General Condition of Contract signed with new partner banks on 10-10-2019 states that, in case of any previous outstanding liabilities of BISP through a previous contract, the same shall be cleared by the banks within a period of ninety (90) days.

Audit observed that new contracts were signed with HBL and Alfalah bank on 10.10.2019 but previous outstanding liabilities were not cleared after proper reconciliation despite lapse of considerable time. Moreover, closing reconciliation of accounts/ clearance with the previous agencies has also not been carried out as

the contracts with old banks were expired on 30th September 2019. Detail is given below:

Sr. No.	Name of Agency	Areas to be reconciled / Liabilities to be cleared (Program wise i.e., UCT, WeT, Waseela-e-Rozgar, Additional Grants IMF etc.,)
1	Bank Alfalah	i. LMA-1 Fund Reconciliation (Funds deposited in LMA-1, Funds transferred to LMA-2, Commission amount transferred to LMA-1, Commission amount debited from LMA-1, Funds de-credited and credited back to LMA-1, Funds deposited in Government Treasury by Banks
2	HBL	
3	UBL	
4	Tameer Bank	ii. Pending penalties to be imposed/ recovered from banks iii. LMA-2/Beneficiary Level individual accounts reconciliation, Total Amount credited in LMA-2/ Individual accounts of Beneficiary (including re-generation of de-credited amounts), Total amount withdrawn, Total amount de-credited
5	Sindh Bank	
6	Summit	
7	Pakistan Post	iv. Amount released to Pakistan Post, Money Orders issued by Pakistan Post, Money orders delivered, money orders not delivered, amount adjusted in next year budget, amount refunded by Pakistan Post, commission amount issued to Pakistan Post, commission amount realized, commission amount unrealized etc.,

The matter was reported to BISP management on 15-09-2020 but no reply has been received till the finalization of AIR.

The PAO was informed on 13-01-2021, but DAC was not convened till finalization of the report.

Audit recommends that the necessary reconciliation/ clearance of liabilities be carried out and approved reports be shared with audit.

CHAPTER 3

PAKISTAN BAIT-UL-MAL

3.1 Introduction

Pakistan Bait-ul-Mal (a welfare fund) established in 1992 by PBM Act, 1991 (amended 2002 & 2016) under the umbrella of Ministry of Social Welfare & Special Education. The mission of the PBM is to provide social protection to the poor and marginalized segments of the society. All the programs of Pakistan Bait-ul-Mal are funded through “Grant-in-Aid” provided by Government of Pakistan.

The Pakistan Bait-ul-Mal is administered by the Board which is constituted by the Federal Government. All administrative and financial powers under the Act are exercised by the Managing Director who is appointed by the Federal Government.

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

- Provide financial assistance to destitute and needy widows, orphans, invalid, infirm and other needy persons;
- Rendering help for rehabilitation of the persons specified in clause (a) in various professions or vocations;
- Provide assistance to children of the deserving persons for educational pursuits;
- Provide residential accommodation and necessary facilities to the deserving persons;
- Provide free medical treatment to indigent sick persons and set up free hospitals, poor houses and rehabilitation centers and give financial aid to charitable institutions, including industrial homes and other educational institutions established specially for poor and needy;
- Provide stipends to educated youth during training before their employment in jobs;

- Provide stipends and financial assistance to brilliant but poor students who cannot afford to acquire higher technical or medical education abroad for lack of money;
- Sponsor and promote self-employment scheme; and
- Any other purpose approved by the board having regard to the aims and objects of the bait-ul-mal.

The summary of auditable formations/ accounts/ FAP projects etc., working under Bait-ul-Mal is listed below:

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2019-20 (Rs in million)
1	Formations	09	03	6,702.498

3.2 Comments on Budget & Accounts

Statement of Accounts of Bait-ul-Mal Fund for the year 2019-20 was as under:

Particulars	FY 2019-20 (Rs in million)
Total Budget	6,743.702
Total Disbursements	6,702.498
Balance (Lapsed)	41.204

3.3 Classified Summary of Audit Observations

Audit observations amounting to Rs 96.661 million were raised as a result of this audit. This amount does not include any recoverable amount. Summary of audit observations classified by nature is as under:

Sr. No.	Classification	Amount (Rs in million)
1	Non-production of record	-
2	Reported cases of fraud, embezzlement and misappropriation	-
3	Irregularities	-
A	HR/ Employees related irregularities	96.661
B	Procurement related irregularities	-
4	Value for money and service delivery issue	-
5	Others	-

3.4 Brief comments on the status of compliance with PAC Directives

Year of AR	No. of Actionable points	Compliance	Non-compliance	% Compliance
1993-94	9	8	1	89
1997-98	8	7	1	88
2000-01	1	0	1	0
2003-04	2	0	2	0
2006-07	5	3	2	60
2007-08	3	0	3	0
2009-10	11	7	4	64
2010-11	16	1	15	6
2016-17	19	1	18	8
2019-20	PAC not held	-	-	-

3.5 AUDIT PARAS

3.5.1 Irregular grant of advance salary to employees - Rs.96.661 million

As per para 24 of Chapter-XI of Pakistan Bait-ul-Mal Board act 1991 and amended up to Oct.2002, the board may, with the approval of the Federal Government, make regulations not inconsistent with rules for conduct of its business and its meetings.

As per Financial Rules 1995 of Pakistan Bait-ul-Mal, there is no provision for advance salary for the Employees of Pakistan Bait-ul-Mal.

During the audit of Pakistan Bait ul Mal Headquarter and Regional Offices for the financial years 2018-2020, it was observed that an amount of Rs. 96,661,297 was paid to the employees of PBM as advance salary against the rules mentioned above. The amount has been debited to the head of account “pay” as there is no provision of advance salary as per Federal Government rules. Interest was also not being charged on the advance salary. Detail is given below:

Sr. No.	Name of formation	Para No. of AIR	No. of Employees	Amount (Rs)
1	PBM Islamabad	5	140	59,457,787
2	PBM, RO, Quetta	2	13	5,459,040
3	PBM, RO, Karachi	10	113	31,744,470
	Total		266	96,661,297

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

Audit is of the view that Bait-ul-Mal fund is used for benefits of employees instead of mustahqeen/needful and poor deserving people which was violation of laid down procedure and un-necessary burden on PBM.

Management replied that payment of advance salaries to PBM employees are made in the light of PBM Loan and Advances Policy duly approved by the Bait-ul-Mal Board in its 50th meeting. Advances given and being recovered regularly on monthly basis as per policy.

The reply is not tenable as such policy is not consistent with Federal Government rules.

DAC in its meeting held on 13-01-2021 directed to stop the further payment. Furthermore, the case be put for review to the Bait-ul-Mal Board, financial rules be amended and approval from Federal Government be obtained.

Audit recommends that the payment of advance salaries be stopped, matter be referred to Finance Division and recovery be effected from employees under intimation to audit.

CHAPTER 4

MINISTRY OF OVERSEAS PAKISTANIS AND HUMAN RESOURCE DEVELOPMENT

4.1 Introduction

The Ministry of Overseas Pakistanis and Human Resource Development oversees matters concerning Overseas Pakistanis and human resource development in Pakistan.

According to Rules of Business, 1973 following functions are assigned to allied departments/ offices:

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

10. Administration of:

- a) Emigration Ordinance, 1979;
- b) Control of Employment Ordinance, 1965;
- c) Workers Welfare Fund Ordinance, 1971;
- d) Companies Profits (Workers Participation) Act, 1968;
- e) Employees' Old Age Benefits Act, 1976 including supervision and control of the employees' old age benefits institutions.

11. Administrative control of:

- a) Overseas Employment Corporation; and
- b) Bureau of Emigration and Overseas Employment.

12. Foreign Employment and Emigration.

13. Administration of the Industrial Relations Act, 2012 and keeping a watch on labour legislation from international perspective, coordination of labour legislation in Pakistan and the Industrial Relations Commission.

14. Dealing and agreements with international organizations in the fields of Labour and Social Security.

The summary of auditable formations/ accounts/ FAP projects etc., working under the Ministry is listed below:

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2019-20 (Rs in million)
1	Formations	69	31	54,553.677
2	Authorities/ Autonomous Bodies etc. under the PAO	53	28	54,156.896

4.2 Comments on Budget & Accounts

Statement of Receipts/ Budget allocated and Expenditure for the FY 2019-20 is listed below:

Rs in Million

Name of Formation	Receipts/ Budget	Expenditure
WWF & Boards	21,608.56	12,045.787
Bureau of Immigration & Overseas Employment, Islamabad	253.417	235.071
Protectorate of Emigrant, Peshawar	47.46	45.14
Protectorate of Emigrant, Rawalpindi	113.35	116.57
OPF	6,092.00	3,645.804
NIRC, Islamabad	154.932	152.339
NIRC, Karachi	18.889	18.889
EOBI	55,579.21	37,628.485
PRIMACO	700.805	665.592
Total	84,568.623	54,553.677

4.3 Classified Summary of Audit Observations

Audit observations amounting to Rs 117,804.10 million were raised as a result of this audit. This amount also includes recoverable of Rs 32,163 million as pointed out by the audit. Summary of audit observations classified by nature is as under:

Sr. No.	Classification	Amount (Rs in million)
1	Non-production of record	-
2	Reported cases of fraud, embezzlement and misappropriation	-
3	Irregularities	-
A	HR/ Employees related irregularities	41,886.100
B	Procurement related irregularities	-
4	Value for money and service delivery issue	-
5	Others	75,918.000

4.4 Brief comments on the status of compliance with PAC Directives

Year of AR	Formation	PAC Status	No. of Actionable points	Compliance	Non-compliance	% Compliance
2013-14	Ministry of Overseas Pakistanis and Human Resource Development	Not Held	1	0	1	-
2011-12	-do-	Held	2	1	1	50
2014-15	-do-	Not Held	8	0	8	-
2016-17	-do-	Not Held	3	0	3	-

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

WWF Islamabad and Boards

Years	Formation	Printed Paras	MFDAC Paras	Total Paras	Settled	Remaining
2014-15	WWF & Boards	8	42	50	15	35
2015-16	WWF & Boards	27	40	67	0	67
2016-17	WWF & Boards	57	41	98	0	98
2017-18	WWF & Boards	22	18	40	0	40
2018-19	WWF & Boards	12	24	36	0	36
2019-20	WWF & Boards	17	35	52	0	52

4.5 AUDIT PARAS

Employees' Old-age Benefits Institution

4.5.1 Non-compliance of the statutory provision regarding preparation of Annual Accounts

According to the Section 20 of the Employees' Old-Age Benefits Acts, 1976, the Institution shall submit annual report of its work and activities to the Federal Government. Further, as per Employees' Old-Age Benefits (Audit and Accounts) Rules, 1977, the Auditors shall submit the audited accounts to Board of Trustees (BoT) within six months of the close of financial year i.e., by 31st. December.

During the Audit of EOBI for the years 2018-19 and 2019-20, it was observed that the management did not maintain annual audited accounts.

Audit is of the view that abnormal delay in preparation of accounts resulted in non-availability of the approved financial statements of EOBI in time to all the stake holders which is violation of the EOBI.

Management of EOBI replied that the statutory audit of the Financial Year 2013-14 had been delayed which would be finalized in February 2021. Thereafter, Statutory audits of remaining years would be carried out.

The PAO was informed on 18-12-2020, but DAC was not convened till finalization of the report.

Audit recommends to complete the accounts at the earliest and responsibility for delay may be fixed.

{Para No. 3 of AIR}

4.5.2 Unjustified payment of pension upon less than contributory qualifying service – Rs. 75.918 billion

Section 22 (1) of Employee Old-Age Benefits Act, 1976 describes that, “an insured person shall be entitled to monthly old age pension as specified in the schedule.” Provided that:

(b) Contributions in respect of him were paid for not less than fifteen years.”

During scrutiny of accounts record of EOBI Karachi for the period under audit, it has been observed that the management granted/ authorized payment of pension to 87,717 persons amounting to Rs. 75,918,169,079 to such persons who had not attained their qualifying contributory service of fifteen years as required under the rules. Summary is as under whereas detail was provided to the management in soft form:

Contributory qualifying service (in terms of time/period)*	Number of Pensioners
Valid date not mentioned	4,585
0.00 - 4.99	7,646
5.00 - 9.99	30,978
10.00 - 14.99	44,508
Totals	87,717

The irregularity occurred due to negligence on the part of the management and weak internal control mechanism.

EOBI sustained recurring loss in terms of payment of pension that could otherwise be settled through payment of grants only.

Management of EOBI replied that Sections 22, 22B and 23 of EOBI Act, 1976 allow less than 15 years contribution in cases of survivor's pension and invalidity pension.

The reply is not tenable as detail of individual cases falling under section 22B and 23 of EOBI Act was not provided to audit.

The PAO was informed on 18-12-2020, but DAC was not convened till finalization of the report.

Audit recommends inquiry to fix responsibility besides recovery.

{Para No.1 of AIR}

4.5.3 Non-recovery of arrears of contribution from defaulting employers– Rs. 32.163 billion

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

During audit of Employees Old Age Benefits Institution (EOBI) Regional Offices for the financial years 2018-20, it was observed that an amount of Rs 32,163,484,966 remained as receivable from defaulting employers as the management has not yet taken any steps to recover the amount. Detail is given at **Annex-6**.

The irregularity occurred due to non-observance of rules, regulations and non-maintenance of Forms of VR-001 to VR-16 by Regional offices.

Management replied that either the amount had been recovered or under process.

The reply is not tenable as no evidences in that regard was produced to audit.

The PAO was informed on 18-12-2020, but DAC was not convened till finalization of the report.

Audit recommends inquiry to fix responsibility besides recovery.

4.5.4 Irregular drawal of EOBI pension by serving and retired government employees - Rs. 8.032 billion

Section 47(a) of The Employees' Old-Age Benefits Act 1976 states that "Nothing in this Act shall apply to persons in the service of the State".

Audit observed that 7605 serving and retired government employees had drawn an amount of Rs.8.032 billion as regular Pension from EOBI. Detail is given at **Annex-7**. The amount initially has been worked out at an average rate of pension of Rs. 7,500 per month, however upon proper inquiry, management is required to calculate exact financial impact from start of such pension.

The weak internal control mechanism and negligence of the management resulted in occurrence of this irregularity.

Management of EOBI replied that detail scrutiny was under process.

The PAO was informed on 18-12-2020, but DAC was not convened till finalization of the report.

Audit recommends to immediately stop the payment of pension to Government employees besides effecting recovery of the amount.

{Para No.7 of AIR}

4.5.5 Unauthorized payment of various allowances - Rs.982.39 million

As per Finance Division's O.M No. F.1 (1) Imp/94, dated 26-06-1999 and No. F.4(3)R-4/2011-Revision dated 04th August, 2017, all public sector corporations and autonomous /semi-autonomous bodies of Federal Government shall be required to obtain clearance/concurrence from the Finance Division for Pay & Allowances.

In contravention of above orders, EOBI had paid an amount of Rs. 982.39 million during the financial years 2018-20 under various heads of Allowances without approval of Finance Division. Detail is given at **Annex-8**.

The irregularity occurred due to non-compliance of orders of Finance Division resulted in loss to organization.

This an-authorized grant of various Allowances by EOBI to its employees without the concurrence of Finance Division resulted loss to exchequers.

Management of EOBI replied that the allowances were approved by the Board of Trustees.

The reply is not tenable as no specific approval from Finance Division was obtained.

The PAO was informed on 18-12-2020, but DAC was not convened till finalization of the report.

Audit recommends to immediately stop the payment of Allowances besides effecting recovery of the amount or its regularization from the Finance Division.

{Para No.6 of AIR}

4.5.6 Unauthorized payment of Special Allowance – Rs. 200.613 million

Finance Division vide its order No.7(3)/2015-EOBI dated 26.06.2018 directed that "EOBI has granted special allowance equal to 100% of basic pay on the recommendations of their board of Trustees on 03-09-2010. This Allowance requires approval of Prime Minister. Payment of this Allowance may be stopped immediately."

In contravention of above order of Finance Division, an amount of Rs. 200.613 million was paid w.e.f July 2018 to June 2020 under the head of account of Special Allowance-2010.

The irregularity occurred due to non-compliance of orders of Finance Division which resulted in loss to the entity.

Management of EOBI replied that the allowances were approved by the Board of Trustees.

The reply is not tenable as no specific approval from Finance Division was obtained.

The PAO was informed on 18-12-2020, but DAC was not convened till finalization of the report.

Audit recommends stopping the payment of Special Allowance besides effecting recovery of the amount paid to employees.

{Para No.5 of AIR}

4.5.7 Non recovery of loan/ dues/ assets from terminated employees - Rs. 115.178 million

Under regulation 4(2) of EOBI Loans to employees regulations 1980, the employees were required to submit two sureties acceptable to the Institution guaranteeing the payment of the loan amount.

Audit observed that EOBI allowed car loan and other loan facilities to officers in the year 2011-12. Out of terminated officers, 105 had availed car scheme and other loans and did not refund their dues/ loan/ assets. Moreover, the management of EOBI did not make any concrete efforts nor initiated any legal proceedings against those terminated employees. The latest position of outstanding balance as on 30.06.2020 is as under:

Description	Amount (Rs.)
Car Scheme Loan	69,530,113
Interest on Car Scheme Loan	53,667,060
Miscellanies Loan	483,858
House Rent Loan	183,996
Cost of Laptop	1,334,671
Total recoverable	125,199,698
Recovery against GPF + Salary balance	(10,021,506)
Total amount outstanding	115,178,192

Management of EOBI replied that the recovery was under process. Moreover, FIRs had been lodged against defaulters.

The reply is not tenable as the amount is still pending for recovery.

The PAO was informed on 18-12-2020, but DAC was not convened till finalization of the report.

Audit recommends recovering the amount/ dues/ assets from the terminated employees under intimation to audit.

(Para No.17 of AIR)

4.5.8 Payment of gratuity in addition to Contributory Provident Fund (CPF) – Rs. 20.129 million

Para No. 3&4 of Finance Division Regulation Wing letter No.F10(1)R-7/2009-412 dated 21.01.2015 states “Finance Division has decided that the policy regarding non-payment of Gratuity in addition to Contributory Provident Fund (CPF) issued vide O.M dated 16-10-1984 will remain intact. All Ministries/Divisions are requested to implement the said policy in true spirit and direct all such autonomous/ semi-autonomous bodies and corporation etc. under their administrative control where the pension scheme does not exist that the payment of gratuity in addition to CPF should not be allowed to their employees on their quitting service”.

During audit of Employee Old Age Benefit Institution (EOBI) for the period under audit, it has been observed that institution paid an amount of Rs. 20.129 million under the head gratuity as per detail given below. Employee Old Age Benefit Institution has been running both schemes simultaneously i.e., Gratuity and Contributory Provident Fund in contravention to the above provisions. Detail of gratuity paid/ dispensed during the year 2018-19 and 2019-20 is as under:

S. No.	Name of Employee	P. No.	Designation	Retirement	Gratuity(Rs)
1.	Muhammad Afzal	9-0347-9	Deputy Director	05-04-2019	3,724,325
2.	Waseem Ahmed Siddiqui	9-1569-5	Deputy Director	03-03-2019	3,724,325
3.	Afaq Ali Siddiqui	9-1033-8	Superintendent	14-02-2019	2,513,025
4.	Mirza Owais Saeed	9-1566-2	Director	15-11-2019	4,508,025
5.	M. Shafiq	9-0352-6	AD	09-12-2019	2,846,700
6.	Abdul Hameed Joya	9-0844-1	EO	05-01-2020	2,812,700
Total					20,129,100

The irregularity occurred due to non-observance of orders of Ministry of Finance.

By violating the above instructions, the management has allowed an undue favour to its employees which resulted into loss to government exchequers to the extent of Rs. 20.129 million.

Management of EOBI replied that Board of Trustees approved both benefits.

The reply is not tenable being violation of decisions of Finance Division.

The PAO was informed on 18-12-2020, but DAC was not convened till finalization of the report.

Audit recommends recovery of the objected amount besides initiating necessary action against person(s) at fault.

(Para No.9 of AIR)

4.5.9 Registration of Government officers as insured persons (IPs) in EOBI

Section 47 of The Employees' Old-Age Benefits Act 1976 regarding Act not to apply to certain persons states that: Nothing in this Act shall apply to:

- (a) Persons in the service of the State, including members of the armed forces, police force and railway servants;

During the course of audit of EOBI Head Office, Karachi for the period under audit, it was observed that 109,120 Government Employees (Serving or Retired) were registered in EOBI as Insured Persons (IPs) in contravention of the above provision of the Act. Detail is given at **Annex-9**.

The irregularity occurred due to negligence on the part of the management and weak internal control mechanism.

EOBI has been incurring undue liability in terms of future payments of pensions to Govt servants.

Management of EOBI replied that under Section 47 of EOBI Act, 1976, persons in the service of state or exempted from payment of contribution whereas persons who are not in service of state including members of armed forces, police and railway servants are entitled for pension benefits.

The reply is not tenable as the pointed-out cases are other than of armed forces, police and railway servants.

The PAO was informed on 18-12-2020, but DAC was not convened till finalization of the report.

Audit recommends that a high level investigation be made and action be taken against person(s) at fault besides affecting recovery.

{Para No.2 of AIR}

Pakistan Real Estate Investment & Management Company (PRIMACO) Pvt. Ltd.

4.5.10 Non-conduct of External Audit and non-furnishing of Tax Returns

Rule 23 (1) of Public Sector Companies (Corporate Governance) Rules, 2013 provides that every Public Sector Company shall ensure that its annual accounts are audited by external auditors, as envisaged under section 252 of the Ordinance. When carrying out audit of a Public Sector Company, the external auditors shall take into account the specific requirements of any other relevant regulations, ordinances or ministerial directives which affect the audit mandate and any special auditing requirements.

Section 118(2) of Income Tax Ordinance 2001 provides that a return of income under section 114 or a statement under subsection (4) of section 115 of a company shall be furnished - (a) in the case of a company with a tax year ending any time between the first day of January and the thirtieth day of June, on or before the thirty-first day of December next following the end of the tax year to which the return relates; or (b) in any other case, on or before the thirtieth day of September next following the end of the tax year to which the return relates.

Audit observed that external audit of PRIMACO for the years 2017-19 had not been carried out by audit firm which was held as irregular. Moreover, returns of income had not been submitted by PRIMACO to the taxation authorities since tax year 2016, which was held as irregular.

Audit is of the view that due to negligence of the management of EOBI, statutory audit of PRIMACO has not been carried out for the FYs 2017-19.

The management replied that EOBI and PRIMACO in last few years have been facing challenges on account of litigation and multiple contractual issues resulting in suspension of its operational works. The prolonged litigation and successive scrutiny by different departments has resulted in delays in convening of audits. Auditors for the FY 2017-18 had been appointed by BOD PRIMACO in its 63rd meeting held on August 30, 2018 and ratified by BOT-EOBI in its 120th meeting held on Oct 17, 2019. The statutory Audit for FY 2017-18 has been completed and final audit report has been issued and duly approved by BOD PRIMACO in its 70th meeting held on March 26, 2020, therefore all the income tax returns till FY 2018 have been duly filed with FBR.

The statutory Audit for FY 2018-19 has been completed and draft audit report has been shared with PRIMACO. Tax consultant has been tasked to submit provisional tax return for FY 2018-19 based on draft accounts.

Meanwhile after appointment of statutory auditor by competent authority, the field work for FY 2019-20 is in progress and draft report will be shared soon after completion of audit and tax return for balance period shall also be filed promptly.

Audit recommends that arrangements may be made for early carrying out of statutory audit and responsibility for non-compliance be fixed.

{Para No. 13 & 14 of AIR}

4.5.11 Non-lending out of EOBI Properties on Rent - Rs 58.046 million

As per Clause 1.2 of the Agency Agreement, the agent shall be responsible for running all rental properties of the Principal e.g shopping Mall at Shara-e-Faisal Karachi, Hayatabad Commercial complex, Peshawar EOBI House G-10/4 Islamabad or any other building/property. Rent and security deposit collected from tenants of the building shall immediately be deposited into the Principal bank account the principal shall pay service charges equal to 2% of the rent collected. Furthermore, as per Board of Director decision in 58th meeting dated 12.07.2017 it was decided under 33 (b) that, "Properties shall be offered for Rent through advertisement/ Promotion/ Banners placed on properties".

During audit of PRIMACO it was observed that nine (09) properties/buildings remained vacant during the year 2018-19 which has resulted into

expected loss of Rs.4,837,210 per month and Rs 58,046,520 per year. Detail is given at **Annex-10**.

Audit is of the view that non-renting out area of vacant space shows poor performance and in-efficiency of the management.

Management replied in cases of EOBI House, Islamabad, B1 Satellite Town Rawalpindi and EOBI Building Malir Karachi that the vacant area has been rented out. In case of EOBI Building Allama Iqbal Road, Lahore it was replied that the vacant area has been occupied / reserved by EOBI for regional office. However, in remaining cases, point wise reply provided is as follows:

Location	Response / Remarks
Crown Plaza Islamabad	3,500 sq. ft out of 6,200 sq. ft area has been rented out, while efforts are in hand to rent out remaining area of 2,700 sq. ft. In addition, all measures are being done like advertising, placing banner, informing dealers.
EOBI G.T Road Hassan Abdal	We have approached numerous banks, school, hospitals and other shops for promotion of the building and we also have visited property dealer offices situated in the area including wah cantt. Moreover, numerous ads have been published in daily renowned papers and banner has also been placed in front of the building. Most clients moved back due to small entrance of the building and non-availability of parking facility. However, efforts are at hand to rent out the building.
EOBI Ex-Awami Markaz Karachi	Ex-Awami markaz is an old property and has gone in deplorable state of maintenance, thus lost its charm of commercial use. Furthermore, the property was built as a civic center and not custom built for rental income. Shariah-e-Faisal in front of the building has been turned signal free therefore foot fall has also reduced. Moreover, City Centre, an adjacent building, which is well equipped new building, is lying vacant. There is a new trend in the market in Karachi, where a lot of prestigious buildings are moving towards DHA etc. EOBI Central region and EOBI west wharf region cases are under process of shifting their offices in EOBI house as per instruction of higher authorities. The case is already under review with BOD for its revamping / Re-construction. Prefeasibility study for the same has been prepared / presented.
Gul Tower I. Chundrigar Road Karachi	Advertisement has been published in the newspaper and banners have been placed in front of the building. Efforts are in hand to rent out the vacant spaces, yet market trends and business activities are main factors in this regard.
EOBI Building	Advertisements have been published in the newspapers and banner has been placed in front of the building. Some parties have approached for

Nazimabad Karachi	hiring the flat but due to congested area and huge traffic jam on I. I. chundrigar road, moved back. In addition, parking facilities are not available on the main road and only one car is allowed for parking in the said building, due to which the parties are hesitating to hire the flat on rental basis.
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Audit recommends that responsibility for non-renting out of buildings may be fixed and efforts be made to rent out the properties under intimation to Audit.

{Para No. 05 of AIR}

Workers Welfare Fund Islamabad

4.5.12 Irregular payment due to allowing excess quantities measured - Rs 19.937 million

Clause 51.1 of agreement provided that there will be no change in increase/decrease in quantities without approval of the competent authority.

Audit noted that the Secretary, Workers Welfare Fund, Islamabad awarded work “construction of 500 Single Houses at Labour Complex at Zone-V, Islamabad to M/S Friends Construction Syndicate (Pvt) Ltd vide acceptance letter No. WWF/WKs/10(2)Zone-V/2012 dated 04th June, 2012 at agreed cost Rs 869.053 million.

Audit observed during scrutiny of the relevant record of the Workers Welfare Fund, Islamabad that irregular payment was made to the contractor due to excess quantities measured. Detail as under:

Contract Cost (Rs in million)	Item No.	Quantity as per BoQ in cft	Actual Quantity Measured/ Paid	Rate per cft (Rs)	Excess Quantity	Irregular Payment (Rs in million)
869.053	108-12	165,000	736,317	7.31	571,317	4.1763
869.053	110.2,110.92, 110.100	275,000	348,436	92.41	73,436	6.7863
869.053	114-4	75,000	170,523.28	93.95	95,523.28	8.9744
	Total					19.937

Audit is of the view that irregular payment occurred due to non-adherence to the BOQ and non-implementation of technical and internal controls.

The management replied that the quantities for Serial No. 5 PWD Code No.108-12 the quantities were increasing however at Sr. No.5 & 6 PWD Code

108-2, 108-17, and 108-33 items have been deleted. The BOQ items increased/decreased and deleted quantities as per actual at site. Moreover, the quantities for Serial No. 8 PWD Code No.109-113, 120 and 146 the quantities are deleted, however at Sr. No.8a PWD Code 110-2, 92 & 100 quantities paid as per actual site. Furthermore, the quantities for Serial No.12 PWD Code No.114-104, the quantities had increased however at Sr. No. 16 PWD Code 114-50, 92, 93, 134, 146 & 137 quantities have been decreased and paid as per actual site.

The management reply is not satisfactory, because variation orders or approval by the competent authority was not produced to audit.

DAC in its meeting held on 08-01-2021 directed the management to produce justification for deletion of items and addition of quantities and verification from Audit.

Audit recommends that responsibility for irregular payment be fixed besides strengthening of technical and internal controls.

{Para 15, 16 and 17 of AIR 2020-21}

4.5.13 Overpayment to the Contractor beyond 15% of the Contract Cost-Rs.12.367 million

Clause-52.3 of the agreement (Variations Exceeding 15 per cent) provides if, on the issue of the Taking-Over Certificate for the whole of the Works, it is found that as a result of:

- a) All varied work valued under Sub-clause-52.1 and 52.2, and
- b) All adjustments upon measurement of the estimated quantities set out in the Bill of Quantities, excluding Provision Sums, day works and adjustment of price made under clause-70. But not from any other cause, there have been additions to or deductions from the Contract Price which taken together are in excess of 15% of the “Effective Contract Price” (which for the purposes of this Sub-clause shall mean the Contract Price, excluding Provisional Sums and allowance for dayworks, if any) then and in such event (subject to any action already taken under any other Sub-clause of this clause), after due consultation by the Engineer with the Employer and the contractor, there shall be added to or deducted from the contract Price such further sums as may be agreed between the Contractor and the Engineer or, failing agreement, determined by the

Engineer having regard to the Contractor's Site and general overhead costs of the contract. The Engineer shall notify the contractor of any determination made under this Sub-Clause, with a copy to the Employer. Such sum shall be based only on the amount by which such additions or deductions shall be in excess of 15 per cent of the Effective Contract Price.

Audit noted that the Secretary, Workers Welfare Fund, Islamabad awarded the work "Construction of Pre-cast Boundary Wall, Gate/Guard Room & Tube Well at Labour Complex, Zone-V, Islamabad vide acceptance letter No.WWF/WKS/B-Wall/Zone-V/2017 dated. 30th January, 2018 to M/S Friends Construction Syndicate at agreed cost Rs.111,034,055/-. Audit further noted that the date of commencement of the Project was 1st August, 2018 and was required to be completed on 31st December, 2019.

Audit observed during scrutiny of the relevant record of the Workers Welfare Fund, Islamabad that the NESPAK Consultant forwarded Interim Payment Certificate No.8 vide No.2329/321/MA/05/485 August 19th, 2020 to the Director Works, WWF for payment of Rs.11,841,882 to M/s Friends Construction Syndicate. Audit further observed that as per IPC No.8 the total work done is Rs.140,056,225.82, whereas, agreed cost of the project was Rs.111,034,055/-, if 15% of the contract cost added in the project then amount is Rs.127,689,163/- ($111,034,055 \times 15\% = 16,655,108$). Moreover, the contractor was overpaid beyond violation of the contract agreement worth Rs.12,367,063/- ($140,056,225.82 - Rs.127,689,163$).

Audit holds that overpayment to the contractor occurred due to non-adherence to the Contractual Provision and inadequate implementation of technical and internal controls.

The management replied that the total contract cost was Rs.111.034 million. The work done was paid in accordance to Contract Agreement under the limit of 15% variation. The escalation (Price Adjustment) was paid as per contract/ agreement. It has separately been mentioned in the PC-I of the project.

The reply of the management is not satisfactory, because the cost of the project was over run beyond the 15% as per agreement clause.

DAC in its meeting held on 08-01-2021 directed the management of WWF to produce analysis report alongwith supporting documents to audit within one week. Para stands.

Matter needs recovery of the amount involved and also investigation, taking appropriate action against the persons at fault, besides strengthening of technical and internal controls.

{Para 19 of AIR 2020-21}

Worker Welfare Board Khyber Pakhtunkhwa

4.5.14 Non-Recovery / Registration of FIRs on account of confirmed bogus degrees along with recoveries of Pay & Allowances - Rs.35.568 million

As per approved Policy and procedure, verification of degrees from the concerned Universities was mandatory to be carried out by the concerned departments on account of employees appointed on the basis of these degrees within three months of joining of these employees.

Audit noted that WWB, KPK, Peshawar appointed hundred employees in 2012 to 2014 in BPS-18, BS-17 and in other Carders/Scales in Education Directorate under WWB. Degrees of appointed persons were not got verified from the concerned universities since 2012 to 2016. In October 2016 Educational Degrees/Certificates were endorsed to the various Universities by the WWB in October 2016.

Audit observed that Workers Welfare Board, Peshawar Khyber Pakhtunkhwa vide order No.WWB/Director (Education)/9-2/8641 dated 26-06-2019 and No. Workers Welfare Board, Peshawar/Director (Education)/9-2/8761 dated 11-07-2002 had terminated 07 employees due to fake/bogus certificates confirmed by the Universities. But neither recovery of pay & allowances was made nor registration of FIRs against the terminated employees was lodged. Detail of persons terminated due to fake / bogus degrees is as under:-

S.No.	Name of Employee	Designation & Scale	School Name	Date of Appointment	Date of Termination	Average Salary Paid
01	Hazrat Musa	Subject Specialist (BPS-17)	Hattar M	January 2012	6-06-2019	108,000 12x6.5 = Rs 8,424,000
02	Sidra Durrani	Teacher BPS-14	Peshawar 1 F	January 2012	26-06-2019	58,00012x6.5 =Rs 4,524,000

03	Imran Khan	Teacher BPS-14	Peshawar 1 M	January 2012	26-06-2019	58,00012x6.5 = Rs4,524,000
04	SalimUllah	Teacher BPS-14		January 2012	26-06-2019	58,00012x6.5 = Rs4,524,000
05	Ambrin Farid	Teacher BPS-14	Kohat-2 F	January 2012	26-06-2019	58,00012x6.5 = Rs4,524,000
06	Zahoor Khan	Teacher BPS-14	Gadoon Amazai M	January 2012	26-06-2019	58,00012x6.5 = Rs4,524,000
07	Manzoor Ahmad	Teacher BPS-14	Ziarat Kaka M	January 2012	11-07-2019	58,00012x6.5 = Rs4,524,000
	Total					Rs 35,568,000

The management replied that necessary instruction had been issued to the Director (Education) KP WWB for compliance of the audit para regarding recovery as well as registration of FIR. The outcome if any will be shared with the audit team in due course of time.

The management reply is not satisfactory as no legal action has so far been taken.

DAC in its meeting held on 08-01-2021 directed the management to provide updated status to Audit. DAC pended the para till provision of updated status to Audit.

Audit recommends that recovery Rs 35,568,000 from the employees as mentioned above may be made immediately and registration of FIRs against accused employees may also be initiated at the earliest under verification to audit.

{Para 16 of AIR 2020-21}

Workers Welfare Board Balochistan

4.5.15 Loss of rental income due to non-allotment of 866 flats to Workers of Balochistan Workers Welfare Board - Rs.37.495 million

Para-10 of GFR Vol-I states that every officer incurring or authorizing expenditure from public funds should be guided by high standards of financial propriety. Every public officer is expected to exercise the same vigilance in respect of expenditure incurred from public moneys as a person of ordinary prudence would exercise in respect of expenditure of his own money.

During Scrutiny of Worker Welfare Board Balochistan (WWBB) for the financial Year 2019-20 Audit noted that 866 flats constructed by the WWBB for worker of Balochistan are vacant from a long time, where not only worker are deprived from accommodation but a handsome amount has been lost due to Non allotment of these flat.

Audit is of the view that Balochistan worker welfare board incurred loss of Rs 37,495,000 due to non-allotment of flats and quarters. Detail is at **Annex-11**.

Audit is of the view that above mentioned loss is due to irresponsible behavior of the Management. These flats may be allotted to the deserving Worker as early as possible and responsibility may be fixed against the persons at fault.

The management replied that as per approved policy, quarter/houses constructed by WWBB in various towns of Balochistan were allotted on “ownership basis”, cost of which was being recovered in 20 years monthly installments. Thereafter the WWF directed on 27-11-2015, which was endorsed by Provincial Board, to stop this practice and allot the quarters / flats etc. on fixed monthly rental basis from the allottee. This Board time and again made efforts to allot quarters/ flats/ barracks but response from the workers was not encouraging. Applications against 204 flats of Labour Colony Nawa Killi Quetta were received which were scrutinized and qualified for balloting of allotment. For the remaining 662 residences (quarters, flats and barracks) very less number of applications received which are under process of scrutiny.

DAC in its meeting held on 08-01-2021 pended the para till completion of process.

Audit recommends allotment of flats to the workers and also to fix responsibility against the persons at fault, under intimation to audit, besides strengthening of administrative and internal controls.

{Para 35 of AIR 2020-21}

Overseas Pakistanis Foundation

4.5.16 Non-finalization of Financial Statements in prescribed time

Section 223(2) of Companies Act, 2017 provides that the financial statements must be laid within a period of four months following the close of financial year of a company provided that, in the case of a listed company the

Commission, and in any other case the registrar, may, for any special reason, extend the period for a term not exceeding thirty days.

During Audit, it was observed that Financial Statements of Overseas Pakistanis Foundation for the year 2019-20 were neither finalized nor Audited by third party even after lapse of five months after ending of the Financial Year i.e., June 30, 2020. Moreover, the Financial Statements audited by third party had not been placed before Board for approval for the Financial Year 2018-19. The management had not taken any serious efforts for finalization of Financial Statements in this regard. The preparation of Financial Statement was responsibility of the management of OPF.

Audit maintains that irregularity occurred due to non-adherence to rules and inadequate implementation of internal controls

The management replied that delay in finalization of accounts was due to late appointment of Auditors for the year 2018-19 due to Covid-19 Pandemic. Because, during the period, most of the chartered accountant firms did not work in normal routine. However, after the appointment of Auditor in the month of June 2020 the audit was started immediately. The Auditors submitted the Audit report in the month of November which was presented in the Audit Committee of the BOG for approval, held on December 10, 2020.

The plea of management is not considerable as the finalization of financial statements was much delayed.

The PAO was informed but DAC was not convened till finalization of the report.

Audit recommends that the Financial Statements shall be prepared and finalized well in time and placed before Board for approval in specified time as per Companies Act 2017.

{Para No.26 of AIR}

**4.5.17 Irregular payment due to non-recording of detailed measurements
– Rs.1,255.752 million**

As per Para-209 (d) of CPWA Code, all payments for work and supplies are based on the quantities recorded in the Measurement Book. It is incumbent upon the person taking the measurements to record the quantities clearly and

accurately. He would also work out and enter in the Measurement Book the figure for the contents or area column.

Para 220-228 of CPWA code provides that measurements should be recorded only the Executive Engineer, Assistant Executive Engineer to whom MB has been supplied for the purpose for all Divisional Officer himself should record the measurements of all important items-such measurements these recorded by the sub-ordinates, should honorable test checked to the extent of 50% by the Sub-Divisional Officer and 10% by the Divisional Officer.

The management of the Overseas Pakistanis Foundation awarded 62 works to the different contractors. Audit observed during scrutiny of the relevant record that the management of OPF was making payments to the contractors without detailed measurements in the Measurement Books. Non-recording of detailed measurements resulted in irregular payment of Rs.1,255,752,000.

Audit maintains that irregularity occurred due to weak internal controls.

The management replied that the objection of audit was not tenable as detailed estimates and BOQ's were prepared before the award of the work. Due to workload, the entries in the Measurement books were entered with minimum nomenclature and reference to BOQ was mentioned for reference. Moreover, the actual measurements were entered in detail and by using proper method.

The management reply is not tenable as the complete nomenclature of each item has not been recorded in the measurement book which was required as per CPWA Code.

The PAO was informed but DAC was not convened till finalization of the report.

Audit recommends that the matter needs justification and recording of detailed measurements in the Measurement Books under intimation to audit, besides strengthening of technical and internal controls.

{Para No.08 of AIR}

4.5.18 Irregular award of work, "Infrastructure Development of OPF Housing Scheme Zone-V, Islamabad" – Rs.53.596 million

General Manager (H&W), Overseas Pakistanis Foundation awarded "Development of OPF Housing Scheme Zone-V, Islamabad (Package-I) to M/s

Frontier Works Organization vide letter of intent No.OPF/3541/Dev/Zone-V/ISB/WD dated 12th August, 2008 at agreed cost of Rs.2,404,192,389/- by the approval of the BOG in its 109th meeting held on 08.08.2008.

Audit noted that the management of the Overseas Pakistanis Foundation awarded work “Infrastructure Development of OPF Housing Scheme Zone-V, Islamabad to M/s Haji Pasham Khan & Co. vide work order No.OPF/3541/ISB/IDW/WD dated 11th July, 2019 at agreed cost Rs.53,596,357 @ 8.74% above than the estimated cost of Rs 49,287,641 (Against 102 Kanal Land). Audit further noted that the work commenced on 25.07.2019 and was required to be completed up to 24.01.2020.

Audit further noted that the task of development of infrastructure works was in the scope of works of M/s FWO, thus, the audit is of the view, since the complete infrastructure development was the scope of M/s FWO and complete payment has also been paid to them, therefore the award of work to M/s Haji Pasham Khan & Co at a cost of Rs 53,596,357 is held irregular.

Audit maintains that irregular award of work occurred due to non-adherence to the technical, financial and internal controls

The management replied that the work Infrastructure Development of OPF Housing Scheme Zone-V, Islamabad was awarded to M/s Haji Pasham Khan & Co. due to following reasons: The work “Development of OPF Housing Scheme, Zone V, Islamabad was awarded to M/s FWO in 2008. However, OPF did not have possession of all land at that time. M/s FWO substantially completed the development work on the all land under possession of OPF in 2017 and paid accordingly. However, OPF managed to obtain the possession of 102 kanal land from the encroachers in 2018. Subsequently, OPF approached M/s FWO to execute the development work on 102 kanal land which M/s FWO refused by giving reasons that is not possible for them to mobilize for such small part of. Therefore, management of OPF has no other option but to award contract to another contractor after fulfilment of all codal formalities. Thus, the point of view of audit regarding double payment of development works of 102 kanal land to M/s FWO and M/s Haji Pasham Khan & Co. is not tenable as the payment for development of 102 kanal land was only paid to M/s Haji Pasham Khan & Co.

The management reply is not tenable as the work was required to be completed by FWO.

The PAO was informed but DAC was not convened till finalization of the report.

Audit recommends that the matter needs justification or early recovery from the contractors under intimation to audit, besides strengthening of technical, financial and internal controls.

{Para No.13 of AIR}

4.5.19 Irregular Payment to Students in Wuhan China For Halal Food Items –Rs 20.00 million

According to section 10 of GFR Vol-I “Every public office is expected to exercise the same vigilance in respect of expenditures incurred from public money as person of ordinary prudence would exercise in respect of expenditures of his own money.

During the audit of Overseas Pakistani Foundation for the financial year 2019-2020 it was observed that an amount Rs 20.00 million was paid to NDMA through cheque No139784873 dated 18-03-2020 for provision of halal food to Pakistani students in Wuhan China during Covid-19 pandemic. Audit is of the view that there is no provision in OPF rules for payment to students (non OPF worker) as well as no record pertaining to procurement of Halal food and its further distribution to the students was produced to Audit.

Audit maintains that irregularity occurred due to non-adherence of rules and in adequate implementation of internal controls

The management replied that recently, National Emigration and Welfare Policy for Overseas Pakistanis has been approved by the Senate Standing Committee on overseas Pakistanis and HRD. The said policy is in the process of approval from Federal Cabinet. The said policy states that “The term overseas Pakistanis refers to Pakistani people who live outside Pakistan. These include citizens that have migrated to another country as well as people born abroad of Pakistani decent. This policy defines an overseas Pakistani as any person holding a Pakistani passport, CNIC, NICOP, POC or OPF Membership Card proving his/her nationality and is working/residing/studying abroad permanently or temporarily for not less than six months”. Adjustment of expense had been received from NDMA through Ministry of overseas Pakistanis & HRD.

The management reply is not tenable as new policy as well as detail of adjustment of expenses has not been produced to audit.

The PAO was informed but DAC was not convened till finalization of the report.

Audit recommends that adjustment account containing the procurement of halal food and its disbursement may be shown to audit. Audit further recommends that the expenditure of Rs 20,000,000 may be got regularized from the Federal Government.

{Para No.24 of AIR}

Bureau of Emigration & Overseas Employment

4.5.20 Out-standing insurance claims on account of death and disability - Rs. 155 million

Rule 22-A of Emigration Rules requires that each person selected for employment abroad through an Overseas Employment Promoter or, as the case may be the Corporation, or direct employment shall get himself insured with an Insurance Company on such terms and conditions mutually agreed upon between the Director General and the said insurance company before his registration with the protector of Emigrants.

As per the clause 8 of contract with SLIC, insurance claims of the registered emigrants are to be processed and paid through the Bureau of Emigration and Overseas Employment.

During the audit of the Bureau of Emigration and Overseas Employment for the Financial year 2019-20, it was observed that there are pending claims on account of death & disability of Rs.155,000,000.

Long outstanding claims are question mark on the performance of the Bureau of Emigration and Overseas Employment as the basic function of the bureau was “to look after the interest and welfare of emigrants (Clause 4 (c) of the ordinance)”.

Sr.No.	Protector Office	No.of Persons (Pending cases)	Amount @1,000,000/head (Pending Death cases)	No. of Persons (Pending Disability)	Amount @ 1,000,000 (Pending Disability)
1	Karachi	26	26,000,000	4	4,000,000

2	Lahore	20	20,000,000	6	6,000,000
3	Multan	13	13,000,000	3	3,000,000
4	Rawalpindi	06	6,000,000	4	4,000,000
5	Peshawar	11	11,000,000	5	5,000,000
6	Malakand	03	3,000,000	53	53,000,000
7	Quetta	0	-	1	1,000,000
	Total	79	79,000,000	76	76,000,000
	G. Total Outstanding				155,000,000

Audit is of the view that delay in processing outstanding claims deprived families of deceased.

The management replied that processing death claim is contingent upon the claimant or nominee of the deceased emigrant to submit the case, complete in all respects, with the Bureau (Protectorates of Emigrants), which is forwarded to SLICP for examination and settlement of the claim. SLICP is bound to settle the complete cases within stipulated time period. A detailed report on each and every outstanding case has been sought from concerned Protectorate of Emigrants for provision of delay reasons.

Bureau has requested SLICP to settle the death and disability claims within four weeks of submission of complete claims. Bureau has also been directing its regional offices repeatedly to contact the heirs of emigrants for provision of missing documents with the claims for their earlier settlement. This exercise has led to reduction in pendency burden of claims to a great extent. Most of the cases as pointed out by Audit are under process as these cases fall within the stipulated time limit four weeks. However, there are few cases of disability claims where in the physical examination of the disabled emigrant is required by the medical team of SLICP. Consequently, these cases are lying pending and SLICP is unable to settle them for the want of fulfillment of mandatory requirement. It is pertinent to highlight that bureau and SLICP have negotiated and it is agreed upon by them that the complete claims submitted by Bureau (PEs) will be settled within 28 days of submission.

The reply is not tenable as no proof regarding clearing of outstanding claims have been produced to Audit. More efforts are needed and policies be made for the simplification of the process for ease of emigrants and their families.

The DAC in its meeting held on 08-01-2021 directed the department to hold a meeting with higher management of SLIC to pursue the matter and resolve the pendency. DAC pended the para till clearance of outstanding claims.

Audit recommends compliance of DAC decision.

{Para No.4 of AIR}

4.5.21 Outstanding rent and utility charges from tenants resulting in blockage of funds - Rs. 70.760 million

As per Para 31 of GFR Vol-I states that “when the maintenance of any rentable building is entrusted to a civil department other than the Public Works Department, the head of the department concerned will be responsible for the recovery of the rents thereof...”

Clause-2 of the tenancy agreement executed with the tenants provides that, “Lessee shall pay the annual rent in advance...”

During scrutiny of the record for the financial year 2019-20 it was noticed that Management of Bureau of Emigration and Overseas Employment rented out spaces of the different floor of the Emigration Tower to different tenants. Audit observed that tenants failed to pay an amount of Rs. 70,760,317 up to 30-06-2020 on account of rent and allied charges of occupied space. Detail of the defaulted amount is as under:

S#	Tenants	Outstanding Rent	Outstanding Allied charges	Total Recoverable Amount (Rs)
1	PPIB	0	35,163	35,163
2	NCD	0	1,711,657	1,711,657
3	DG(I&I)	22,251,752	136,485	22,388,237
4	FIA	9,542,006	2,402,331	11,944,337
5	FAW	6,359,743	778,941	7,138,684
6	GCISC	11,537,434	0	11,537,434
7	OP&HRD	3,177,558	2,799,729	15,977,287
8	L&J	27,518	0	27,518
Total		52,896,011	7,864,306	70,760,317

Poor follow up and pursuance with the lessee was the cause of non-collecting the outstanding charges from tenants.

Loss on account of interest and blockage of fund due to non-recovery of rent and utility charges from tenants by ignoring the clauses of agreement framed by Bureau and Tenants

Violation of rule and loss to Bureau/government exchequer

Management replied that most of tenants are purely Federal Government entities and reimburse the payments of utilities and rent either collectively comprising of many months and sometime at the nick of close of financial year at the end of month of June. However, pending payments pertain to recent previous months. Bureau regularly intimated the tenants for recovery of pending arrears in respect of Rent and Utilities.

The reply indicates that management has accepted the Audit observation.

DAC in its meeting held on 08-01-2021 directed to pend the para till recovery of rent & utility charges from the tenants of Emigration Tower.

Audit recommends compliance of DAC decision.

{Para No.13 of AIR}

National Industrial Relations Commission

4.5.22 Non-production/ maintenance of record

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

Rule 5 (a) of the National Industrial Relations Commission Act, 2012 under the heading Powers and Functions of Registrar state that the Registrar and the Joint Registrar shall have function of "the registration of trade unions under this Act and maintenance of a register for the purpose."

Despite repeated requisitions, the management of following formations did not produce auditable record which was held as irregular. Detail is as under:

Sr. No.	Name of Formation	FY	Para No. of AIR	Record not produced/ maintained
1	NIRC, Islamabad	2017-19	12	<ol style="list-style-type: none"> 1. Record pertaining to Trade Unions Registered 2. Detail of receipts on account of registration/stamp papers/nomination fee/ penalties imposed or any other. In case of nil receipts certificate from the head of departments shall be furnished.
2	NIRC, Karachi	2018-19	2	<ol style="list-style-type: none"> 1. Tender documents 2. Hiring files of Residential Building 3. Personal Files of officers/ officials 4. Detail of receipts on account of registration/stamp papers/nomination fee/ penalties imposed or any other. In case of nil receipts certificate from the head of departments shall be furnished. 5. Detail of penalties imposed for unfair labour practices under Section 67 of NIRC Act, 2012. 6. Detail of election / referendum conducted during the period under audit as per NIRC Act, 2012. 7. Detail of expenditures/statements for conducting polls/referendum for the period under audit indicating total receipts for each pool and expenditures on thereof. 8. Monitoring mechanism to monitor the Unions and monitoring reports for the period under audit.

Audit contends that in the absence of above-mentioned record, audit could not verify the authenticity of receipts made and expenditures incurred by the formation. Moreover, Audit is of the view that non-production of record is serious lapse on the part of the management.

The management did not respond till finalization of Audit Report.

The PAO was informed on 10-12-2020, but DAC was not convened till finalization of the report.

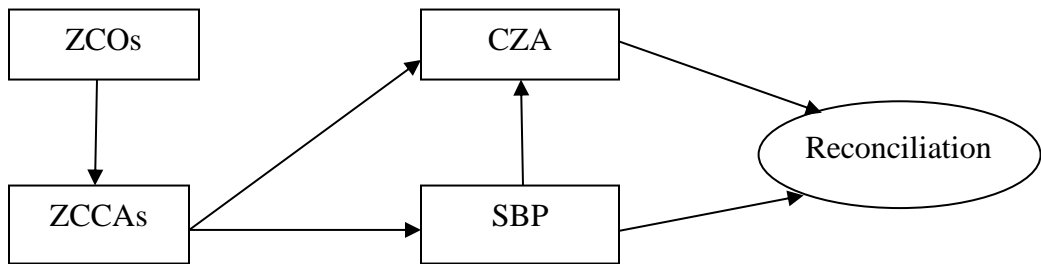
Audit recommends that the requisite record may be provided to audit for verification beside irregularity be fixed against the person(s) at fault.

CHAPTER 5

CENTRAL ZAKAT FUND, ZAKAT COLLECTION CONTROLLING AGENCIES/ ZAKAT COLLECTION OFFICES

5.1 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. The flow of information regarding collection and disbursement is shown in the following diagram:



The Directorate General Audit, Social Safety Nets conducted audit of 11 ZCCAs / ZCOs during the Audit Year 2020-21 out of many ZCCAs (banks and companies), 13,000 Post Offices (ZCOs) and 367 National Saving Centers (ZCOs) working under 12 Regional Directorates.

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2019-20 (Rs in million)
1	Formations	61	11	9,256.656

5.2 Comments on Budget & Accounts

The total deductions (including refunds) made by ZCCAs / ZCOs during the year 2019-20 were Rs 9,256.656 Million as compared to Rs 7,377.678 Million in previous year. This shows an increase of 25% as compared to last year.

5.3 Classified Summary of Audit Observations

Audit observations amounting to Rs 701.096 million were raised. This amount does not include any recoverable amount. Summary of audit observations classified by nature is as under:

Sr. No.	Classification	Amount (Rs in million)
1	Non-production of record	-
2	Reported cases of fraud, embezzlement and misappropriation	-
3	Irregularities	-
A	HR/ Employees related irregularities	-
B	Procurement related irregularities	-
C	Management of Accounts with Commercial Banks	-
4	Value for money and service delivery issue	-
5	Others	701.096

5.4 Brief comments on the status of compliance with PAC Directives

Audit Year	Status of PAC/Remarks	No. of Audit Paras (Sub-Paras) Discussed	Paras (Sub-Paras) Not Complied	Percentage of compliance
1995-98	PAC held	19(104)	3(36)	65
1998-99	PAC held	79	14	82
1998-99	PAC held	21	21	0
1999-00	PAC held	21	21	0
2000-01	PAC held	47	5	90
2002-03	PAC not held	-	-	-
2003-04	PAC held	7 (23)	(12)	48
2004-05	PAC held	8	8	0
2005-06	PAC not held	-	-	-
2006-07	PAC held	8	5	37.5
2007-08	PAC held	8(16)	8(5)	69
2008-09	PAC held	10	7	30
2009-10	PAC held	3	3	0
2010-11	PAC held	18 (64)	(44)	31
2011-12	PAC not held	-	-	-
2012-13	PAC not held	-	-	-
2013-14	PAC held	13	10	23

2014-15	PAC not held	-	-	-
2015-16	PAC not held	-	-	-
2016-17	PAC held	1(7)	1(7)	0
2017-18	PAC not held	-	-	-
2018-19	PAC held	06	Actionable Points not received	
2019-20	PAC not held	-	-	-

5.5 AUDIT PARAS

Central Zakat Administration/ Fund

5.5.1 Non-reconciliation of Zakat Collection-Rs. 16,634.334 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 Poverty Alleviation and Social Safety Division, Islamabad for the financial years 2018-20, it was observed that there was a difference of Rs 16,634.334 million between the record of CZA and the figures reported by SBP through the monthly statements on forms CZ-21 & 22 which were required to be reconciled. Detail is given below:

S. No.	Period	State Bank Figure (Funds Available) (Rs in million)	CZA Figure	Difference (Rs in million)
1	2018-19 (1439-40)	7,377.678	Not Available	7,377.678
2	2019-20 (1440-41)	9,256.656	Not Available	9,256.656
	Total Amount Not Reconciled			16,634.334

The irregularity occurred due to non-submission of pre-receipted copies by all ZCCAs.

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

Management replied that the Accounting procedure was devised for operation of Central Zakat Fund (CZF). At that time the CZF was operated by the CZA and lot of transactions were made during a year from and to the CZF like release of Zakat funds to Provinces, Federal Areas and NLHIs etc. twice a year. Further the unspent balance of the above expending units was surrendered / deposited at the closure of each Financial Year.

After the devolution of subject of zakat, the only transaction made from the CZF is the release of entire Zakat funds available to the Provinces/ Federal Areas according to the CCI approved formula at the commencement of each Financial Year. As all the subject of Zakat except the collection has been transferred to the Provinces / Federal Areas and one transaction is made during the year, therefor the maintenance of Accounts with regards to the disbursement etc. is not required.

The reply is not tenable as reconciliation is required to be carried out.

The PAO was informed on 09-12-2020, followed by reminder on 22-12-2020 but DAC was not convened till the finalization of the report.

Audit recommends that pre-receipted copies on Form CZ-08 may be obtained from respective ZCCAs and reconciled accounts be verified from audit besides strict compliance in future.

{Para No.3 of AIR of CZF}

5.5.2 Late deposit of Zakat by ZCCAs-Rs 645.188 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 44 forms-08 of several ZCCAs did not timely deposit the Zakat into Central Zakat Fund Account CZ-08 amounting to

Rs 645.188 million during the financial years 2018-20, which was a violation of above-mentioned rule. Detail is given at **Annex-12**.

The irregularity occurred due to weak internal controls.

This late-remittances would have resulted in irregular use of Zakat by ZCCAs and would have increased the sufferings of mustahiqeen-e-Zakat.

Management replied that the Division had received the Zakat collection report in respect of 43 ZCCAs. The remaining ZCCAs were being asked to provide the Zakat Collection report.

The PAO was informed on 09-12-2020, followed by reminder on 22-12-2020 but DAC was not convened till the finalization of the report.

Audit recommends that Administrator General may propose some amendments in Ordinance / rules for imposition of penalty / charges for late deposit of Zakat in order to discourage retention and late remittances of Zakat by ZCCAs.

{Para No.6 of AIR of CZF}

Zakat Collection Controlling Agencies/ Zakat Collection Offices

5.5.3 Irregular exemption granted without obtaining declarations or on invalid declarations – Rs 55.908 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, 08 ZCCAs / ZCOs granted exemption of Rs 55.908 million to 210 individuals/ private companies without proper documentation/ 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 at **Annex-13**.

Audit is of the view that non-observance of rules and procedures governing Zakat exemption and improper maintenance of record by ZCCAs resulted in less deduction of Zakat.

Management of AG Peshawar replied that CZ-50 is affixed in ledgers of the Account Holders. Necessary signatures have been obtained from the concerned. Moreover, the valuation date is prescribed before 30 days of 1st Ramazan, so most of CZ-50 mentioned have the signing date before 30 days of Ramazan.

The reply is not tenable as CZ-50 were not verified from audit or were submitted after prescribed date so the amount should be recovered under intimation to Audit

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

The PAO was informed on 6.12.2019, followed by reminder on 2.1.2020 but DAC was not convened till the finalization of the Report.

The PAO was informed on 09-12-2020, followed by reminder on 22-12-2020 but DAC was not convened till the finalization of the report.

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.

CHAPTER 6

ISLAMABAD ZAKAT AND USHR COMMITTEE

6.1 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.

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2019-20 (Rs in million)
1	Formations	68	14	242.35

6.2 Comments on Budget & Accounts

Statement of accounts for the financial year 2019-20 was as under:

Particulars	Rs in million
Opening	275.60
Receipts	227.70
Total available	503.30
Disbursements	242.35
Closing Balance	260.95

IZUC Islamabad received an amount of Rs 227.60 million from Ministry of Religious Affairs and Interfaith Harmony during the Financial Year 2019-20 and disbursed an amount of Rs 242.35 million during the year 2019-20, which was 48 % of the total available funds. The balances at year end were not refunded into CZF account.

6.3 Classified Summary of Audit Observations

Audit observations amounting to Rs 119.524 million were raised. This amount also includes recoverable amount of Rs 4.850 million as pointed out. Summary of audit observations classified by nature is as under:

Sr. No.	Classification	Amount (Rs in million)
1	Non-production of record	-
2	Reported cases of fraud, embezzlement and misappropriation	-
3	Irregularities	
A	HR/ Employees related irregularities	-
B	Procurement related irregularities	-
C	Management of Accounts with Commercial Banks	-
4	Value for money and service delivery issue	-
5	Others	119.524

6.4 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	-	-	-
2019-20	PAC not held	-	-	-

6.5 AUDIT PARAS

6.5.1 *Non-release of fund under Health Care, Deeni Madaris and Education - Rs. 114.674 million*

According to Para 8(a) of Zakat and Ushr Ordinance 1980, the money in the Zakat Fund shall be utilized for assistance to the needy, poor for their assistance or rehabilitation, either directly or indirectly through deeni madaris or educational institutions and hospitals.

Audit observed that a sum of Rs 114.674 million was lying un-utilized under the following heads in the DZF during the year 2019-20 due to non-release of funds by Islamabad Zakat and Ushr Committee in violation of Para 8(a) of Zakat and Ushr Ordinance 1980:

Sr. No.	Head	Amount (Rs in million)
1	Health Care	21.10
2	Deeni Madaris & Technical	14.972
3	Education	18.715
4	Jahez Fund	59.887
5	Total	114.674

Audit is of the view that mustahiqeen were deprived of financial assistance due to non-release of funds.

The matter was reported to the management on 9-12-20, but no reply was received till finalization of audit report.

The PAO was informed on 09-12-2020, followed by reminder on 22-12-2020 but DAC was not convened till the finalization of the report.

Audit recommends that responsibility may be fixed for this administrative failure and remedial measures be adopted to avoid recurrence of such irregularity in future.

{Para No. 5 of AIR}

6.5.2 *Irregular payment of Guzara Allowance to the Regular Beneficiaries of BISP - Rs 4.85 million*

Para 1.2 of chapter 1 of Zakat disbursement procedure approved by CZC in its 87th meeting provides that Before certifying istehqaq, the beneficiary will

furnish the declaration that “I hereby declare that I am not in receipt of financial assistance from any other poverty alleviation programme of the government and that presently I possess neither any source of income nor my any employment to provide for the subsistence of myself and my family”.

Audit observed that the above-mentioned declarations were not obtained by LZCs before issuing Guzara Allowance, as no such declarations were found either in DZC nor in LZC record, which was held as irregular. Moreover, out of list of Guzara Allowance of 8000 beneficiaries provided by DZC in soft (50% of total), 373 beneficiaries of Guzara Allowance were also found the regular beneficiaries of Benazir Income Support Programme (BISP). It means these beneficiaries have enjoyed financial assistance from both i.e., Zakat Fund and BISP. Total disbursement amounting to Rs 4,849,000 was made to these beneficiaries. Detail is given at **Annex-14**.

The irregularity occurred due to weak internal controls.

Audit is of the view that it has caused loss to Zakat Fund amounting to Rs 4,849,000. Moreover, other eligible poor persons were also deprived off.

The matter was reported to the management on 9-12-20, but no reply was received till finalization of audit report.

The PAO was informed on 09-12-2020, followed by reminder on 22-12-2020 but DAC was not convened till the finalization of the report.

Audit recommends to recover the amount from beneficiaries at fault, stuck off their names from Guzara Allowance list, declarations be obtained from all beneficiaries and data of remaining beneficiaries be provided to audit.

{Para No. 1 of AIR}

MFDAC Paras

1. Benazir Income Support Program

S. No.	Para No. of AIR	Subject of Audit Para	DAC's Decision
1.	5 UCT	Non-imposition of penalty on banks on accounts of non-integration of BISP's MIS and PCMS - Rs 48 million	DAC not held
2.	4 UCT	Non-imposition of penalty on account of Late Reporting of withdrawal amount – Rs 3.479 million	-do-
3.	8 UCT	Embezzlement as per complaints of fake biometric reported in different tehsil offices – Rs 0.943 million	-do-
4.	9 UCT	Undue favour to banks by reducing the penalty rate of late withdrawal reporting by 20 times as compared to previous contract/ last year – Rs 144.125 million	-do-
5.	12 UCT	Non-reporting of MAC addresses of POS Agents to BISP-MIS –Rs 1,694.564 million	-do-
6.	13 UCT	No. of POS blocked/ blacklisted does not match with no. of FIRs registered / less reporting of blacklisted POS by banks to BISP	-do-
7.	14 UCT	Difference between the balances of BISP Cash Book and AGPR –Rs 14.282 million	-do-
8.	1 CCT	Irregular payments to beneficiaries due to delayed/non-submission of re-verification report by Aurat Foundation-Rs. 727.3 million	-do-
9.	2 CCT	Unjustified pending of attendance compliance report of children in cluster A and cluster C by Mott McDonald Pakistan	-do-
10.	3 CCT	Non-submission/delayed submission of reports by RSPN	-do-
11.	4 CCT	Non-achievements of targets by RSPN (IPF)	-do-
12.	5 CCT	Irregular award of contract to MMP despite poor performance of Contract 2017 obligations in Cluster A and C - Rs. 230 million	-do-
13.	6 CCT	Non-maintenance of inventory/stock registers for WeT Tablets of worth more than 48 million	-do-
14.	7 CCT	Non-production of Record by BISP WeT Wing	-do-
15.	8 CCT	Over/ Under Payment To Wet Children Due To Wrong Gender In Data	-do-

16.	9 CCT	Non-Conduction Of Monitoring By The M&E Wing	-do-
17.	10 CCT	Non-Conduction Of Monthly Reporting By Wet Wing	-do-
18.	11 CCT	Non achievement of Attendance Compliance Monitoring (ACM) Target	-do-
19.	2 NSER	Non-deduction of Income Tax from payment to Survey Firms - Rs.121.596 million	-do-
20.	3 NSER	Unjustified delay in completion of survey	-do-
21.	4 NSER	Non-handing over of physical assets by NADRA - Rs.32.798 million	-do-
22.	6 NSER	Unjustified award of contract for procurement of 347 Biometric devices to highest bidder	-do-
23.	7 NSER	Non-reporting to NAB for contract agreement exceeding Rs. 50 million	-do-
24.	9 NSER	Staffing of enumerators by Survey Firms less than the authorized	-do-
25.	10 NSER	Non-production of record	-do-
26.	11 NSER	Non-reporting by third party Review Firm.	-do-
27.	12 NSER	Unjustified termination of contract with RSPN Survey Firm	-do-
28.	13 NSER	Unauthorized drawl of funds from Assignment Account to Donation Account	-do-
29.	1 CI	Late release of Ehsaas undergraduate scholarship to Higher Education Commission (HEC) for payment of Ehsaas Undergraduate Scholarship to Eligible students amounting to Rs 4,827.068 million, unutilized amount - Rs 19.961 million	-do-
30.	2 CI	Non-Submission of Utilization Report of Ehsaas Undergraduate scholarship to BISP by HEC	-do-
31.	3 CI	Non-observance of 50% quota against Female students against Ehsaas Undergraduate scholarship	-do-
32.	4 CI	Unjustified advance grant of Rs. 1,559.447 million to World Food Programme Pakistan	-do-
33.	5 CI	Excess Release to World Food Programme (WFP) for 9 Districts -Rs 1,010.699 million	-do-
34.	6 CI	Un-necessary retention of donation amount in Donation Account-Rs 49.246 million	-do-
35.	7 CI	Unjustified retention of Waseela-e-Haq receipts in donation account Rs 1.633 million	-do-

36.	8 CI	Non recoveries of Loan from the beneficiaries of Waseela-e-Haq Rs 93.434 million and no initiative taken for recovery of Rs 1.780 billion	-do-
37.	9 CI	Wastage of Public money and unjustified award of contract to consultant M/S Innovative Development strategies, Islamabad amounting to Rs.21,097,384 for verification of Waseela-e-Rozgar liabilities	-do-
38.	10 CI	Unjustified huge liabilities amounting to Rs. 573.651 million disputed for long time and missing important record	-do-
39.	11 CI	Non-refund of undisbursed balance of Rs 3.202 million by the AIR University and non-payment of stipend to students of Federal Urdu University	-do-
40.	12 CI	Non-production of record/soft data of the beneficiaries, provided to Donors agencies under Ehsaas Roshan Package Scheme and Tracer Study Report etc	-do-
41.	1 HR/Admn	Non-deduction of House Rent Charges @ 5% - Rs. 1.779 million	-do-
42.	2	Non-auction of condemned vehicles	-do-
43.	3	Non-authorization of vehicles from central pool of car - Rs 3.271 million	-do-
44.	4	Overpayment due to irregular fixation of pay - Rs. 4.223 million	-do-
45.	5	Non-Verification of Degrees/Certificates/Diplomas of BISP Employees.	-do-
46.	6	Physical verification of stores not carried Out for the year 2019-20	-do-
47.	7	Non conducting of internal audit	-do-
48.	8	Overpayment of rent on account of hiring of office buildings - Rs. 2.780 million	-do-
49.	9	Non-recovery of embezzled amount being BISP beneficiary from BISP employees - Rs. 22.509 million	-do-

2. Pakistan Bait-ul-Mal Head Office Islamabad

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
50.	1	Un-authorized use of unspent balance on IFA medical in annual budget amounting to Rs.900.202 million	DAC agreed with the view point of PBM Management and recommended the para for settlement subject to streamline the

			Financial Rules from the competent forum.
51.	2	Investment of funds in National Bank Pakistan (NBP) for amounting to Rs.2,973.739 million without approval from Federal Govt.	Settled subject to verification of matter already taken in compliance of last DAC directives with Finance Division for clarification.
52.	9	Non-Verification of Degrees/Certificates/ Diplomas and Domicile of 230 PBM Employees.	Para settled subject to verification of degrees mentioned in audit para.
53.	11	Un-authorized issuance of wheel-chairs / sewing machines to beneficiaries/ regional offices without fulfilling the codel formalities	Para Settled subject to verification of record of the issuance of Sewing machines.
54.	13	Un-due payment on account of conveyance allowance to Mr. Fawad Ahmed BPS-18 during (LFP) training at China for two years for Rs. 120,000	Settled subject to final recovery of amount of Rs.120,000.
55.	17	Non-Conduct of Internal Audit	Copy of internal Audit Report not produced to audit. Para stand till provision of internal Audit report. DAC directed to strengthen the internal Audit.

3. Pakistan Bait-ul-Mal Regional Office Karachi

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
56.	1	Blockage of Public money in 05 bank accounts shown outstanding, but accounts are dormant Rs. 6.521 million	The matter deliberated in the DAC meeting. Un-necessary accounts will be closed and will be informed to audit. Hence, Para Stand.
57.	3	Unspent balance IFA Medical of Rs. 108.566 million not refunded to PBM head quarter office at the end of financial year.	DAC agreed with the view point of PBM Management and recommended the para for settlement, subject to streamline the Financial Rules from the competent forum.
58.	4	Unjustified payment of rent on account of hiring of Distt Offices Building, SRCL Buildings, WEC and PSH	Strictly follow the rules of Ministry of Housing & Works. Assessment report from PWD concerned Office may be obtained for reasonability of rent. Para Stand.

		Sindh Region Building-Rs.27.548 million	
59.	6	Overpayment on account of house rent allowance amounting to Rs. 10.463 Million	Para Pended till further outcome from the quarter concerned.
60.	11	Irregular issuance of Wheel Chairs and Sewing Machines Rs.4.947 million	Settled subject to verification of record.
61.	15	Unauthorized deduction of Withholding Tax made by Bank amounting to Rs.2.047 Million.	Para stands till refund of withholding tax and obtain FTN from FBR.

4. Pakistan Bait-ul-Mal Regional Office Quetta

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
62.	5	Unspent Balance Of Rs. 16,894,780 not Refunded To Head Quarter Office At The End Of Financial Year.	DAC agreed with the view-point of PBM Management and recommended the para for settlement subject to streamline the Financial Rules from the competent forum.
63.	8	Non-deduction of income tax amounting to Rs.120,000 on account of tuition fee paid to allied public school, Quetta.	Settled subject to recovery.
64.	22	Non issuance the wheel chairs and sewing machine to needy persons as stocked in HQr office Quetta and other districts for two to three years	Para settled subject to provision of distribution of relevant record.

Ministry of Overseas Pakistanis and Human Resource Development

5. EOBI HQ, Karachi

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
115.	3	Non-compliance of the statutory provision regarding preparation of annual accounts	DAC not held
116.	4	Unjustified double payment of pension - Rs. 487.968 million	-do-
117.	8	less receipt of contribution due to non-reconciliation with Bank al-Falah Rs.48.076 million	-do-

118.	11	non submission of account, budget, annual returns, audit report and proposal for appointment of auditors to federal government	-do-
119.	12	Loss of in term deposit receipts (TDRs) investment Rs.2.852 million	-do-
120.	13	Loss of by entering into contract with bank alfalah on unfavourable terms Rs.16.990 million	-do-
121.	14	Loss due to imprudent investment Rs.1670 million	-do-
122.	15	Loss due to non-recovery of outstanding loan from dismissed employees of EOBI Rs.1.196 million	-do-
123.	16	Loss of potential contribution due to non-registration of labour force by EOBI Rs.52.146 million	-do-
124.	18	Investment in term deposit receipts (TDR) without calling open tender/advertisement Rs.19,000 million	-do-
125.	19	Irregular payment of transportation charges - Rs.30.100 million	-do-
126.	20	Irregular payment of legal fees at exorbitant rate Rs.10.659 million	-do-
127.	21	Non conduct of cost and benefit analysis by EOBI while entering into contract with bank alfalah limited	-do-
128.	22	Loss of rental income by PRIMACO – Rs.58.050 million	-do-
129.	23	Loss of by giving un-due float of funds to BAFL Rs.36.598 million	-do-
130.	24	Payment of TA/DA without approved tour program Rs.44.245 million	-do-
131.	25	Irregular payment on account of medical charges Rs.238.190 million	-do-
132.	26	Unauthorized drawal from BISP by the active employees of EOBI Rs.204,000/-	-do-
133.	27	Non-filling of the vacant posts approved by the board of trustees (BOT)	-do-
134.	28	Significant area of contribution missed out by non-registration Rs.1,589 million	-do-
135.	29	Non-deduction of zakat from the provident fund paid to the employees Rs.1.381 million	-do-
136.	30	Non-recovery of amount which was illegally transferred to Ajmeri Textile Corporation Rs.21.532 million	-do-

137.	31	Certificates not kept in safe custody	-do-
138.	32	Non-maintenance of cash book	-do-
139.	33	Irregular disclosure of contribution and pension figures	-do-

6. EOBI Reg. Office, Karimabad

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
161.	1	Non-collection of contribution on approved rates	DAC not held
162.	5	Irregular payment on account of operating expenses through cash instead of cross cheque Rs.2.794 million	-do-
163.	6	No field survey was conducted	-do-
164.	7	Extra ordinary delay in settlement of pension claim by regional office Rs.9.18 million	-do-
165.	8	Non-maintenance of stock register for dead and consumable items	-do-
166.	9	Non-observance of rules regarding physical verification of stock	-do-

7. EOBI Reg. Office, Korangi

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
167.	1	Non-collection of contribution on approved rates	DAC not held
168.	4	Non maintenance of list of employees on PR-02	-do-
169.	5	Irregular payment on account of operating expenses through cash instead of cross cheque Rs.3.071 million	-do-
170.	6	No field survey was conducted	-do-
171.	7	Extra ordinary delay in settlement of pension claim by regional office Rs.18.054 million	-do-

8. EOBI Reg. Office, Karachi City

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
172.	1	Non-collection of contribution on approved rates	DAC not held
173.	4	Non maintenance of list of employees on PR-02	-do-
174.	5	Irregular payment on account of operating expenses through cash instead of cross cheque Rs.4.737 million	-do-
175.	6	No field survey was conducted	-do-
176.	7	Extra ordinary delay in settlement of pension claim by regional office Rs.19.176 million	-do-

9. EOBI Reg. Office, Nazimabad

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
177.	1	Non-collection of contribution on approved rates	DAC not held
178.	4	Non maintenance of list of employees on PR-02	-do-
179.	5	Irregular payment on account of operating expenses through cash instead of cross cheque Rs.3.114 million	-do-
180.	6	No field survey was conducted	-do-
181.	7	Extra ordinary delay in settlement of pension claim by regional office Rs.18.360 million	-do-

10. EOBI Reg. Office, Bin Qasim

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
182.	1	Non-collection of contribution on approved rates	DAC not held
183.	4	Non-maintenance of list of employees on PR-02	-do-
184.	5	Irregular payment on account of operating expenses through cash instead of cross cheque Rs.3.096 million	-do-
185.	6	No field survey was conducted	-do-
186.	7	Extra ordinary delay in settlement of pension claim by regional office Rs.23.664 million	-do-

11. EOBI Reg. Office, Karachi Central

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
187.	1	Non-collection of contribution on approved rates	DAC not held
188.	4	Weak implementation of internal controls	-do-
189.	5	Irregular payment on account of operating expenses through cash instead of cross cheque - Rs. 2.516 million	-do-
190.	6	Non-conduct of field survey	-do-
191.	7	Extra ordinary delay in settlement of pension claims by regional offices - Rs.5.406 million	-do-

12. EOBI Reg. Office, Karachi West Wharf

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
192.	1	Non-production of record	DAC not held

13. EOBI Reg. Office, Islamabad

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
193.	1	Improper maintenance of Cash book / Negative cash balance	DAC not held

194.	3	Non-reconciliation of Accounts, non-Reconciliation of Contribution Fund & non-reconciliation with Employers	-do-
195.	7	Non-collection of contribution on approved rates	-do-
196.	8	Inordinate delay in processing and finalization of cases of pension / outstanding cases of pension since long time	-do-
197.	9	Irregular reimbursement of POL charges- Rs. 352,742	-do-
198.	10	Irregular reimbursement of Medical charges of Rs. 2.199 million	-do-
199.	14	Non-recovery of Statutory Increase from employers-Rs. 1.20 million	-do-
200.	15	Payment in Cash instead of crossed Cheques-Rs. 4.771 million	-do-
201.	18	Failure of Intranet / non provision of access to Data base of EOBI	-do-

14. EOBI Reg. Office, Peshawar

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
202.	3	Non-reconciliation of Accounts of EOBI & non-reconciliation with Employers	DAC not held
203.	7	Non-collection of contribution on approved rates	-do-
204.	9	Irregular reimbursement of POL charges-Rs. 367,732	-do-
205.	10	Irregular reimbursement of medical claims- Rs. 492,521	-do-
206.	11	Irregular excess expenditure than allocated budget and purchase of stationary without calling tender (Rs. 491,382 & Rs. 293,230)- Rs. 784,612	-do-

15. EOBI Reg. Office, Mardan

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
207.	2	Improper maintenance of Cash book	DAC not held
208.	8	Non-collection of contribution on approved rates	-do-
209.	9	Inordinate delay in processing and finalization of cases of pension / outstanding cases of pension since long time	-do-
210.	10	Irregular reimbursement of POL charges- Rs. 370,516	-do-
211.	11	Irregular reimbursement of Medical charges of Rs. 4,631,852	-do-

212.	14	Wasteful expenditure on account of rent of office building- Rs. 367,535	-do-
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16. EOBI Reg. Office, Abbottabad

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
213.	5	Cash withdrawal and disbursement by the EOBI Regional Office Abbottabad for amounting to Rs.3.551 million	DAC not held
214.	6	Unjustified huge Imprest is allocated for Regional Office Abbottabad for amounting to Rs. 500,000.	-do-
215.	7	Irregular expenditure without approval and issuance of sanction for amounting to for Rs. 3,731,134	-do-
216.	8	Un-authorized expenditure of medical bills of the officers and staff without supporting documents amounting to Rs.1,898,089	-do-
217.	9	Irregular expenditures of POL ceiling by Beat Officers without approved Programme of field visit for amounting Rs.436,825	-do-
218.	10	Non-recovery of two vehicles, outstanding against the terminated Officers	-do-
219.	11	Irregular use of vehicle without maintenance of log book/movement register and expenditures of POL and repair & maintenance for amounting to Rs.178,637	-do-
220.	12	Non reconciliation between Bank Alfalah and EOBI Current Contribution	-do-
221.	15	Non- recovery from employees /vendors already paid in cash from imprest account after objection by head office Karachi Rs.139,433	-do-
222.	17	Non maintenance of stock register/ physical verification of stock not carried out and missing of two laptops	-do-
223.	18	Un-authorized retention of cash in hand by the cashier Rs.669,569	-do-
224.	20	Non-proper maintenance of accounting record due to centralized system in E.O.B.I. head office Karachi	-do-

17. EOBI Reg. Office, Lahore

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
225.	1	Non-collection of contribution on approved rates	DAC not held
226.	4	Non maintenance of list of employees on PR-02	-do-

227.	5	Irregular payment on account of operating expenses through cash instead of cross cheque Rs.2.794 million	-do-
228.	11	Non-production of Auditable record	-do-

18. EOBI Reg. Office, Faisalabad (Central)

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
229.	3	Unjustified process of pension cases without PR-02 Forms - Rs 2.082 Million	DAC not held
230.	5	Unjustified process of grant cases without PR-02 Forms - Rs 7.232 Million	-do-
231.	9	Unauthorized drawl of cash Rs. 2.646 million	-do-
232.	10	Non-collection of contribution on approved rates	-do-
233.	11	Non-deposit of Statutory increase by employers-Rs. 5.260 million	-do-
234.	12	Non-maintenance of record of complaints and pension cases	-do-
235.	13	Irregular Cash Payment Instead of Cross Cheques-Rs. 2.825 million	-do-
236.	14	Loss on Account of General Sales Tax-Rs. 86,414	-do-
237.	15	Loss on Account of Income Tax-Rs 19,059	-do-
238.	16	Non-Provision of Surety Bond	-do-
239.	17	Non-Maintenance of Stock Register for Dead and Consumable Items	-do-
240.	18	Non-Observance of Rules Regarding Physical Verification of Stock/Stores	-do-
241.	20	Non-maintenance of Log Books / movement register of the vehicles of Rs.0.223 million	-do-
242.	21	Improper maintenance of Cash Book	-do-
243.	22	Unacknowledged Payments-Rs 2.825 million	-do-

19. EOBI Reg. Office, Faisalabad (South)

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
244.	1	Irregular payment on accounts of Security Charges Amounting Rs.2.237 million	DAC not held
245.	3	Improper maintenance of Cash book for the year 2019-20	-do-
246.	10	Un acknowledge payments Rs.187,140	-do-
247.	11	Non Imposing of Penalty on Defaulting Employers- Rs.3.034 million	-do-
248.	12	Un Authorized withdrawal of Cash from Public Account-Rs. 6.368 million	-do-

249.	14	Unjustified payment/ expenditure on accounts of rent of office building amounting Rs.7,578,850	-do-
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20. EOBI Reg. Office, Faisalabad (North)

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
250.	1	Irregular payment on accounts of Security Charges Amounting Rs. 2.088 million	DAC not held
251.	2	Non-production of Vouchers for the year 2019-20 Rs. 3.854 million	-do-
252.	3	Improper maintenance of Cash book for the year 2019-20	-do-
253.	11	Un Authorized withdrawal of Cash from Public Account amounting Rs.3,318,685/-	-do-
254.	13	Unjustified payment/ expenditure on accounts of Rent of Office Building amounting Rs. 12,157,110	-do-
255.	14	Non Reconciliation of Contribution Received from Employers	-do-
256.	15	Non pursuance pension cases	-do-
257.	17	Non Imposing of Penalty on Defaulting Employers Amounting Rs. 6.420 million	-do-

21. EOBI Reg. Office, Sialkot

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
258.	1	Unjustified process of pension cases without PR-02 Forms - Rs 2.151 Million	DAC not held
259.	2	Unjustified process of grant cases without PR-02 Forms - Rs 13.962 Million	-do-
260.	7	Unauthorized drawl of cash Rs. 1.070 Million	-do-
261.	8	Non-collection of contribution on approved rates	-do-
262.	11	Irregular Cash Payment Instead of Cross Cheques Amounting to Rs.1.125 million	-do-
263.	12	Loss on Account of General Sales Tax-Rs 116,445	-do-
264.	13	Loss on Account of Income Tax-RS 22,440	-do-
265.	14	Non-Provision of Surety Bond	-do-
266.	15	Non-Maintenance of Stock Register for Dead and Consumable Items	-do-
267.	18	Non-maintenance of Log Books / movement register of the vehicles in spite of payments on account of POL-Rs.87,232	-do-
268.	20	Unjustified delay in processing of pension cases	-do-
269.	21	Non-maintenance of Cash Book	-do-

270.	22	Unacknowledged Payments-Rs 1.125 million	-do-
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22. EOBI Reg. Office, Quetta

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
271.	2	Non-production of record and non-access to the online data of EOBI and field verification of Employers	DAC not held
272.	4	Doubtful data of contribution without challans and registration of Employees of Regional Office Quetta Rs.200.22 million	-do-
273.	6	No-action recovery of outstanding dues from QUESCO for amounting to Rs.910,351,351	-do-
274.	7	Un-authorized Cash withdrawal/ cash disbursement by the EOBI Regional Office for amounting to Rs.3.080 million	-do-
275.	8	Over and above allocation of Imprest Amount for Regional Office Quetta for amounting to Rs. 500,000.	-do-
276.	9	Irregular expenditure without issuance of sanction for amounting to for Rs.3,651,238	-do-
277.	10	Un-authorized expenditure of medical bills of the staff without supporting documents amounting to Rs. 391,596	-do-
278.	11	Expenditure on medical bills, not signed by authorized medical officer /Doctor Rs. 274,422	-do-
279.	12	Un-authorized promotion of EOBI officers, who failed in the required module of training.	-do-
280.	13	Irregular expenditures of POL ceiling by Beat Officers without approved Programme of field visit for amounting Rs.288,076	-do-
281.	14	Outstanding dues against terminated employees of EOBI not recovered for Rs. 60,302	-do-
282.	15	Irregular use of vehicle without maintenance of Log book/movement Register and Expenditures of POL and Repair & Maintenance for amounting to Rs.250,000	-do-
283.	18	Improper maintenance of Cash Book	-do-
284.	19	Non maintenance the record of complaints	-do-

23. PRIMACO (Subsidiary of EOBI)

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
285.	1	Overpayment to the contractor due to excessive quantity of items measured/paid - Rs.4.736 million	DAC not held

286.	2	Imprudent investment by PRIMACO - Rs.5.369 million	-do-
287.	3	Lack of supervisory control and monitoring for the project-Rs.125.668 million	-do-
288.	4	Loss to PRIMACO due to award of work to 2nd lowest bidder in violation of PPRA Rules - Rs.1.589 million	-do-
289.	6	Non-recovery from the contractor on account of payment for out of order lift - Rs.0.805 million	-do-
290.	7	Irregular withdrawal of amount through pay orders in the name of PRIMACO - Rs 45.00 million	-do-
291.	8	Non-Recovery of outstanding Rent - Rs 35.084 million	-do-
292.	9	Loss of interest Income due to withdrawal of government funds through pay orders - Rs 0.966 million	-do-
293.	10	Incurring excess loss than original approved budget by PRIMACO - Rs 15.62 million	-do-
294.	11	Non-Recovery of outstanding Electricity Charges – Rs 6.26 million	-do-
295.	12	Non-approval of Rent proposal from Chairman EOBI – Rs 6.96 Million	-do-
296.	15	Non-submission of statement of compliance	-do-
297.	16	Irregular appointment of Chief Internal Auditor	-do-
298.	17	Irregular appointment of Manager HR&GAD	-do-
299.	18	Irregular appointment of Manager (Contract Management)	-do-
300.	19	Irregular promotion of employees from Asst. Manager to Manager	-do-
301.	20	Non-recovery of one month pay in lieu of non-serving of one-month notice period by Manager (MEP) – Rs 0.190 million	-do-
302.	21	Non-conducting of performance evaluation of members of the Board including the Chairman and the Chief Executive	-do-
303.	22	Irregular holding of office as a member of Board of Directors for more than 3 years	-do-
304.	23	Non- Renewal / Non- Existence of license agreement	-do-
305.	24	Non-conducting of Internal Audit	-do-
306.	25	Non-Verification of Degrees/Certificates/ Diplomas and Domicile of PRIMACO Employees	-do-
307.	26	Loss of Rs.1.34 million to EOBI against operating Guest Houses	-do-

308.	27	No action was initiated against the contractor M/s Jan Alam	-do-
309.	28	Irregular appointment of M/S Saad Rasool Associates, as legal adviser – Rs 1.8 million	-do-
310.	29	Late submission of withholding tax - Rs 1.33 million	-do-
311.	30	Mis-procurement of stationery - Rs 1.06 million	-do-
312.	31	Non-reconciliation / adjustment of agency fee – Rs 412.962 million	-do-
313.	32	Insurance of vehicle from Saudi Pak Insurance instead of National Insurance Company Limited (NICL) – Rs 0.5 million	-do-

24. WWF, Islamabad

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
314.	1	Irregular payment of rent on account of hiring of VTIs office buildings - Rs.41.152 million	DAC settled the para subject to assessment report from Pak PWD and verification from the Audit.
315.	3	Wasteful expenditure on opening of VTIs-Rs. 24.847 million	DAC recommended the para for settlement subject to verification of updated progress / status of VTIs from audit.
316.	4	Irregular payment of rent on account of hiring of Regional Offices Building-Rs.9.080 million	DAC settled the para subject to assessment report from Pak PWD and verification from the Audit.
317.	5	Unauthorized payment of conveyance allowances due to allowing higher rates than rates notified by the Finance Division-Rs 7.880 million	DAC directed the management of WWF to refer the matter to the Ministry for clarification from Finance Division regarding payment of conveyance allowance, dearness allowance and house rent ceiling on higher rates.
318.	6	Unjustified payment of Dearness Allowance to employees-Rs 1.237 million	DAC directed the management of WWF to refer the matter to the Ministry for clarification from Finance Division regarding payment of conveyance allowance, dearness allowance and house rent ceiling on higher rates.

319.	7	Unauthorized expenditure on contingent paid staff – Rs. 9.421 million	The management informed that CPS is getting salary from the development budget of the WWF. DAC directed the management of WWF to verify the record from Audit. DAC pended the para till verification of record / revised reply to be provided by the WWF to Audit, within one week.
320.	8	Irregular payment of house rent ceiling at higher rates - Rs 5.060 million	DAC directed the management of WWF to refer the matter to the Ministry for clarification from Finance Division regarding payment of conveyance allowance, dearness allowance and house rent ceiling on higher rates.
321.	9	Irregular payment of scholarship to the employees of factories other than workers- Rs 6.691 million	The management informed that no supervisory level official has been granted this scholarship. DAC recommended the para for settlement subject to verification of record.
322.	13	Non-provision of Facilities by the Contactor as per Contractual Obligations- Rs.18.240 million	DAC recommended the para for settlement subject to verification of relevant record.
323.	18	Non-provision of Facilities by the Contactor as per Contractual Obligations- Rs.5.760 million	DAC recommended the para for settlement subject to verification of relevant record.
324.	20	Less deduction of income tax from the payments to the Consultants & Contractor- Rs.0.209 million	DAC recommended the para for settlement subject to recovery of income tax.
325.	22	Loss to WWF due to non-allotment of flats-Rs.66.528 million	DAC pended the para till decision of the case from Court

25. WWB, Punjab

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
326.	4	Non-provision of residential/ educational facilities to the Industrial Workers due to non-completion of flats in time	DAC directed the management to complete the project by 30 th June 2021. Para stands.
327.	1	Non-imposition/ Deduction of 10% Liquidated Damages from the Contractor due to delay in completion of work - Rs.2.455 million	
328.	2	Non-recovery of rent from allottees of labour colonies - Rs.269.433 million	Recovered amount may be got verified from Audit. DAC pended the para till recovery of balance amount and verification from Audit.
329.	6	Un-authorized payment of Workers Welfare Fund Allowance to employees—Rs.0.941 million	DAC directed the management of WWB to refer the matter to the Ministry for clarification from Finance Division regarding payment of conveyance allowance, dearness allowance and house rent ceiling on higher rates.
330.	7	Un-authorized payment of encashment in lieu of refused leave-Rs.5.034 million	DAC pended the para and directed the management to refer the case to the Ministry of OP&HRD through WWF for clarification from Finance Division, Islamabad.
331.	8	Non-conduct of Internal Audit – Rs.6,091.476 million	DAC directed the CF&AO to conduct internal audit of the WWF and WWBs on yearly basis.
332.	9	Un-authorized payment of conveyance allowance by allowing higher rates than rates notified by the Finance Division –Rs.4.921 million	DAC directed the management of WWB to refer the matter to the Ministry for clarification from Finance Division regarding payment of conveyance allowance, dearness allowance and house rent ceiling on higher rates.
333.	10	Overpayment to the employees of PWWB on account of House	DAC directed the management of WWB to refer the matter to the

		Rent Allowance/Ceiling- Rs.2.082 million	Ministry for clarification from Finance Division regarding payment of conveyance allowance, dearness allowance and house rent ceiling on higher rates.
334.	11	Non-Verification of Degrees/Certificates/ Diplomas and Domicile of 07 Employees of PWWB.	DAC recommended the para for settlement subject to verification of record.
335.	12	Non-finalization of Departmental Inquiries in 04 cases	DAC pended the para and directed the management to finalize the inquiries within three months.
336.	13	Un-authorized payment of Executive Allowance @1.5 times of Basic pay Rs. 3.243 million	DAC pended the para and directed the management to refer the case to the Ministry of OP&HRD through WWF for clarification from Finance Division, Islamabad.
337.	16	Fake payment/embezzlement on account of stipend to Workers/Dependents – Rs.4.973 million	DAC pended the para and directed the management to provide updated status / progress of the case to the Ministry and Audit.
338.	18	Un-justified / irregular expenditure on photo copies and other items - Rs.2.780 million	DAC recommended the para for settlement subject to verification of record from Audit besides strengthening the internal controls and avoid such practice in future.
339.	20	Irregular expenditure on account of POL beyond entitlement of vehicle/POL – Rs.1.062 million	DAC recommended the para for settlement subject to verification of record.
340.	21	Un-justified repair maintenance of vehicles – Rs.0.954 million	DAC recommended the para for settlement subject to verification of record.
341.	22	Non Production of Record	The management informed that the Record was lying with Anti-Corruption Unit at the time of audit. Audit argued that record shall be examined during next F.Y Audit. DAC recommended the para for settlement subject to compliance / verification / production of record to audit.
342.	23	Improper Maintenance of Cash Book.	DAC recommended the para for settlement subject to completion

			of cash book and signatures by the authority concerned.
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26. WWB, KPK

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
343.	1	Overpayment to the contractor due to double item of BOQ paid – Rs.2.356 million	DAC recommended the para for settlement subject to full recovery of balance amount of Rs 1.718 million and the verification of Audit thereof.
344.	2	Non-registration/lodged FIRs and non-recoveries from the persons who terminated due to fake degrees – Rs.19.389 million	DAC pended the para till decision of the case from Court.
345.	3	Non-recovery of rent receipt from allottees of labour colonies Rs.4.622 millions	DAC directed the management to make all out efforts to recover the amounts. The Audit informed that amount Rs. 3.934 million has been recovered so far. DAC recommended the para for settlement subject to recovery of balance amount of Rs 0.688 million and verification thereof.
346.	5	Non-conduct of Internal Audit	DAC directed the CF&AO to conduct internal audit of the WWF and WWBs on yearly basis.
347.	6	Non-provision of residential/ education facilities to the Industrial Workers due to non-completion of Projects in time since 2011	DAC directed the management to complete the project by 30 th June, 2021 and be operative as well. Record may also be shared with Audit after completion of the Project. Para pended.
348.	7	Non-Obtaining of NOC / Approval of the Environmental Impact Assessment from the Pakistan Environmental Protection Agency	DAC recommended the para for settlement with the advice to avoid such practice in future.
349.	8	Non-receipt of School Fee from entitled/non-entitled students during financial year 2019-20 - Rs.3.690 million	DAC recommended the para for settlement subject to verification of bank statement.

350.	9	Loss to WWB (KPK) due to non-allotment of shops on competitive basis - Rs.19.255 million	DAC in its meeting held on 08-01-2021 pended the para with the direction to management of KP WWB to complete the auction process within three month.
351.	10	Non-Implementation of Supreme Court order	DAC pended the para till decision of the court.
352.	12	Un-authorized payment of conveyance allowances due to allowing higher rates than rates notified by the Finance Division - Rs 24.68 million	DAC directed the management of WWB to refer the matter to the Ministry for clarification from Finance Division regarding payment of conveyance allowance, dearness allowance and house rent ceiling on higher rates.
353.	13	Un-authorized payment of Dearness Allowance to employees –Rs 5.681 million	DAC directed the management of WWB to refer the matter to the Ministry for clarification from Finance Division regarding payment of conveyance allowance, dearness allowance and house rent ceiling on higher rates.
354.	14	Irregular payment of house rent ceiling at higher rates –Rs 369.568 million	DAC directed the management of WWB to refer the matter to the Ministry for clarification from Finance Division regarding payment of conveyance allowance, dearness allowance and house rent ceiling on higher rates.
355.	15	Irregular payment of scholarship to the employees of factories other than workers-Rs.8.697 million	The management informed that no supervisory level official has been granted this scholarship. DAC recommended the para for settlement subject to verification of record.

27. WWB, Balochistan

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
356.	3	Non-imposition/ Deduction of 10 % Liquidated Damages from the Contractor due to non-completion of work timely Rs.15.994 million	DAC recommended the para for settlement subject to provision of EoT to Audit.
357.	4	Non-revalidation of Performance Guarantee-Rs.15.994 million	DAC recommended the para for settlement subject to verification of record.
358.	5	Overpayment due to wrong Base Rates for price adjustment of Steel rate – Rs.0.571 million	DAC recommended the para for settlement subject to verification of record.
359.	7	Non-supervision of the Construction works by the Consultant - Rs.324.398 million	In DAC meeting the management informed the DAC that process of black listing of consultant has already initiated. DAC recommended the para for settlement subject to blacklisting of consultant and verification thereof.
360.	10	Un-authorized appointment of Work Charged Staff by the WWB (Balochistan) Rs: 13.723 million	DAC pended the para till provision of justification for appointment of work charged staff by the department and verification of record.
361.	11	Non-deduction of House Rent Charges @5% and House Rent Allowance 40% of 15 employees –Rs.5.907 million	DAC recommended the para for settlement subject to verification of Board's approval.
362.	13	Un-authorized payment of Dearness Allowance to employees–Rs.1.239 million	DAC directed the management of WWB to refer the matter to the Ministry for clarification from Finance Division regarding payment of conveyance allowance, dearness allowance and house rent ceiling on higher rates.
363.	14	Un-authorized payment of conveyance allowance by allowing higher rates than rates notified by the Finance Division –Rs.6.091 million	DAC directed the management of WWB to refer the matter to the Ministry for clarification from Finance Division regarding payment of conveyance

			allowance, dearness allowance and house rent ceiling on higher rates.
364.	15	Overpayment to the employees of WWB (Baluchistan) on account of Rental Ceiling paid in the salary - Rs.6.521 million	DAC directed the management of WWB to refer the matter to the Ministry for clarification from Finance Division regarding payment of conveyance allowance, dearness allowance and house rent ceiling on higher rates.
365.	18	Non-conduct of Internal Audit - Rs 611.143 million	DAC directed the CF&AO to conduct internal audit of the WWF and WWBs on yearly basis.
366.	20	Wasteful Expenditure on account of rent and furniture in Zhob boys and Girls Schools - Rs.13.307 million	DAC pended the para and directed to conduct an inquiry at ministry level and fix the responsibility in the matter.
367.	21	Non-Verification of Degrees/Certificates/ Diplomas and Domicile of 378 BWWB Employees.	DAC recommended the para for settlement subject to verification of record.
368.	22	Irregular heavy amount of un-presented cheques Rs.15.632 million	DAC recommended the para for settlement and directed the management that efforts should be made for timely clearance of cheques; monthly reconciliation with Bank be made.
369.	23	Irregular sale of flats in Labour Colonies	DAC pended the para and directed the management to get opinion from Law & Justice Division through M/o OP&HRD.
370.	24	Non-auction of Vehicle of Rs 3.5 million.	DAC pended the para and directed the management to complete the auction process within three month.
371.	26	Less recovery of monthly installment on account of sale from labour colonies flats Rs.14.043 millions	DAC recommended the para for settlement subject to verification of record.
372.	27	Irregular extra payment made to employees of Balochistan Worker Welfare Board as Additional Charge Allowance Rs.0.141 million	DAC recommended the para for settlement subject to recovery & verification.

373.	28	Non-deduction of Income Tax from Honorarium granted to Balochistan Workers Welfare board employees amounting to Rs.0.239 million	DAC recommended the para for settlement subject to recovery of income tax and verification thereof.
374.	30	Non-provision of facilities to school students of Workers Welfare Board	DAC recommended the para for settlement subject to provision of facilities to workers.
375.	32	Irregular deduction of withholding tax by Bank - Rs.6.628 million	DAC pended the para and directed the management to coordinate with bank and FBR for issuance of FTN.
376.	36	Sub-letting and sale of the Nawa Killi Quarters	DAC in its meeting held on 08-01-2021 pended the para till completion of process.

28. OPF

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
377.	1	Overpayment to the contractor due to double item of BOQ paid - Rs.0.396 million	DAC not held
378.	2	Irregular/non-technical person posting as Director General (Housing & Works) Division.	-do-
379.	3	Void agreement with M/s Haji Jan Alam & Brothers -Rs.234 million	-do-
380.	4	Irregular extension of work Construction of OPF College Building at Sector F-11/2, Islamabad – Rs.234.084 million	-do-
381.	5	Non-Obtaining of NOC/Approval of the Environmental Impact Assessment from the Pakistan Environmental Protection Agency	-do-
382.	6	Non-maintenance of contractor's ledger	-do-
383.	7	Over payment to the contractor due to doubling of same item – Rs.2.640 million	-do-
384.	9	Undue benefit to the contractor due to excess quantity measured/paid – Rs.2.979 million	-do-
385.	10	Non-return/auction of dismantled/damaged material – Rs.1.200 million approximate	-do-
386.	11	Irregular release of payment without obtaining sales tax invoices of material purchased by contractors – Rs.1255.752 million	-do-
387.	12	Un-authentic payment due to execution of electrical work without vetting by the Electric Enginner-Rs.11.097 million	-do-

388.	14	Wasteful expenditure against annual maintenance services at OPF Housing Zone-V, Islamabad – Rs.31.203 million	-do-
389.	15	Irregular Payment of rent of Overseas Pakistani Foundation’s School Buildings - Rs.19.945 million	-do-
390.	16	Irregular award of contract to m/s ZIMS security services(pvt) ltd for hiring of security guards through defective tender resulted loss of Rs. 15.514 million	-do-
391.	17	Non uploading of annual accounts and minutes of Board meetings on OPF’s website	-do-
392.	18	Non-deduction of Income Tax from Honorarium granted to OPF employees amounting to Rs. 0.703 million	-do-
393.	19	Irregular extra payment made to Company Secretary Mrs. Uzma Hayat as Additional Charge Allowance Rs.0.517 million	-do-
394.	20	Irregular payment to Pak-Qatar Family Takaful of un insured period – Rs3.351 Million	-do-
395.	21	Irregular payment of remuneration to the member BOG amounting to Rs.2.070 million	-do-
396.	22	Performance evaluations of the Members of the BOG Board not produced to audit	-do-
397.	23	Wasteful expenditure / payment to m/s air university for consultancy services for establishment of degree awarding institute- Rs. 1.813 million	-do-
398.	25	Non-appointment of Chief Financial Officer	-do-
399.	27	Irregular Excess Payment as Encashment of LPR during 2019-20- Rs 5.773 Million	-do-
400.	28	Irregular Excess Payment under Gratuity during 2019-20 Rs 0.499 million	-do-

29. NIRC, Islamabad (2019-20)

Sr.No	Para No. of AIR	Subject of Audit Para	DAC’s Decision
401.	1	Irregular consumption of POL amounting to Rs 40,178	DAC not held
402.	2	Non-production of Record	-do-
403.	3	Unauthorized Claim of TA/DA without Approval by the Concerned Authority-Rs 2.181 million	-do-
404.	4	Complete Lack of Internal Checks & Improper Maintenance of Record	-do-

405.	5	Non-conducting of Physical Verification of store & stocks and non-maintenance of Physical Assets Register, Dead Stock Register and Postage Register	-do-
406.	6	Non-production of record of Medical Bills	-do-
407.	7	Irregular /unauthorized excess expenditure over budget allocation-Rs 0.717 million	-do-
408.	8	Non-reporting of monthly expenditure incurred on repair/maintenance & POL of official vehicles to Cabinet Division- Rs. 3.265 million	-do-
409.	9	Non-maintenance of record pertaining to Imprest Account and non-obtaining of Security Bond	-do-
410.	10	Non-verification of the Degrees of Employees	-do-
411.	11	Irregular and unauthorized expenditure without providing vouchers - Rs 184,074	-do-
412.	13	Non-deduction of Zakat on Final Payment of G.P. Fund	-do-
413.	14	Non-deduction of Conveyance Allowance from the pay of the employees during the Leave on Full Pay(LFP) - Rs 115,180	-do-
414.	15	Irregular Payment on Account of Medical Reimbursement - Rs 157,764	-do-
415.	16	Overpayment of House Rent Allowance, Improper execution of Lease Agreement and Non-recovery of House Rent Allowance-Rs 585,515	-do-
416.	17	Disposal of Vehicles through Public Auction	-do-
417.	18	Advertisement of posts on local newspapers other than national dailies	-do-
418.	19	Irregular and unauthorized expenditure on purchase of mobile phone chargers- Rs 1,550	-do-

30. NIRC, Karachi (2019-20)

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
419.	1	Irregular and unauthorized expenditure through splitting up the expenditure - Rs 129,798	DAC not held
420.	3	Non-conducting of Physical Verification of store and stocks	-do-
421.	4	Irregular /unauthorized excess expenditure over budget allocation-Rs 2.653 million	-do-
422.	5	Complete Lack of Internal Checks	-do-
423.	6	Non-maintenance of Record-Rs 1.567 million	-do-
424.	7	Non-verification of the Degrees of employees	-do-

425.	8	Non-availability of Physical Assets -Rs 217,000	-do-
426.	9	Improper maintenance of Cash Book	-do-
427.	10	Irregular and unauthorized expenditure without providing vouchers - Rs 51,586	-do-
428.	11	Overpayment on Account of Late Sitting - Rs 240,600	-do-
429.	12	Loss due to ignoring lowest quotation/bid - Rs 140,241	-do-
430.	13	Payment without serial numbers on Cash Memos and by name cheques- Rs 19,400	-do-
431.	14	Wrong Sanction of expenditure - Rs 54,935	-do-
432.	15	Irregular payment on account of POL and Repair of Vehicle-Rs 307,525	-do-
433.	16	Irregular payment on account of different head of accounts from different vendors-Rs 182,633	-do-
434.	17	Payment on account of mailing/ postage/ correspondence-Rs 63,539	-do-
435.	18	Absence of any Joint Registrar or Inspector in Karachi Bench	-do-
436.	19	Undue Payment on the account of Repair of Official Vehicles - Rs 70,650	-do-

31. Bureau of Emigration and Overseas Employment, HQ, Islamabad

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
Audit Year 2019-20 (FY-2018-19)			
437.	1	Over deduction of WHT by Allied bank on profit of SLIEF - Rs. 9 million	In DAC meeting the management informed that the matter has been taken up with ABL regarding recovery of WHT. DAC pended the para till adjustment of WHT.
438.	15	Loss sustained to government exchequer due to non-deduction of withholding tax on rent of building by tenant - Rs.1.766 million	DAC directed that the matter may be taken up with FBR for adjustment of withholding tax.
439.	16	Deduction of withholding tax by tenants without provision of original challans amounting to Rs. 31,151,077	DAC recommended the para for settlement subject to verification of record.
Audit Year 2020-21 (FY-2019-20)			
440.	16	Non-Verification of Degrees/Certificates of	DAC settled the para subject to verification of degrees of remaining employees.

		Bureau of Emigration & Overseas Employees.	
441.	17	Blockage of Public money in 03 bank accounts shown outstanding, but accounts are dormant Rs.613,174.	Change of signatory for the accounts within one month.
442.	19	Over-deduction of withholding Tax on rent of building by tenants amounting to Rs.2.33 Million.	DAC settled the para subject to change of signatories of the accounts and verification of audit department thereof.

32. Protectorate of Emigrants, Rawalpindi

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
Audit Year 2019-20 (FY-2016-19)			
443.	14	Irregular payment of service charges @ 5% of the rent to the owner of the Building amounting to Rs. 208,892	DAC directed to take up the matter with the owner of the building to forgo these 5% service charges. DAC directed to resolve the issue and avoid such practice in future. However, amount already paid to the owner of the building may be got waived off from the SLIEF Committee. DAC pended the para till regularization from SLIEF Committee and verification of record by Audit.

33. Protectorate of Emigrants, Lahore

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
444.	12	Irregular amount spent on hiring of private security guards without formal agreement and without following PPRA rules Rs.1.809 million	DAC recommended the Para for settlement subject to verification of all relevant record.

34. PPAF HQ, Islamabad

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
445.	1	Unauthorized purchase of vehicles during ban-period - Rs. 24.012 million	DAC not held
446.	2	Long outstanding refundable claim with FBR - Rs. 401 million	-do-

447.	3	Unauthorized hiring of two office building by violating proper rules, procedures and approvals - Rs 80.351 million	-do-
448.	4	Superannuation at the age of 65 years	-do-
449.	5	Non-occupation of office building and unjustified payment of rent-Rs. 1.55 million	-do-
450.	6	Non-renewal of license from SECP	-do-
451.	7	Conflict of Interest among PPAF and Partner Organizations	-do-
452.	8	Unjustified retention of funds in Faysal Bank - Rs. 12.498 million	-do-
453.	9	Non-reporting of expenditure to AGPR resulting in fruituous reconciliation Rs. 234,700,168	-do-
454.	10	Non-deduction of Zakat @ 2.5% on Provident Fund and Gratuity Final Payment-Rs. 158,825	-do-
455.	11	Selection of Partner Firms without open competition Rs. 2,120.792 million	-do-
456.	12	Unjustified maintenance of Gratuity Fund in addition to Contributory Fund and final payment of Gratuity fund to serving employees without authorization -Rs. 196.275 million	-do-
457.	13	Appointment of employees of PPAF without advertisement	-do-
458.	14	Absence of Government nominees in BOD Sessions and in General Body meetings	-do-
459.	15	Non-auction of physical assets	-do-
460.	16	Irregular issuance of open cheque instead of cross cheque-Rs. 41,500	-do-
461.	17	Unjustified Interest Free Loan Policy for employees without approval of Finance Division Rule - Rs 51.031 million	-do-
462.	18	Payment of salaries packages without approved of Finance Division	-do-
463.	19	Non-deduction of sales tax amounting to Rs.963,344	-do-
464.	20	Non-verification of Educational Degrees from HEC	-do-
465.	21	Non-filing of income tax returns by the employees	-do-
466.	22	Unauthorized payment of Earned Leave to employees - Rs 968,999	-do-
467.	23	Non-opening of accounts in the name of COs/VOs/ LSOs by NRSP-Rs 127.045 million	-do-
468.	24	Non-Conduct of Internal Audit	-do-

469.	25	Irregular award of contract amounting to Rs.24.012 million	-do-
470.	26	Irregular award of contract to sales tax non-registered and suspended consultants-Rs 1.161 million	-do-
471.	27	Irregular award of contract without open tender Rs. 4.799 million	-do-
472.	28	Selection of consultants without open competition-Rs 24,507,061	-do-

35. Central Zakat Fund

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
473.	1	Non-Maintenance of Record	DAC not held
474.	4	Non-conduct of Internal Audit	-do-
475.	5	Irregular exemption granted by several ZCCAs on the grounds "Other reasons"-Rs 1,831.470 million	-do-

36. ABL Lahore

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
476.	1	Non maintenance of register on form CZ-02 (Zakat deduction / Refund Register)	DAC not held
477.	2	Irregular exemption allowed from deduction of zakat by accepting incomplete / defective declarations (CZ-50) - Rs.0.552 million	-do-
478.	4	Avoidance from zakat due to acceptance of undervalued declaration (CZ-50) - Rs.6,539/-	-do-
479.	6	Irregular exemptions granted to company from deduction of zakat Rs.3,050/-	-do-
480.	7	Irregular zakat exemption granted to non-muslim without solemn affirmation - Rs.78,343/-	-do-
481.	8	Where about of Zakat Deposited in CZF-08 not known, amounting to - Rs.2,165,755/-	-do-

37. BOP Lahore

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
482.	1	Non maintenance of register on form CZ-02 (Zakat deduction / Refund Register)	DAC not held
483.	2	Irregular exemption allowed from deduction of zakat by accepting incomplete / defective declarations (CZ-50) - Rs.1.337 million	-do-
484.	4	Avoidance from zakat due to acceptance of undervalued declaration (CZ-50) - Rs.100,447/-	-do-

485.	6	Irregular exemption granted to company from deduction of zakat Rs.14.201 million	-do-
486.	7	Irregular zakat exemption granted to non-muslim without solemn affirmation - Rs.140,387	-do-
487.	8	Whereabouts zakat deposited into CZF-08 not known amounting to Rs.5.736 million	-do-

38. AG Punjab Lahore

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
488.	1	Non Maintenance of Register on Form CZ-02 (Zakat deduction/ Refund Register)	DAC not held
489.	2	Late Deposit of Zakat deducted into CZF-Rs 336.856 million	-do-
490.	4	Avoidance from zakat due to acceptance of undervalued declaration (CZ-50) - Rs.93,213	-do-
491.	5	Irregular zakat exemptions allowed on incomplete/defective declaration (CZ-50) - Rs.376,381	-do-
492.	6	Non production of record relating to G.P fund account holders	-do-

39. AG KPK Peshawar

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
493.	1	Exemption allowed without obtaining / Unsigned declaration (CZ-50) Rs. 1.066 million	DAC not held
494.	2	Late Deposit of Zakat deducted into CZF- Rs 27.390 million	-do-
495.	5	Non Maintenance of Register on Form CZ-02 (Zakat deduction/ Refund Register)	-do-
496.	6	Exemption granted on invalid declaration (CZ-50) - Rs. 1.938 million	-do-

40. Askari Bank Main Branch, Mall Road Rawalpindi

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
497.	4	Avoidance from Zakat by using banking Accounting System amounting to Rs. 3.003 million	DAC not held
498.	3	Late Deposit of Zakat deducted into CZF- Rs 78.344	-do-
499.	5	Companies Accounts Exempted from deduction of Zakat- Rs 13.749 million	-do-

41. Habib Metropolitan Lahore

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
500.	2	Non deduction of zakat due Rs.190,000 on matured TDRs	DAC not held
501.	3	Non-maintenance of Register on Form CZ-02 (Zakat deduction/ Refund Register)	-do-

42. MCB Main Br. Peshawar

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
502.	1	Exemption granted on invalid /un-attested declaration (CZ-50)- Rs. 569,657	DAC not held
503.	4	Non-Maintenance of Register on Form CZ-02 (Zakat deduction/ Refund Register)	-do-
504.	5	Where about of Zakat Deposited in CZF not Known-Rs. 2.336 million	-do-

43. National Saving Center, Karachi

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
505.	1	Non deposit of zakat into CZF-08 amounting to Rs.18.552 million	DAC not held
506.	2	Non maintenance of register on form CZ-02 (Zakat deduction / Refund Register)	-do-
507.	3	Non-production of record	-do-
508.	4	Exemption allowed from deduction of zakat without specification of fiqa.	-do-
509.	5	Non submission of the quarterly summary report to the zakat deduction controlling officer	-do-

44. Karachi Port Trust

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
510.	3	Declaration (CZ-50) not obtained on original stamp paper / true copy - Rs.2.770 million	-do-
511.	4	Non-production of record	-do-
512.	6	Non submission of the quarterly summary report to the zakat deduction controlling officer	-do-

45. Zakat & Ushr ICT

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
513.	2	Double withdrawal of Zakat fund against one CNIC from different LZCs	DAC not held
514.	3	Non-Collection of Ushr	-do-

515.	4	Non-holding of Election in 12 LZCs	-do-
516.	6	Non-Release of Zakat Fund to 19 LZCs	-do-
517.	7	Selection of Women Members of LZCs below 45 Years of Age	-do-
Local Zakat Fund			
518.	9	Non-refund of Unspent Balances – Rs 6.414 million	DAC not held
519.	10	Irregular Deduction of Bank Charges Rs 0.659 Million from the Accounts of LZCs	-do-
520.	11	Irregular Operating of PLS accounts by LZCs	-do-
521.	18	Payment in Cash / through Open Cheque Instead of Crossed Cheques-Rs 1.186 million	-do-

STATUS OF PREVIOUS YEAR’S MFDAC

FY	Total Paras	Compliance made	% Compliance
2018-19	202	Nil	0

Annex-2

Recoverable amount of Un-Conditional Cash Transfer (UCT) to the Government employees and their spouses – Rs 6,802.87 million

Employee Subgroup	No. of employees (including pensioners)	Spouses of Government employees/ pensioners	Total Amount received from BISP (excluding COVID)
Contract Employees	6	0	659,644
Grade 01	1,444	2,751	510,390,216
Grade 02	1,445	8,066	1,179,128,895
Grade 03	362	3,229	440,104,884
Grade 04	300	2,973	408,092,266
Grade 05	1,812	7,864	1,201,633,923
Grade 06	391	4,073	549,989,666
Grade 07	811	5,610	786,953,283
Grade 08	184	1,108	157,564,206
Grade 09	496	3,739	516,332,265
Grade 10	356	559	110,699,171
Grade 11	226	1,082	160,325,444
Grade 12	193	894	129,210,635
Grade 13	48	322	44,319,261
Grade 14	167	1,154	159,692,334
Grade 15	112	1,580	206,383,145
Grade 16	80	454	63,455,658
Grade 16 Non-Gazat.	19	1,014	123,579,243
Grade 17	48	166	25,680,053
Grade 17 Non-Gazat.	0	88	9,705,929
Grade 18	8	75	10,043,609
Grade 19	3	58	7,403,458
Grade 20	2	6	831,719
Judges	4	1	690,400
Totals	8,517	46,866	6,802,869,307

Non-recovery of UCT payments received by BISP employees and their spouses - Rs. 22.509 million

Sr. No.	Name/ Designation	Scale	Amount of Recovery
1	Mr. Shafi Ullah, Assistant Director	17	124,874
2	Syed Fazle Amin, Assistant Director	17	89,474
3	Mr. Sabeel Khan, Assistant Director	17	95,474
4	Muhammad Nouman Zaheem, Assistant Director	17	130,374
5	Ms. Bushra Ambreen, Assistant Director	17	4,000
6	Mr. Aurangzeb, Assistant Director	17	127,000
7	Mr. Abdul Hameed Khan, Field Supervisor	14	162,874
8	Mr. Muhammad Irfan Ullah, Assistant Complaint	14	165,374
9	Mr. Liaqat Ali Khan, Field Supervisor	14	156,874
10	Mr. Nazarullah Jamali, Field Supervisor	14	108,974
11	Mr. Rahim Bakhsh, Field Supervisor	14	135,374
12	Mr. Shafqat Ullah Khan, Assistant Complaint	14	98,474
13	Mr. Muhammad Isamil, Assistant Complaint	14	138,374
14	Mr. Mumtaz Ali, Assistant Complaint	14	61,500
15	Mr. Zafar Hussain, Assistant Complaint	14	112,874
16	Mr. Din Muhammad, Field Supervisor	14	131,874
17	Mr. Rahim Shah, Assistant Complaint	14	124,874
18	Mr. Obin Hassan, Assistant Complaint,	14	102,674
19	Mr. Haroon Ur Rasheed, Assistant Complaint	14	99,674
20	Mr. Asghar Khan, Assistant Complaint	14	124,124
21	Mr. Ibad Shah, Assistant Complaint	14	83,374
22	Mr. Khan Sher, Assistant Complaint	14	164,874
23	Mr. Muhammad Ullah, Assistant Complaint	14	169,011
24	Mr. Shoaib Muhammad, Assistant Complaint	14	53,705
25	Mr. Ejaz Ahmed, Assistant Complaint	14	115,874
26	Mr. Habib Ullah, Assistant Complain	14	29,400
27	Mr. Masood Ahmed Soomro, AC	14	23,400
28	Mr. Mushtaq Hussain, Assistant Complaint	14	26,400
29	Mr. Momin Khan, Assistant Complaint	14	4,500
30	Mr. Muhammad Younis, Assistant Complaint	14	143,874
31	Mr. Abdul Rehman, Field Supervisor	14	129,874
32	Malik Muhammad Fahim, Assistant Complaint	14	32,400
33	Mr. Muhammad Lal, Field Supervisor	14	29,400
34	Mr. Shahroom Khan, Field Supervisor	14	39,500
35	Mr. Shahzada Khan, Assistant Complaint	14	163,874
36	Muhammad Waseem Anwar, Assistant Complaint	14	4,500
37	Mr. Shahid Khan, Assistant Complaint	14	32,400
38	Mr. Ghulam Hussain, Assistant Complaint	14	19,800
39	Mr. Ghulam Qadir, Filed Supervisor	14	4,500

40	Mr. Muhammad Iqbal, Assistant Complaint	14	145,874
41	Mr.hameed khan	1 to 4	175,624
42	Mr.inamullah khan	1 to 4	127,874
43	Mr.syed asad raza	1 to 4	95,474
44	Mr.fazal hussain	1 to 4	16,200
45	Mr.inamullah khan	1 to 4	124,874
46	Mr.faqir hussain	1 to 4	159,874
47	Mr.inam gul	1 to 4	32,400
48	Mr.muhammad tahir zafar	1 to 4	21,900
49	Mr.muhammad humayun ismail	1 to 4	29,400
50	Mr.akram ali	1 to 4	133,874
51	Mr.muhammad idrees	1 to 4	152,374
52	Mr.muhammad farooq	1 to 4	170,374
53	Mr.zahidullah khan	1 to 4	121,874
54	Mr.masood ur rehman	1 to 4	127,124
55	Mr.waqar ahmad	1 to 4	95,474
56	Mr.muhammad saleem	1 to 4	159,874
57	Mr.zahid khan	1 to 4	112,874
58	Mr.muhammad sohail	1 to 4	123,374
59	Mr.sana ullah	1 to 4	132,374
60	Mr.muhammad ashraf	1 to 4	32,400
61	Mr.muhammad ramzan	1 to 4	159,874
62	Mr.gulzar ahmed	1 to 4	131,624
63	Mr.altaf hussain	1 to 4	133,874
64	Mr.khan zaman	1 to 4	177,874
65	Mr.hafiz hafeez ur rehman	1 to 4	224,900
66	Mr.muhammad ashig	1 to 4	126,374
67	Mr.muhammad arif	1 to 4	124,874
68	Mr.gultaz khan	1 to 4	113,774
69	Mr.muhammad yousaf	1 to 4	136,374
70	Mr.umer khan	1 to 4	112,874
71	Mr.abdul Khalil	1 to 4	121,874
72	Mr.shabir khan	1 to 4	163,874
73	Mr.syed iqtadar hussain	1 to 4	118,874
74	Mr.gul jamal	1 to 4	130,874
75	Mr.muhammad adil	1 to 4	102,674
76	Mr.habib ullah	1 to 4	134,874
77	Mr.israr khan	1 to 4	128,439
78	Mr.amrood khan	1 to 4	180,124
79	Mr.arshad ali	1 to 4	166,874
80	Mr.shaz Muhammad	1 to 4	165,539
81	Mr.akhtar gul	1 to 4	32,400
82	Mr.tariq jan	1 to 4	32,400

83	Mr.irshad ali	1 to 4	156,624
84	Mr.muhammad saeed	1 to 4	95,474
85	Mr.shall Muhammad	1 to 4	96,224
86	Mr.amjad ali khan	1 to 4	143,874
87	Mr.muhammad ali	1 to 4	133,874
88	Mr.rafdania	1 to 4	122,624
89	Mr.hashim khan	1 to 4	133,874
90	Mr.sarfraz khan	1 to 4	32,400
91	Mr.muhammad sher	1 to 4	127,874
92	Mr.sajad ur rehman	1 to 4	23,300
93	Mr.bahadar khan	1 to 4	155,874
94	Mr.abdul kamal khan	1 to 4	23,300
95	Mr.ali zeb	1 to 4	16,200
96	Mr.khair gul	1 to 4	141,374
97	Mr.bacha khan	1 to 4	168,874
98	Mr.taj Muhammad	1 to 4	77,474
99	Mr.muhammad ayaz	1 to 4	124,424
100	Mr.muhammad afzal	1 to 4	115,874
101	Mr.gadda hussain	1 to 4	162,374
102	Mr.hafiz muhammad tariq	1 to 4	154,124
103	Mr.syed abdul sattar	1 to 4	32,400
104	Mr.asar gul	1 to 4	118,874
105	Mr.azizullah	1 to 4	78,790
106	Mr.muhammad maqbool	1 to 4	136,124
107	Mr.minal Hassan	1 to 4	102,674
108	Mr.sadiq ali	1 to 4	12,600
109	Mr.malik muhammad saleem	1 to 4	155,624
110	Mr.alamgir khan	1 to 4	12,600
111	Mr.sarfraz khan	1 to 4	165,874
112	Mr.abdul majeed malik	1 to 4	149,124
113	Mr.naqeeb ullah	1 to 4	115,874
114	Mr.fazal wahab	1 to 4	143,874
115	Mr.wali ur rehman	1 to 4	124,874
116	Mr.said ayub ur rehman	1 to 4	109,874
117	Mr.manzoor khan	1 to 4	118,874
118	Mr.anwar ul haq	1 to 4	106,274
119	Mr.imran khan	1 to 4	164,874
120	Mr.khawas khan	1 to 4	143,874
121	Mr.saeed anwar	1 to 4	29,400
122	Mr.zia ur rehman	1 to 4	95,474
123	Mr.khatir ullah	1 to 4	143,874
124	Mr.ismail saleem	1 to 4	102,674
125	Mr.shah nawaz khan	1 to 4	95,474

126	Mr.muhammad anwar	1 to 4	166,874
127	Mr.muhammad javed akhtar	1 to 4	29,400
128	Mr.muhammad ishaq	1 to 4	124,874
129	Mr.karamat masih	1 to 4	32,400
130	Mr.qamar abbas	1 to 4	143,874
131	Mr.muhammad fiaz	1 to 4	29,400
132	Mr.sher nawab	1 to 4	127,874
133	Mr.atta ullah	1 to 4	26,400
134	Mr.muhammad pervaiz	1 to 4	29,400
135	Mr.sarwar masih	1 to 4	16,200
136	Mr.pervaiz akhtar	1 to 4	143,874
137	Mr.lutufullah	1 to 4	86,474
138	Mr.riyat ali	1 to 4	54,400
139	Mr.ameer ali	1 to 4	23,400
140	Mr.muhammad rafique	1 to 4	106,274
141	Mr.muhammad ahmed	1 to 4	143,874
142	Mr.abdul hameed	1 to 4	140,624
143	Mr.muhammad shahbaz	1 to 4	121,874
144	Mr.abdul khaliq	1 to 4	53,900
145	Mr.muhammad irfan	1 to 4	131,874
146	Mr.muhammad younas	1 to 4	121,874
147	Mr.faz Muhammad	1 to 4	16,200
148	Mr.altaf hussain	1 to 4	170,374
149	Mr.abdul shakoor bhatti	1 to 4	191,374
150	Mr.muhammad zafar	1 to 4	26,400
151	Mr.ghulam muhammad kashif	1 to 4	117,374
152	Mr.muhammad hussain	1 to 4	118,874
153	Mr.farhat bibi	1 to 4	134,874
154	Mr.muhammad irfan	1 to 4	4,500
155	Mr.abdul sattar	1 to 4	138,624
156	Mr.ghulam mujtaba	1 to 4	116,624
157	Mr.murid abbas ghazlani	1 to 4	115,874
158	Mr.reham ali	1 to 4	91,537
159	Mr.jamshed ali	1 to 4	26,400
160	Mr.muhammad zubair	1 to 4	133,874
161	Mr.dilawar rehman	1 to 4	16,200
162	Mr.ghulam Mustafa	1 to 4	77,474
163	Mr.muhammad shahban	1 to 4	16,200
164	Mr.azmat abbas	1 to 4	118,874
165	Mr.muhammad rizwan	1 to 4	16,200
166	Mr.muhammad pervaiz	1 to 4	112,874
167	Mr.muhammad asif	1 to 4	9,000
168	Mr.hafiz rafaqat ali	1 to 4	165,524

169	Mr.muhammad jahangir khan	1 to 4	18,900
170	Mr.muhammad akram	1 to 4	141,874
171	Mr.gul sahib khan	1 to 4	136,124
172	Mr.anwar shah	1 to 4	131,874
173	Mr.muhammad zubair	1 to 4	160,339
174	Mr.taj mohammad	1 to 4	29,400
175	Mr.altaf ali	1 to 4	112,874
176	Mr.altaf ali burdi	1 to 4	130,874
177	Mr.ghulam asghar	1 to 4	133,874
178	Mr.muhammad hatim	1 to 4	216,900
179	Mr.shafiq ahmed	1 to 4	133,874
180	Mr.wali dino	1 to 4	160,874
181	Mr.zahid ali shah	1 to 4	106,274
182	Mr.talat hussain	1 to 4	39,336
183	Mr.sadar uddin	1 to 4	4,500
184	Mr.abdul karim	1 to 4	154,374
185	Mr.beebus	1 to 4	24,000
186	Mr.abdul razzaq	1 to 4	126,374
187	Mr.muhammad raheem	1 to 4	124,874
188	Mr.muhammad farooq	1 to 4	16,200
189	Mr.abdul rehman	1 to 4	95,474
190	Mr.muhammad akram khawaja	1 to 4	77,474
191	Mr.muhammad masood khan	1 to 4	99,074
192	Mr.khalid hussain	1 to 4	124,874
193	Mr.muhammad amir	1 to 4	143,874
194	Mr.muhammad banaras	1 to 4	119,624
195	Mr.fazal hussain	1 to 4	95,474
196	Mr.shamas din	1 to 4	133,874
197	Mr.muhammad Khalil	1 to 4	136,474
198	Mr.ambar hussain	1 to 4	140,874
199	Mr.ambar hussain	1 to 4	140,874
200	Mr.wazir Muhammad	1 to 4	190,624
201	Mr.chan ali	1 to 4	140,874
202	Mr.johar ali	1 to 4	126,374
203	Mr.shah zaman	1 to 4	118,874
204	Mr.tanveer hussain	1 to 4	118,874
205	Mr.muhammad ghaffar	1 to 4	77,474
206	Mr.sohail younis	1 to 4	39,336
207	Mr.muhammad idrees	1 to 4	58,400
208	Mr.altaf hussain	1 to 4	176,124
209	Mr.liaqat ali	1 to 4	182,724
210	Mr.ali jan	1 to 4	29,400
211	Mr.muhibullah	1 to 4	126,624

212	Mr.muhammad akbar	1 to 4	160,874
213	Mr.hazoor buksh	1 to 4	155,874
214	Mr.khudadad	1 to 4	133,874
215	Mr.bahawal khan	1 to 4	26,400
	Total		22,509,282

Annex-3

**Irregular enrollment and payments of UCT to non-verifiable beneficiaries
- Rs 35.706 million**

Sr. No.	Citizen No.	Name	Name 2	Amount Withdrawn upto June 2019 (Rs)
1.	1120106293212	Rukhsana bibi	rukhsana bibi	115,874
2.	1210103809214	yasmin bibi	yasmeen bibi	133,874
3.	1510172308146	-	sahoon	143,874
4.	1530608551378	gul zarina	gul zarina	97,040
5.	1540130767048	Sabro Noor Muhammad	sabro bibi	113,874
6.	1550219510042	GUL SHARFIA	gull sharifaan	73,474
7.	1560267692442	GULONO CNIC NO	gul nu	133,874
8.	1570136324940	KHLIDA	kalidah	104,874
9.	1620272804344	-	haleema	121,874
10.	1720103081156	hawai jahaj	hawa jan	101,874
11.	1720120348294	Feroza bibi	feroza bibi	90,805
12.	1720121124746	FAZAL JAHAN	fazal jehan	71,468
13.	1720165448266	JAN BIBI	taj bibi	115,874
14.	1720185112190	lalzari	lal zari	114,205
15.	1730109023744	نور الہدیٰ	noor ul huda	95,474
16.	1730112358072	DABO JANA	rabu jana	12,000
17.	1730114192818	zaria	zarya	75,474
18.	1730120482472	habeb	nusrat bibi	103,874
19.	1730138354388	گلابہ بی بی	gulaba bibi	77,474
20.	1730139744886	Nasreen bibi	nasreen bibi	22,000
21.	1730139786724	robina	robeena	3,000
22.	1730162057236	khurshid bibi	khurshid bibi	123,874
23.	1730167499394	Gull raja	gul raja	133,874
24.	1730168456742	ZIANAB	zainab	123,874
25.	1730171451154	taaj bibi	taj bibi	113,874
26.	1730172939372	ZIARAT BIBI	ziyarat bibi	29,005
27.	1730173604632	BIBI JANA	bibi jana	133,874
28.	1730173692580	nyaz bibi	niaz bibi	111,874
29.	1730173802138	sherdar	sardara	123,874
30.	1730176224544	-	hukam bibi	109,039

31.	1730183652724	GUL PARI	gul pari	143,874
32.	1730189478130	Hosan zari	hussan zari	12,000
33.	2110168881664	sahibana bibi	saiban	89,874
34.	2110323369996	riasad bibi	riyasat bibi	18,800
35.	2110457087858	KHAN BIBI	khan bibi	21,800
36.	2110483025892	Komri BiBi	umari bibi	115,874
37.	2110531434170	KALSUM BIBI	gul sum bibi	91,040
38.	2120152382176	NOREENA	norina	112,874
39.	2140533832250	MUNAWARA BIBI	manavra	57,474
40.	2160315602458	GULMIN JAN	gulna jan	65,805
41.	2170235975836	HASAN BANO	hussan bano	130,874
42.	3110253026856	Abide parveen	abida parveen	121,874
43.	3110531537144	-	rabia basri	104,874
44.	3120102704010	murad khaton	madul mai	111,874
45.	3120103053788	Aamir mai	ameer mai	9,000
46.	3120119001030	Hamid bibi	hameed bibi	131,874
47.	3120121165106	Fahmeeda	fahmeeda bibi	68,074
48.	3120145840010	Lal mai	lall mai	107,040
49.	3120159221826	-	taslim bibi	113,874
50.	3120162116476	Naseem may	naseem mai	35,400
51.	3120168994838	-	rajo mai	29,400
52.	3120178007020	saidha bibi	shahida bibi	77,900
53.	3120202209392	-	manzoor mai	6,000
54.	3120260705462	Manzoor bi bi	manzooran bibi	9,000
55.	3130115855826	-	baktawar mai	92,537
56.	3130126032624	MEHNAZ BiBi	mihnaz bi bi	102,674
57.	3130179251560	-	sughira bibi	131,874
58.	3130220756030	Gulam sarwar mai	ghulam sarwrmai	80,474
59.	3130233900800	-	najma bibi	26,400
60.	3130264076884	-	sugran bibi	107,040
61.	3130282831952	fazie babi	faiz mai	100,040
62.	3130322967436	-	mumtaz khatoon	12,000
63.	3130390637028	-	noor khatoon	60,971
64.	3130419668112	Rashida mi	rashida bibi	152,274
65.	3130438029454	-	haneefan bibi	159,706
66.	3130451482482	manzooran Mai	manzooran mai	104,205
67.	3130468847348	Chanan Mai	chanan mai	95,474

68.	3130496058692	mai nazeran	mai naziran	50,805
69.	3210203870382	hagramaee	hajran mai	133,874
70.	3210208850676	zolikha mai	zulekhan bibi	101,874
71.	3210208932432	-	sasee mai	12,000
72.	3210209001052	Qubran mai	kubra mai	12,000
73.	3210209330280	-	ameer bibi	6,000
74.	3210209414858	Ghulam fatima	ghulam fatima	113,874
75.	3210209418612	-	amna mai	98,874
76.	3210210885256	gulam fatima	ghulam fatima	133,874
77.	3210220166868	bachul mai	bachul mai	127,874
78.	3210221269420	-	sakeena mai	131,874
79.	3210226680274	-	mukhtiar mai	133,874
80.	3210227214688	-	hawa mai	133,874
81.	3210233222972	amna mai	amna mai	107,474
82.	3210284910382	siani mai	sayani mai	113,874
83.	3210291371716	Nasreen	nasreen	133,874
84.	3210296652690	nasrin	nasrin	145,136
85.	3210302707068	Patano Maei	pathano mai	10,000
86.	3210386062698	hajraan	hajraan	133,874
87.	3230104492032	-	mukhtiar begum	133,874
88.	3230108932110	sharam maii	sharam mai	131,874
89.	3230127695044	Sassi Bibi	sasi bibi	133,874
90.	3230128997488	Laal Khatoon	laal bibi	85,002
91.	3230184476980	Imdad Nasreen Mai	nasreen mai	104,205
92.	3230190087720	aalam mai	alam mai	104,205
93.	3230193306520	nasreen bibi	nasreen bibi	133,874
94.	3230209598360	sabu mai	safya mai	65,137
95.	3230214729738	-	shkeela bibi	133,874
96.	3230216524868	-	laal mai	47,137
97.	3230216794930	-	zarina mai	15,000
98.	3230218707070	-	azra mai	99,074
99.	3230228647480	Haseena Maai	hasena mai	104,205
100.	3230251234040	zewae mai	zaver mai	15,000
101.	3230261306458	Rukhsana mahboob	ruksana mahboob	15,000
102.	3230307045688	-	kaneeza bibi	15,000
103.	3230307164590	Zareena Bibi	zareena bibi	128,874

104.	3230317115378	Shameem bibi	shameem	98,874
105.	3230354080326	razia	razia bibi	91,040
106.	3230363268344	-	khursheed bibi	46,468
107.	3230363547380	-	kaniz bibi	82,868
108.	3230373917510	-	sughran mai	86,205
109.	3230380836720	Sughran mai	sughran mai	85,640
110.	3230404468328	nasreen ismail	nasrin ismail	109,874
111.	3230415552298	-	saleem mai	107,040
112.	3230415799860	Sahib khatoon	saheb khaton	69,137
113.	3230415807894	Hasina Mai	haseen mai	13,000
114.	3230464540168	Zehton Mai	zaitun mai	15,000
115.	3230469362338	Taj bibi	taaj bibi	83,640
116.	3230474940286	-	tag mai	113,874
117.	3230496681296	-	baso mai	77,474
118.	3230498781538	Haleema Mai	haleema bibi	15,000
119.	3240213527472	hawa mai	hawwa mai	88,537
120.	3240213607480	-	safia mai	86,537
121.	3240213674306	-	karanon mai	127,873
122.	3240213698720	-	kundan mai	86,537
123.	3240213821744	Khursheed mai	khurshaid mai	88,537
124.	3240225647984	-	bakht mai	21,500
125.	3240247548158	mehro mai	mahro mai	78,868
126.	3240249228788	-	maqsood mai	88,537
127.	3240250330154	Abda bibi	abidah	73,537
128.	3240252000152	-	bhago bibi	110,874
129.	3240269226856	zohra	zahra	56,137
130.	3240273791294	-	nazeer mai	88,537
131.	3240292322494	-	aziz bibi	29,400
132.	3240315612458	-	anwar mai	88,537
133.	3240315691806	-	syeda hayatan mai	88,537
134.	3240315751584	-	zahida bibi	78,868
135.	3240315813364	Nazeera BiBi	nazeera bibi	93,039

136.	3240322139276	-	sharam mai	79,537
137.	3240337867544	-	tasleem bibi	88,537
138.	3240379514678	-	akhtari rehman	88,537
139.	3240384201220	Anwar mai	anwar mai	57,268
140.	3240393870196	Rasqn bibi	haseena mai	88,537
141.	3240413440060	Mai pathani khatoon	mai pathani khatoon	127,873
142.	3240465940340	-	namar bibi	88,537
143.	3240484842848	-	dur naz khatoon	88,537
144.	3310215453306	asamabano	aasma	143,874
145.	3310254814498	nabila kosar	nabeela kusar	133,874
146.	3310261519650	tasleema	tasleema	123,874
147.	3310275894920	Nasreen	nasreen	23,400
148.	3310365850944	Noor bano bibi	noor bano	98,874
149.	3310382938706	zahda parven	zahida parveen	109,040
150.	3310585595210	parveen akhtar	perveen akhter	113,874
151.	3320115760762	-	malki bibi	104,205
152.	3320236668452	ZAHARAN BIBI	zohran bibi	113,874
153.	3320239969950	kalsoom	kalsoom	133,874
154.	3320290989500	-	mumtaz bibi	121,874
155.	3320313382796	zahida bibi	zahda bibi	72,474
156.	3330234694082	zohra Bibi	zohran bibi	75,474
157.	3330320429388	jalo bibi	jaloo bibi	113,874
158.	3340106046602	sakeena bibi	sakina bibi	84,868
159.	3340305965544	-	haleema riaz	4,500
160.	3340305974804	Anwar Bibi	anwar bibi	104,205
161.	3410111092456	jamela bibi	jamila bibi	124,874
162.	3410146038692	Mehwish bibi	mehwash	81,474
163.	3410172526726	Naseer bibi	nasreen bibi	133,874
164.	3410177578744	-	asia bibi	113,874
165.	3410181900642	rehmania beby	rehmani bibi	27,900
166.	3410189153884	zaineb rehman	zanib rheman	101,874
167.	3410258678834	Rani Nazir	rani bibi	94,574

168.	3410294680226	Inayat Bibi	anayt bibi	124,874
169.	3410368761516	hafeez bibi	hafeeza bibi	143,874
170.	3410456464928	Nazir bagam	nazir bibi	30,900
171.	3430121820402	-	kusar bibi	15,000
172.	3450132663662	shabina kousar	shabina	49,005
173.	3450158935396	Rbia Bibi	rabia bibi	77,474
174.	3450166040068	Rukhsana Bibi	rakhsana bibi	101,104
175.	3450240551908	Nasreen Bibi	nasreen bibi	109,874
176.	3450244402974	Imdad	kashifa bibi	113,474
177.	3460204441060	-	khalida	71,137
178.	3460306561274	khalida bibi	khalida	115,874
179.	3460325787100	samina bibi	samina kousar	110,474
180.	3460360387236	nargis bano	nargas bano	115,874
181.	3460362716004	Shereen	sheerin	79,505
182.	3460364960466	-	salma bibi	48,074
183.	3460395944032	-	robina	38,540
184.	3510103533496	-	kousar	79,074
185.	3510237346432	Jameela bibi	jameela bibi	114,205
186.	3510268329658	Samina	samina bibi	75,474
187.	3510278159160	shameem	naseem bibi	149,238
188.	3510285925000	Parveen Bibi	parveen bibi	121,874
189.	3510296456262	-	sughran bibi	111,874
190.	3510313058082	nasamain bibi	nasima bibi	128,874
191.	3510327100374	-	zeiba bibi	99,874
192.	3510375888294	gudo bibi	godo bibi	85,200
193.	3510406473500	Aamna	amina	60,200
194.	3520013630312	raan bibi	raan bibi	113,874
195.	3520013714782	Sakina bibi	sakina bibi	113,874
196.	3520013732946	ZULI KHAN BIBI	zulikha bibi	113,874
197.	3520013990216	-	rahmat bibi	52,400
198.	3520014342730	-	bolnsata bibi	113,874
199.	3520112267580	-	naseem bibi	75,474
200.	3520115276058	khanista	shaistah bibi	133,874
201.	3520178045476	shala	shehla	120,474
202.	3520201619414	babo jan	baboo jana	123,874
203.	3520206827470	kalsoom bibi	kalsoom bibi	143,874
204.	3520210663498	gull bibi	gull bibi	90,474

205.	3520212938144	razia BB	razia bibi	123,874
206.	3520219377174	Noor Alam Bibi	noor bibi	123,874
207.	3520221007006	-	chanika bibi	123,874
208.	3520222011366	-	maaolam	143,874
209.	3520222317314	-	mehbooba	113,874
210.	3520222370742	-	gul roza	118,474
211.	3520222469742	-	paganda bibi	113,874
212.	3520222537540	Maha Bibi	mah bibi	123,874
213.	3520222805000	shabana baber	shabana	106,274
214.	3520223569060	-	hussan bibi	107,874
215.	3520223926234	Kalan Bibi	kalam bibi	75,474
216.	3520224539542	Neer Bibi	neer bibi	123,874
217.	3520224587154	-	bashira masih	133,874
218.	3520225152230	-	gul bena	95,274
219.	3520225171096	manuals bibi	mughla bibi	113,874
220.	3520225177254	-	seamar bibi	123,874
221.	3520225229334	jannat bibi	janat bibi	25,000
222.	3520225460194	Hussain bibi	haseen bibi	106,274
223.	3520225765560	-	hedar bibi	38,540
224.	3520226502094	Zareakbrmughal	khan zari	120,874
225.	3520226514306	ghashia Bibi	gashia bibi	123,874
226.	3520227403444	-	azaad bibi	113,874
227.	3520240958986	shah sanam	shah sana	33,900
228.	3520245796080	-	salam bibi	113,874
229.	3520247012430	rabia	rabia begum	113,874
230.	3520252981282	-	mahirazon	113,874
231.	3520260584032	-	naik bakht bibi	47,540
232.	3520261909238	qismat bibi	kismat bibi	95,474
233.	3520267666736	nageena bibi	rangeena bibi	104,874
234.	3520279687106	balanasta	balanasta	113,874
235.	3520279867170	juour jan	zaiwar jan	113,874
236.	3520287523782	zaineb bibi	zeenat bibi	75,474
237.	3520288461444	Shazia Saeed	shazia saeed	140,874
238.	3530119073194	Ghulam Mustafa	noor elahi	126,474
239.	3530146513986	-	nazeran	25,000
240.	3530204305274	-	shamim	133,874
241.	3530223945328	-	marzain bebi	12,000

242.	3540117313510	asia bibi	asia	124,874
243.	3540117363450	Rafia	rafia bibi	60,971
244.	3540133322098	Razia Baigum	raziya	25,000
245.	3540189406350	-	hafeezan begum	6,000
246.	3540191533750	khalida	khalda parveen	121,874
247.	3540195990750	-	maqsood bibi	47,400
248.	3540197196368	-	shedan bibi	23,400
249.	3540207486182	-	shazia bibi	104,040
250.	3540287259608	Manzor	minziran bibi	122,874
251.	3540399773060	-	nasim bibi	23,400
252.	3540459937528	Amina bibi	aamina bibi	104,040
253.	3540478732338	-	razia mai	29,400
254.	3540491086734	Shanaz bibi	shehnaz sadiq	124,874
255.	3540505706142	-	bushra	124,874
256.	3540506240656	Parveen bibi	perveen	11,000
257.	3550101474222	Arshaad	arshad bibi	133,874
258.	3550301290240	-	sajda bibi	56,137
259.	3550301317054	batol begam	batool baigum	85,002
260.	3610102410622	-	zmeeran kawal	13,000
261.	3610234463940	Zakia	zakia mai	30,668
262.	3610346614664	Sugran Bibi	sughra bibi	109,040
263.	3610404439090	Haleema Bibi	halema bibi	90,474
264.	3610452081540	Khursheed	qarshaid	52,640
265.	3620304563892	zahoor mai	zahoor mai	98,474
266.	3620309822914	-	mansab bibi	124,874
267.	3620312028830	-	rashedan	107,040
268.	3620317422368	Salamat Mai	salamat mai	107,040
269.	3630102728548	-	zaib mai	12,000
270.	3630132824460	Zinat mai	zinat mai	101,371
271.	3630195369364	Qundan Mai	kunden mai	78,537
272.	3630213070948	Salma Bibi	salma bibi	114,371
273.	3630257387550	naseem bibi	naseem bibi	87,537
274.	3630262827768	-	asiya	135,874
275.	3630269328772	Ambar	ambar aftar	145,874
276.	3630296358002	-	shehnaz maye	122,371
277.	3630301607756	Shameem bibi	shimeem aqbal	84,537
278.	3630308413328	-	faiz mai	47,336

279.	3630309074076	naseem	nasim mai	55,336
280.	3630359285310	Rani bi bi	rane bibi	87,537
281.	3630374840496	nasreen bibi	nasrin	128,874
282.	3630375201972	manzoran mai	manzooria mai	82,537
283.	3630435776538	-	summera bibi	87,537
284.	3630439534304	Kosar b b	kousar bibi	145,874
285.	3630479185214	Shakeela begam	shalila biggam	70,537
286.	3640108118814	-	rani	149,874
287.	3640207847866	kram pari	karam bhari	57,474
288.	3640214606252	Bahshirah	babhiran bibi	57,500
289.	3640248197578	-	kauser bibi	113,874
290.	3650103535600	Naseem b b	naseem bibi	133,874
291.	3650163310228	Asma Bibi	asma	77,474
292.	3650227425258	nooraan bibi	nooran bibi	144,374
293.	3650242390096	Nazra bibi	nazira bibi	67,474
294.	3650261091254	-	mukhtara bibi	34,000
295.	3660107558420	-	amir sin	131,874
296.	3710329034860	-	zeba	75,474
297.	3730189667914	Tasleem Kosar	tasleem kosar	149,706
298.	3740144611790	-	halima bibi	123,639
299.	3740168611572	-	naseem begum	11,000
300.	3740449711654	sakina bibi begum	sakina	41,600
301.	3740502392612	lawang bi bi	long bibi	63,800
302.	3740504031006	Naseem Bibi	nasim bibi	111,539
303.	3740505060878	SHAHZAI BIBI	shazia bibi	113,174
304.	3740508972350	azra bibi	azra bibi	40,000
305.	3740509236296	ATLUS BiBi	atlas bibi	16,200
306.	3740513064098	gulla Dana	gulla dana	14,000
307.	3740528653246	-	sadro	145,874
308.	3740548192186	seema bb	sima bibi	14,000
309.	3740565991274	-	hina bibi	92,874
310.	3740573088078	Robina bibi	robina	125,474
311.	3740579971554	-	najma sher ali	66,900
312.	3740586550922	Rabia	rabia	107,874
313.	3740615095078	-	bibi marrium	123,239
314.	3740640878188	shafiqa	shafiqa	127,039
315.	3740663906240	muhmal jan	makhmal jan	90,537

316.	3740664868606	-	abida bibi	105,574
317.	3740675213578	hijira	la jabroo	50,000
318.	3740684773676	niaz binda	niaz banda	113,174
319.	3740685127836	zirgira bibi	zargarah bibi	121,874
320.	3740692544116	gulab bibi	gulab bibi	92,874
321.	3740699524982	-	ajmal bibi	127,039
322.	3810496323366	-	skenamai	68,074
323.	3810497491610	-	robina bibi	113,874
324.	3820111099422	-	maqbool bibi	70,474
325.	3820132353226	Haleema Biwi	haleema bivi	124,874
326.	3830138120918	razia	razia	149,774
327.	3840234265278	Haleema bibi	haleyma bibi	98,874
328.	3840338702024	asia	aasia bibi	89,174
329.	3840358729388	janat bibi	janet bibi	113,874
330.	3840363806176	Shahnaz Bibi	shehnaz	57,474
331.	3840378852458	-	malok khayla	67,474
332.	3840606203838	-	naziran bibi	131,874
333.	4110164197934	Puri	pore	109,874
334.	4120278683572	Zarina	zarina	101,874
335.	4130210691286	samina	samena	124,874
336.	4130627888022	مينا نڪراڻي	meena thakurani	22,000
337.	4220101007422	Hina perveen	hina parveen	133,874
338.	4220104866412	MAJEED	majida khatoon	9,000
339.	4220106243146	M HAMEED	asia parveen	43,400
340.	4220114089074	laila	lela begam	11,000
341.	4220127875710	دولت خان	dolat khatoon	15,000
342.	4240105193734	amtari bibi	amtri bibi	101,274
343.	4240118733024	kateeja bibi	khadija bibi	113,874
344.	4240129820532	Anwara	anwar begum	15,000
345.	4240168541342	laila begum	laila begum	53,668
346.	4250172706178	ZULEKHA	zulekha	29,400
347.	4250186338724	FAHMIDA	fahimida	109,874
348.	4310104014240	LATIFAN	latifa	110,874
349.	4310313430504	Hussan Khaton	husna khatoon	15,000
350.	4320312039682	Safoora Khatoon	safooran	70,974
351.	4320529246546	Yasmeen Khatoon	yasmin khatoon	123,874
352.	4340206327602	Sadori	sadori	110,874

353.	4350305772424	Wilayatan Khatoon	mismat welaitan khaton	113,874
354.	4410194156204	Kesar	keesar	119,874
355.	4410385541604	Sadori	sadori	87,537
356.	4420354149720	Raheem	farzana	141,873
357.	4430233081080	SAMON	suroo	34,000
358.	4510192933332	MAI SADORE	mai sadori	113,874
359.	4510460048860	huran	mai horan	113,874
360.	4530119028230	Chuttal Khatoon	chatul	19,800
361.	4530414261454	MUSAMAT HAWA	musmat hawa bhutto	38,540
362.	4540105706610	Fatima	fatima	22,000
363.	4540259559690	-	zahida	133,874
364.	4540263408602	Rajul	rajul	123,874
365.	4540269355876	begum	begam	58,540
366.	5150259503900	Dadi	dadi	109,040
367.	5220447853874	Gushan	gulshan	65,540
368.	5320168971014	Zareena Bibi	zameera bibi	19,336
369.	5320210988528	Maryam bibi	maryam	32,400
370.	5320249366772	Najma bibi	najma bibi	123,874
371.	5340115029910	Hanifa khatoon	hanifa bibi	88,474
372.	5340140991760	Hakim Zadi	hakim zadi	123,874
373.	5340291275988	Hurmat Khatoon	hurmut khatoon	123,874
374.	5340294452028	Shah Gul	shah gul	75,474
375.	5340313657770	Peerani	musmat peerani	121,874
376.	5410103877340	مریم	maryam	34,336
377.	5410157240214	NOOR BAKHAT	noor bakth	113,874
378.	5420266802718	BB HAZRAT	hazratho	15,000
379.	5510116805814	Mai Gullain	naj gollain	115,874
380.	5510176711384	-	dural khato	130,874
381.	5630413893838	PATHANA BIBI	pahtana bibi	122,674
382.	5630413903846	ZAR BAKHTA	zar bakhta	123,204
383.	5640193382008	BAKHAT BIBI	bakth bibi	95,204
384.	6110110088752	zairana	zareena bibi	110,174
385.	6110118078884	BIBI FAHIMA	fatima bibi	11,000
386.	6110118604000	palwasha bibi	palwsha bibi	123,874
387.	6110118678546	Noor bibi	noor bibi	110,874

388.	6110147162224	SAMINA BIBI	samina	98,174
389.	6110149162986	FEROZA BIBI	feroza	103,874
390.	6110157111498	fatma	fatima	109,874
391.	6110158776108	MINA BIBI	mena	112,874
392.	6110163040418	JANTAJ BIBI	jan taj bibi	75,474
393.	6110167938454	ZAHIDA BIBI	zahida bibi	108,874
394.	6110178313926	shagul	shah gul	120,474
395.	6110183161458	-	bibi ayesha	124,539
396.	6110192462546	SAHEEN BAIGUM	shaheen begum	109,474
397.	8220333446440	RAKHIMA	rakhima	25,600
398.	8260105817512	shafiq sultana	gulshan	115,874
	Total			35,706,444
Sr. No.	Citizen No.	Name	Name 2	Amount withdrawn upto June 2019 (Rs)
1.	1210103809214	yasmin bibi	yasmeen bibi	133,874
2.	1510172308146	-	sahoon	143,874
3.	1560267692442	GULONO	gul nu	133,874
4.	2120152382176	NOREENA	norina	112,874
5.	3110253026856	abide.parveen	abida parveen	121,874
6.	3120121165106	Fahmeeda	fahmeeda bibi	68,074
7.	3130126032624	MEHNAZ BB	mihnaz bi bi	102,674
8.	3130419668112	Rashida mi	rashida bibi	152,274
9.	3130438029454	-	haneefan bibi	159,706
10.	3130468847348	Chanan Mai	chanan mai	95,474
11.	3210220166868	bachul mai	bachul mai	127,874
12.	3210226680274	-	mukhtiar mai	133,874
13.	3210233222972	amna mai	amna mai	107,474
14.	3210302707068	Patano Maei	pathano mai	10,000
15.	3230127695044	Sassi Bibi	sasi bibi	133,874
16.	3230193306520	nasreen bibi	nasreen bibi	133,874
17.	3230218707070	-	azra mai	99,074
18.	3230404468328	nasreen ismail	nasrin ismail	109,874
19.	3240413440060	Mai pathani khatoon	mai pathani khatoon	127,873
20.	3310215453306	asamabano	aasma	143,874
21.	3320239969950	kalsoom	kalsoom	133,874

22.	3410258678834	Rani Nazir	rani bibi	94,574
23.	3450244402974	Imdad	kashifa bibi	113,474
24.	3460306561274	khalida bibi	khalida	115,874
25.	3510313058082	nasamain bibi	nasima bibi	128,874
26.	3520178045476	shala	shehla	120,474
27.	3520206827470	kalsoom bibi	kalsoom bibi	143,874
28.	3530119073194	Ghulam Mustafa	noor elahi	126,474
29.	3540191533750	khalida	khalda parveen	121,874
30.	3540491086734	Shanaz bibi	shehnaz sadiq	124,874
31.	3540505706142	-	bushra	124,874
32.	3550101474222	Arshaad	arshad bibi	133,874
33.	3610404439090	Haleema bibi	halema bibi	90,474
34.	3620304563892	zahoor mai	zahoor mai	98,474
35.	3620309822914	-	mansab bibi	124,874
36.	3630359285310	Rani bibi	rane bibi	87,537
37.	3650103535600	Naseem bibi	naseem bibi	133,874
38.	3650163310228	Asma Bibi	asma	77,474
39.	3650227425258	nooraan bibi	nooran bibi	144,374
40.	3810496323366	-	skenamai	68,074
41.	4110164197934	Puri	pore	109,874
42.	4220101007422	Hina perveen	hina parveen	133,874
43.	4540259559690	-	zahida	133,874
44.	5510116805814	Mai Gullain	naj gollain	115,874
45.	5510176711384	-	dural khato	130,874
	Total:			5,284,750

Annex-4

Insufficient number of POS in various divisions/ districts and required imposition of penalty of Rs 23.425 million

S #	Division	District	Tehsil	No. of Bene.	Total POS Required	POS Provided	Deficiency
1	Naseerabad	District Jhal Magsi			6	6	-
2	Naseerabad	District Kachhi			10	6	4
3	Naseerabad	District Sohbatpur			9	9	-
4	Naseerabad	District Dera Murad Jamali			25	15	10
5	Naseerabad	District Jaffarbad			38	36	2
Total					88	72	16
S #	Division	District	Tehsil	No. of Bene.	Total POS Required	POS Provided	Deficiency
1	Sibi	SIBI	SIBI	9395	9	6	3
2	Sibi	SIBI	LEHRI	3402	4	2	2
3	Sibi	ZIARAT	ZIARAT	9298	3	3	0
4	Sibi	ZIARAT	SANJAWI	3700	4	4	0
5	Sibi	KOHLU	KOHLU	9335	0	4	-4
6	Sibi	KOHLU	MAWAND		0	1	-1
7	Sibi	KOHLU	KAHAAN		0	0	0
8	Sibi	HARNAI	HARNAI	6030	4	4	0
9	Sibi	HARNAI	SHAHIRAG	994	2	2	0
10	Sibi	DERA BUGTI	DERA BUGTI	10939	10	4	6
11	Sibi	-do-	SUI	4996	6	4	2
12	Sibi	-do-	PHELAWAGH	2763	5	2	3
Total					47	36	11
S #	Division	District	Tehsil	No. of Bene.	Total POS Required	POS Provided	Deficiency
1	Larkana	Larkana	Larkana	35736	70	35	35
2	Larkana	-do-	Dokri	13992	28	15	13
3	Larkana	-do-	Baqrani	16599	33	6	27
4	Larkana	-do-	Ratodero	15743	31	12	19
5	Larkana	Kashmore-Kandhkot	Kashmore	14590	29	14	15
6	Larkana	-do-	Kandhkot	14863	30	23	7
7	Larkana	-do-	Fangwani	11705	23	8	15
8	Larkana	Kambar-Kandhkot	Kambar	28369	57	20	37

9	Larkana	-do-	Shahdadt	10616	21	15	6
10	Larkana	-do-	Nasirabad	10574	22	11	11
11	Larkana	-do-	Warrak	13976	28	24	4
12	Larkana	-do-	Qubo Saeed Khan	7016	14	4	10
13	Larkana	-do-	SajwalJunejo	8185	16	2	14
14	Larkana	-do-	Mirokhan	11507	23	5	18
15	Larkana	Dadu	Dadu	21013	42	14	28
16	Larkana	-do-	Johi	27128	54	13	41
17	Larkana	-do-	KN Shah	16040	32	22	10
18	Larkana	-do-	Mehar	25493	51	24	27
19	Larkana	Shikapur	Shikapur	23115	46	47	0
20	Larkana	-do-	Khnapur	24990	50	9	41
21	Larkana	-do-	Lakhi	16202	32	4	28
22	Larkana	-do-	Gari Yaseen	29545	59	15	44
23	Larkana	Jacobabad	Jacobabad	24344	48	29	19
24	Larkana	-do-	Thull	35592	71	38	33
25	Larkana	-do-	GhariKehro	12298	24	7	17
Total					934	416	519
S #	Division	District	Tehsil	No. of Bene.	Total POS Required	POS Provided	Deficiency
1	Mirpurkhas	Mirpurkhas	Mirpurkhas	18230	38	9	29
2	Mirpurkhas	Mirpurkhas	Shuja Abad	-	0	3	0
3	Mirpurkhas	Mirpurkhas	Hussain Bux Mari	23	0	0	0
4	Mirpurkhas	Mirpurkhas	Sindhri	63	0	1	0
5	Mirpurkhas	Mirpurkhas	Digri	14088	28	10	18
6	Mirpurkhas	Mirpurkhas	Jhudo	9	0	6	0
7	Mirpurkhas	Mirpurkhas	Kot Ghulam Muhammad	14520	29	11	18
8	Mirpurkhas	Tharparkar	Chachro	24382	48	19	29
9	Mirpurkhas	Tharparkar	Diplo	11187	22	16	6
10	Mirpurkhas	Tharparkar	Mithi	16424	33	17	16
11	Mirpurkhas	Tharparkar	Nangarparkar	10049	20	4	16
12	Mirpurkhas	Umerkot	Umerkot	33030	27	39	0
13	Mirpurkhas	Umerkot	Kunri	15362	19	12	7
14	Mirpurkhas	Umerkot	Pithoro	9274	14	5	9
15	Mirpurkhas	Umerkot	Samaro	12516	18	7	11
Total					296	159	159
S #	Division	District	Tehsil	No. of Bene.	Total POS Required	POS Provided	Deficiency
1	Mirpur	Mirpur		17453	35	20	15
2	Mirpur	Bhimber		13655	27	17	10
3	Mirpur	Kotli		31750	63	26	37
Total					125	63	62

S #	Division	District	Tehsil	No. of Bene.	Total POS Required	POS Provided	Deficiency
1	Bannu	Bannu	Bannu		49	15	34
2	Bannu	Bannu	Domel		10	3	7
3	Bannu	Bannu	FR Bannu		1	1	0
4	Bannu	Lakki Marwat	Lakki Marwat		34	33	1
5	Bannu	Lakki Marwat	Sarai Naurang		23	9	14
Total					117	61	56
S #	Division	District	Tehsil	No. of Bene.	Total POS Required	POS Provided	Deficiency
1	Gilgit	Gilgit	Gilgit Danyore Jaglote	18130	36	18	18
2	Gilgit	Nagar	Sikandarabad	2266	5	1	4
3	Gilgit	Nagar	Shainbar	1235	3	3	0
4	Gilgit	Nagar	Nagar-1	1866	4	4	0
5	Gilgit	Hunza	Ali Abad	1729	3	2	1
6	Gilgit	Hunza	Gojal	1108	2	1	1
7	Gilgit	Ghizer	Puniyal	4285	8	4	4
8	Gilgit	Ghizer	Gupis	3662	7	2	5
9	Gilgit	Ghizer	Yasin	3803	7	1	6
10	Gilgit	Ghizer	Ishkoman	2980	6	1	5
11	Gilgit	Astore	Astore	4403	8	1	7
12	Gilgit	Astore	Shonthar	1260	2	1	1
13	Gilgit	Diamer	Chilas	18445	36	11	25
14	Gilgit	Diamer	Darel/Tangir	7510	15	3	12
Total					142	53	89
S #	Division	District	Tehsil	No. of Bene.	Total POS Required	POS Provided	Deficiency
1	Poonch	Poonch	Rawalakot	1009	5	7	0
2	Poonch	Poonch	Abbaspur	1071	2	2	0
3	Poonch	Poonch	Hajira	1978	4	3	1
4	Poonch	Poonch	Thorar	0	0	0	0
5	Poonch	Sudhnooti	Plandri	1424	3	2	1
6	Poonch	Sudhnooti	Trarkhel	626	2	1	1
7	Poonch	Sudhnooti	Mang	557	3	2	1
8	Poonch	Sudhnooti	Baluch	2436	5	2	3
9	Poonch	Bagh	Bagh Harighel	4344	9	6	3
10	Poonch	Bagh	Dhirkot	3129	6	5	1
11	Poonch	Heveli	Kahuta Khurshidabad Mumtazabad	7854	16	5	11
Total					55	35	22

Annex-5

Fresh enrollment of beneficiaries in Cat-I having filers status as per FBR record - Rs 4.268 million

Sr. No.	Citizen No.	Name	NTN
1.	1120103202140	KALAM BIBI	1120103202140
2.	1120141103610	GUL BAHAR	1120141103610
3.	1120144103236	ZAIBUN NISA	1120144103236
4.	1350342655684	SARDAR JAN	1350342655684
5.	1420218396028	GULL SHAR BEGUM	1420218396028
6.	1420236631786	AKHTAR NAZ	1420236631786
7.	1510152952374	SHAHEEN AKHTAR	1510152952374
8.	1530537841608	MUMTAZ BEGUM	1530537841608
9.	1610110840540	TAMINA	1610110840540
10.	1620215340368	KALSOOM	1620215340368
11.	1620222905648	ANWAR SULTAN	1620222905648
12.	1620256094130	ROBEENA	1620256094130
13.	1620256355746	ZARFIA	1620256355746
14.	1730102011896	ZAFFRAN BIBI	1730102011896
15.	1730112944274	KHIYAL ZARI	1730112944274
16.	1730124958834	NAVEEDA BIBI	1730124958834
17.	3110445850328	NASREEN AKHTAR	3110445850328
18.	3120105337150	BUSHRAH MAI	3120105337150
19.	3120119423374	FARZANA SAEED	3120119423374
20.	3120132907990	CHANAR MAI	3120132907990
21.	3120133021266	FAIZ MAI	3120133021266
22.	3120143304814	HASEENA MAI SAEED AHMED	3120143304814
23.	3120165502764	AYESHA BIBI	3120165502764
24.	3120256496692	UM KALSOOM	3120256496692
25.	3120267298670	KIRAN BIBI	3120267298670
26.	3120278553024	ZUBAID MAI	3120278553024
27.	3120424424554	SHAMIM MAI	3120424424554
28.	3120468272168	ASHRAF BATOOL	3120468272168
29.	3120525000234	PARVEEN AKHTAR	3120525000234
30.	3120586249930	NOOR JAHAN	3120586249930
31.	3130130775230	FATHA KHATOON	3130130775230
32.	3130168864902	SHAHAZ KHILIL	3130168864902
33.	3130199060074	AMEERAN BIBI	3130199060074
34.	3130234720074	NASEEM BIBI	3130234720074
35.	3130384072514	KHURSHIDA BIBI	3130384072514
36.	3130419626026	KHANZADI	3130419626026
37.	3130431989086	SHABEERAN BIBI	3130431989086
38.	3130492341568	SABRAN BIBI	3130492341568

39.	3210208575068	RAHMAT BIBI	3210208575068
40.	3210209003254	KALSOOM MAI	3210209003254
41.	3210232469544	ASIAH BANO	3210232469544
42.	3210240212898	SHEHRO MAI	3210240212898
43.	3210246739664	AMNRRAN MAI	3210246739664
44.	3210253908140	KHALIDA BIBI	3210253908140
45.	3210259283092	KALSOOM MAI	3210259283092
46.	3220224220260	NASREEN AKHTAR	3220224220260
47.	3220320091540	-	3220320091540
48.	3230217052842	WAKEELA BAGUM	3230217052842
49.	3230306903500	SUGHRA MAI	3230306903500
50.	3230307222444	REHANA NAWAZ	3230307222444
51.	3230326585670	ZUBAIDA BIBI	3230326585670
52.	3230350983660	SUGHRA NAWAZ	3230350983660
53.	3230352243946	SASSI BIBI	3230352243946
54.	3230364224686	SUGHARA MAI	3230364224686
55.	3230368125208	FARZANA BIBI	3230368125208
56.	3230422057974	SHAHMIM MAI	3230422057974
57.	3230432676332	NAGINA PARVEEN	3230432676332
58.	3230462774356	FARZANA MAI	3230462774356
59.	3230467612084	KOSAR MAI	3230467612084
60.	3230477662606	SHAMEEM MAI	3230477662606
61.	3230481765004	SAEED MAI	3230481765004
62.	3240215408644	GHULAM ZAKIA	3240215408644
63.	3240323531220	HALEEMA MAI	3240323531220
64.	3240382515348	Sharam Mai	3240382515348
65.	3310002967376	SADIQAN	3310002967376
66.	3310029726912	NAJMA BIBI	3310029726912
67.	3310035931162	JAMELA BIBI	3310035931162
68.	3310051913306	REHANA KAUSAR	3310051913306
69.	3310201609940	muniran	3310201609940
70.	3310217926448	ZAREENA KOUSER	3310217926448
71.	3310331249820	SHAHZIA PARVEEN	3310331249820
72.	3320273320504	ASIA BIBI	3320273320504
73.	3320405704272	ASHRAFI BIBI	3320405704272
74.	3340105852312	RAZIA JAFER	3340105852312
75.	3410129713336	SAMEENA BIBI	3410129713336
76.	3410145856760	SAJIDA	3410145856760
77.	3410155371484	ZOHRA BI BI	3410155371484
78.	3410461409012	SHAHAZ BIBI	3410461409012
79.	3420133224046	SAKINA BIBI	3420133224046
80.	3420312875528	Nusrat Iqbal	3420312875528
81.	3430283848816	RAZIA BIBI	3430283848816

82.	3460320593900	ULFAT ASIF	3460320593900
83.	3460321621136	IQBAL BIBI	3460321621136
84.	3510192891176	ROBINA BIBI	3510192891176
85.	3510205733582	SEHNAZ BIBI	3510205733582
86.	3510216381266	BALQIS BIBI	3510216381266
87.	3510265168046	TAHIRA	3510265168046
88.	3510273178832	SUGRAN BIBI	3510273178832
89.	3510285130762	SAKINA BIBI	3510285130762
90.	3520112938922	shazia zain	3520112938922
91.	3520120086612	TAHIRA GHANNI	3520120086612
92.	3520134837874	NAJMA BIBI	3520134837874
93.	3520153184978	MUMTAZ BIBI	3520153184978
94.	3520156038904	SALOMI SIDDIQUE	3520156038904
95.	3520193310434	RAZIA BIBI	3520193310434
96.	3520201208694	REHANA BIBI	3520201208694
97.	3520216520984	HANIFAN SARWAR	3520216520984
98.	3520224338394	SAMINA	3520224338394
99.	3520225152694	MIR SAD BIBI	3520225152694
100.	3520225977014	MISBAH SAIF	3520225977014
101.	3520228152140	KOSAR BIBI	3520228152140
102.	3520239788788	KOUSAR BIBI	3520239788788
103.	3520251022582	AZRA PARVEEN	3520251022582
104.	3520253331328	ZUBAIDA BIBI	3520253331328
105.	3520259667030	SAMINA BIBI	3520259667030
106.	3520296394510	KHALIDA SHARIF	3520296394510
107.	3530142241274	BUSHRA	3530142241274
108.	3530173254510	MUSRAT BIBI	3530173254510
109.	3530175213700	NASEEM BIBI	3530175213700
110.	3530175223020	ZUBAIDA BIBI	3530175223020
111.	3530217414562	SHAMEEM AKHTAR	3530217414562
112.	3530269674548	ALMAS BIBI	3530269674548
113.	3540117073406	ZAREENA KAUSAR	3540117073406
114.	3540162040014	SAMINA BIBI	3540162040014
115.	3540265535618	SAJIDA SAFDAR	3540265535618
116.	3540310894778	RUKHSANA	3540310894778
117.	3540454762026	NISBAH BIBI	3540454762026
118.	3540469436568	SAIMA BEGUM	3540469436568
119.	3550101360512	MUMTAZ BIBI	3550101360512
120.	3550102447684	BATOOOL FATIMA	3550102447684
121.	3550102505176	RAZIA BIBI	3550102505176
122.	3610402339594	FAIZAN BIB	3610402339594
123.	3610404247398	-	3610404247398
124.	3620209110448	MUKHTIYAR BIBI	3620209110448

125.	3620304341616	AZRA BIBI	3620304341616
126.	3620347540580	RUZIA BANO	3620347540580
127.	3620359259268	ROQUIA BIBI	3620359259268
128.	3620394959560	GULZAR BIBI	3620394959560
129.	3630109416638	KABIL KHATOON	3630109416638
130.	3630110592532	ZAIB MAI	3630110592532
131.	3630111971818	SABAL MAI	3630111971818
132.	3630122455072	SHAMSHAD MAI	3630122455072
133.	3630150216424	ZARINA BIBI	3630150216424
134.	3630202271508	SHABNAM JAMIL	3630202271508
135.	3630220347890	FOZIA TAHIR	3630220347890
136.	3630220627258	HUMAIRA	3630220627258
137.	3630240148694	ABIDA ASLAM	3630240148694
138.	3630253821024	SHAZIA	3630253821024
139.	3630255375220	NAHEED NASIR	3630255375220
140.	3630260520370	ZUBAIDA BEGUM	3630260520370
141.	3630290509294	SHAMIM AKHTAR	3630290509294
142.	3630292928558	ZARINA BIBI	3630292928558
143.	3630413251964	RUKHSANA BEGUM	3630413251964
144.	3630492934964	SAIMA BIBI	3630492934964
145.	3640233877270	SALMA BIBI	3640233877270
146.	3650297109890	PARVEEN	3650297109890
147.	3660313869638	SHAHNAZ MAI	3660313869638
148.	3660354778664	YASMIN	3660354778664
149.	3730122890532	SAMINA KOUSAR	3730122890532
150.	3830126298826	KASOOM BIBI	3830126298826
151.	3840282284660	GHULAM SAKINA	3840282284660
152.	3840522336814	RIFFAT BATOOL	3840522336814
153.	4120162600588	SHAHIDA	4120162600588
154.	4130255125206	NAZIA	4130255125206
155.	4140599148866	GANGA	4140599148866
156.	4200004559788	NOUREEN ANWAR	4200004559788
157.	4210115421324	RUBEENA	4210115421324
158.	4210116940660	FARIDA KHATOON	4210116940660
159.	4210151509464	FARZANA JAHAN	4210151509464
160.	4210196170788	SIRAJ UDDIN	4210196170788
161.	4220103407128	NAJMA IQBAL	4220103407128
162.	4220115619320	NOOR UL SABA	4220115619320
163.	4230107533562	BAREEN ZAHRA	4230107533562
164.	4230109646610	NAZIA	4230109646610
165.	4230110073782	KULSOOM	4230110073782
166.	4230165699232	FATMA	4230165699232
167.	4230197668978	KAUSAR SAEED	4230197668978

168.	4240101290358	NAJMA	4240101290358
169.	4240118719120	NIGHAT RASHID KHAN	4240118719120
170.	4240123441820	AJMEENA	4240123441820
171.	4240127370786	SABA MALIK	4240127370786
172.	4250131425968	SARWARI	4250131425968
173.	4310224009696	MASMAT SHAHZADI	4310224009696
174.	4310514498068	NASEEMAN KHOSO	4310514498068
175.	4310523518972	ZAHIDA KHATOON	4310523518972
176.	4320132775902	TASLEEM RASHEED	4320132775902
177.	4330190464176	NASREEN BIBI	4330190464176
178.	4410287587566	KALSOOM	4410287587566
179.	4410474032756	ZAHIDHA PERVEEN	4410474032756
180.	4410708880064	MITHAN	4410708880064
181.	4440483231434	ABIDA	4440483231434
182.	4520218705996	AZIMAN	4520218705996
183.	4540105716172	AMEENA KHATOON	4540105716172
184.	4540274453466	SAIMA	4540274453466
185.	4550118080396	SAFIA BEGUM	4550118080396
186.	4550410547864	SAFIA	4550410547864
187.	5320146144394	RESHMAN BAI	5320146144394
188.	5610160035812	JAMAL BIBI	5610160035812
189.	8210302196878	RIFAT NAZ	8210302196878
190.	8210320215894	Saira Bibi	8210320215894
191.	8220203824216	Ejaz Bibi	8220203824216
192.	8220311435572	Mehr Un Nisa	8220311435572
193.	8230178915604	Farhanda Rasheed	8230178915604
194.	8240119076814	Walayat Jan	8240119076814

Annex-6

**Non-recovery of arrears of contribution from defaulting employers—
Rs. 32.163 billion**

S. No.	Name of Formation	Para No. of AIR	Amount (Rs)	Remarks
1	RO Karimabad	2	4,814,261	Further detail given at para of relevant AIRs
2	RO Faisalabad (C)	7	55,201,560	
3	RO Korangi	2	4,252,468	
4	RO Sialkot	3	1,022,438	
5	RO Karachi Central	2	5,282,999	
6	RO Islamabad	4	716,817,450	
7	RO City Karachi	2	29,119,025,053	
8	RO Islamabad	5	1,311,686,640	
9	RO Nazimabad	2	1,789,819	
10	RO Mardan	5	106,039,260	
11	RO Bin Qasim	2	3,915,254	
12	RO Peshawar	4	385,820,760	
13	RO Peshawar	5	323,762,400	
14	RO Lahore	2	43,391,604	
15	RO Faisalabad (North)	8	14,146,000	
16	RO Faisalabad (South)	6	66,517,000	
	Total		32,163,484,966	

*Annex-7***Irregular drawal of EOBI pension by serving/ retired government employees - Rs. 8.032 billion**

Particulars	Number of Employees	Amount withdrawn (Rs.)
Contract Employees	1	1,822,500
Grade 01	393	498,600,000
Grade 02	677	668,842,500
Grade 03	269	299,490,000
Grade 04	168	199,395,000
Grade 05	1141	1,294,815,000
Grade 06	282	261,495,000
Grade 07	624	676,530,000
Grade 08	263	295,620,000
Grade 09	436	386,565,000
Grade 10	282	317,617,500
Grade 11	363	376,147,500
Grade 12	318	349,297,500
Grade 13	127	125,167,500
Grade 14	547	522,097,500
Grade 15	349	363,352,500
Grade 16	392	401,460,000
Grade 16 Non-Gazat.	224	204,555,000
Grade 17	335	347,317,500
Grade 17 Non-Gazat.	38	33,352,500
Grade 18	184	184,642,500
Grade 19	123	125,422,500
Grade 20	30	31,230,000
Grade 21	5	7,965,000
Employees of Judiciary	34	59,872,500
Grand Total	7605	8,032,672,500

Unauthorized payment of various allowances – Rs.982.39 million

Particulars	Amount (Rs)
Conveyance Allowance	60,997,013
Winter Allowance	147,208
House Rent Allowance	545,895,380
Washing Allowance	156,240
Dress Allowance	949,339
Out Door Duties Allowance	157,022
Entertainment Allowance	617,511
Employee Tea Allowance	8,728,382
Head Office Allowance	20,921,230
Cash Handling Allowance	210,636
Bailiff Allowance	50,708
Computer Allowance	525,060
Extra Duty Allowance	941,130
Other Allowance	4,137,396
Utility Allowance	30,426,503
Arrears of above allowances from July 15 to June 18	307,530,000
Total	982,390,758

Registration of government officers/officials as insured persons (IPs) in EOB

S. #	Employee_Sub-group/Scale	Number of Persons
1.	Contract Employees	325
2.	Grade 01	8,545
3.	Grade 02	4,107
4.	Grade 03	3,264
5.	Grade 04	2,084
6.	Grade 05	10,598
7.	Grade 06	6,279
8.	Grade 07	10,796
9.	Grade 08	1,736
10.	Grade 09	8,071
11.	Grade 10	619
12.	Grade 11	5,719
13.	Grade 12	4,265
14.	Grade 13	372
15.	Grade 14	11,545
16.	Grade 15	4,573
17.	Grade 16	9,595
18.	Grade 16 Non-Gazat.	1,296
19.	Grade 17	11,716
20.	Grade 17 Non-Gazat.	69
21.	Grade 18	2,629
22.	Grade 19	607
23.	Grade 20	220
24.	Grade 21	38
25.	Grade 22	13
26.	Employees of Judiciary	39
	Totals	109,120

Non-lending out of EOBI Properties on Rent – Rs 58.046 million

Sr. No.	Location	Vacant area in square feet	Market Rate	Expected rent Per Month (Rs)
1	EOBI House, Islamabad	2,200	130	286,000
2	Crown Plaza Islamabad	18,600	165	3,069,000
3	B1 Satellite Town Rawalpindi	3,978	20	79,560
4	EOBI G.T Road Hassan Abdul	14,913	10	149,130
5	EOBI Building Allama Iqbal Road Lahore	3,300	25	82,500
6	EOBI Ex-Awami Markaz Karachi	23,116	40	924,640
7	EOBI Building Malir Karachi	2,550	45	114,750
8	Gul Tower IJ Chundrigr, Road Karachi	844	20	16,880
9	EOBI Building Nazimabad Karachi	2,550	45	114,750
Total per month				4,837,210
Total per year				58,046,520

Annex-11

Loss in shape of rent due to Non allotment of 866 flats to Workers of Balochistan Workers Welfare board - Rs.37.495 million

S. No.	Name of Labour Colony	Date of Competition	Total months till June 2020	Total Quarters	Amount (Rs)
1	Workers City Much	30.12.10	114	50	2,850,000
2	Workers City Gawadar	30.12.09	126	100	6,300,000
3	Workers City Winder	30.06.12	96	50	2,400,000
4	Workers City Kingri	29.05.15	61	50	1,525,000
5	Workers Flat at Eastern Bypass, Quetta	20.06.15	60	192	5,760,000
6	Workers Flat at Nawakilli, Quetta	20.06.15	60	204	6,120,000
7	Workers Flat at Chamalang	30.12.10	114	220	12,540,000
	Total				37,495,000

Late deposit of Zakat by ZCCAs-Rs 645.188 million

S. No.	Name of Organization	ZCCA Code	Period of Zakat Deduction	Deposit Date in to SBP	Zakat Amount (Rs)
1.	KAPCO	499/1863	April-June 2020	Not Deposited as the form was not stamped by SBP.	21,142,254
2.	KPT	801	2018-19 2019-20	21-09-2020	47,373
3.	Meezan Bank	029	1 st Ramazan 24-04-2020	02-06-2020	69,315,716
4.	Robert Cotton Associates Ltd.	00469	1 st Ramazan 24-04-2020	Not Deposited as the form was not stamped by SBP.	51,136
5.	Abbott Laboratories (Pakistan) Ltd	721	1 st Ramazan 24-04-2020	22-06-2020	158,114
6.	ABL	006	Apr-Jun 2020	16-06-2020	2,463,695
7.	Al-Noor Sugar Mills Ltd.	600	Jan-Mar 2019	21-05-2020	113,498
8.	Rafhan Maize Products Co. Ltd	595	April 2020	23-06-2020	245,354
9.	Shah Murad Sugar Mills Ltd.	770	Jan-Mar 2019	21-05-2020	95,951
10.	MCB Bank Limited	499/1355	1 st Ramazan 24-04-2020	29-06-2020	379,430,700
11.	Bank Al Habib Ltd.	313	27-04-2020	14-07-2020	37,010,464
12.	Soneri Bank Employees' Provident Fund Scheme	0103	1 st Ramazan 24-04-2020	07-08-2020	30,903
13.	Faysal Bank	038	25-04-2020	30-07-2020	2,277,487
14.	Fauji Fertilizer Company Ltd.	0745	25-04-2020	30-06-2020	3,843,851
15.	Zarai Taraqiati Bank Ltd.	303	1 st Ramazan 24-04-2020	17-07-2020	2,125,835
16.	Attock Petroleum Ltd.	499/1872	1 st Ramazan 24-04-2020	10-07-2020	32,702
17.	Samba Bank Ltd.	0024	April-June 2020	Not Deposited as the form was not stamped by SBP.	1,005,454
18.	Rafhan Maize Products Co. Ltd.	595	25-04-2020	10-08-2020	82,122
19.	NIT (Islamic Equity Fund)	105	1st Ramadan 24.04.2020	Not Deposited as the form was not stamped by SBP.	301,971

20.	NIT(unit)	105	1st Ramadan 24.04.2020	-do-	233,806
21.	NIT (asset allocation fund)	105	1st Ramadan 24.04.2020	-do-	35,253
22.	NIT (government bond fund)	105	1st Ramadan 24.04.2020	-do-	1,712
23.	NIT (Islamic Equity Fund)	105	1st Ramadan 24.04.2020	-do-	7,054
24.	NIT(Islamic equity fund)	105	1st Ramadan 24.04.2020	-do-	51,008
25.	NIT (Money Market Fund)	105	1st Ramadan 24.04.2020	-do-	44,300
26.	NIT (unit)	105	1st Ramadan 24.04.2020	-do-	21,482,589
27.	UBL	4	1st Ramadan 24.04.2020	13.07.2020	28,856,809
28.	Pak Qatar (Family Takaful)	499/2169	1st Ramadan 24.04.2020	13.07.2020	203,474
29.	Dawood Hercules Corp Ltd	524	1st Ramadan 24.04.2020	07.08.2020	751,277
30.	Soneri Bank	499/2269	Apr-Jun 2019	Not Deposited as the form was not stamped by SBP.	2,538,420
31.	SUPARCO	836	Jan-March 2019	05.06.2020	109,889
32.	WAPDA	679	Jan-March 2019	14.07.2020	9,797,678
33.	Barrett Hodgson Pakistan (Pvt) Ltd.	499/1281	06.05.2019	17.06.2020	199,775
34.	NIT(Income Fund)	105	1st Ramadan 24.04.2020	Not Deposited as the form was not stamped by SBP.	161,777
35.	NIT(Islamic Income Fund)	105	1st Ramadan 24.04.2020	-do-	192,359
36.	NIT(Government Bond Fund)	105	1st Ramadan 24.04.2020	-do-	132,056
37.	Meezan Bank	29	Apr-Jun 2020	30.07.2020	10,291,881
38.	MCB	499/1255	1st Ramadan 24.04.2020	29.06.2020	3,794,307
39.	Jaffer Bros (Pvt) Ltd	939	29.05.20250	29.06.2020	265,737
40.	Bank Al Habib	313	1st Ramadan 24.04.2020	Not Deposited as the form was not stamped by SBP.	37,010,464
41.	Faysal Bank	38	1st Ramadan 24.04.2020	30.07.2020	2,277,487
42.	FFC	745	1st Ramadan 24.04.2020	30.06.2020	3,843,851

43.	ZTBL	303	1st Ramadan 24.04.2020	Not Deposited as the form was not stamped by SBP.	2,125,835
44.	Samba Bank	24	Apr-Jun 2020	-do-	1,005,454
	Total				645,188,832

Irregular exemption granted without obtaining declarations or on invalid declarations – Rs 55.908 million

Sr. No	Name of ZCO	Para No. of AIR	Date of Reporting	FY	Amount (Rs in million)	Remarks
1	ABL Main Branch, Napier Road, Lahore	03		2018-20	0.053	Without declaration CZ-50 from 02 A/c holders
	-do-	04		2018-20	0.109	Late submission of declaration CZ-50 by 05 A/c holders
2	Bank of Punjab Egerton Road Lahore	03	2-12-20	2018-20	1.312	Without declaration CZ-50 from 38 A/c holders
	-do-	05	2-12-20	2018-20	1.098	Late submission of declaration CZ-50 by 10 A/c holders
	-do-	06	2-12-20	2018-20	14.201	03 private companies exempted without required documentations
3	Karachi Port Trust Karachi, Sindh	02	26-11-20	2019-20	0.764	Without declaration CZ-50 from 13 employees
4	Askari Bank Main Branch, Mall Road Rawalpindi	01	15-12-20	2018-20	18.155	Without declaration CZ-50 from 40 A/c holders
	-do-	02	15-12-20	2018-20	0.067	Late submission of declaration CZ-50 by 02 A/c holders
	-do-	05	15-12-20	2018-20	13.749	04 private companies exempted without required documentations
5	AG Punjab	03	6-10-20	2017-19	0.217	Without declaration CZ-50 from 07 employees
6	HMB Ltd, New Garden Town, Lahore	01	24-9-20	2018-20	2.556	Without declaration CZ-50 from 15 A/c holders
	-do-	02	24-9-20	2016-19	0.190	Without declaration CZ-50 from 01 A/c holder

7	MCB Ltd., Main Branch, Peshawar	02	8-10-20	2017-20	2.005	Without declaration CZ-50 from 20 A/c holders
	-do-	03	8-10-20	2017-20	0.223	Late submission of declaration CZ-50 by 05 A/c holders
8	AG KPK, Peshawar	01	-	2019-20	1.066	Without/ unsigned declaration CZ-50 by 37 employees
	-do-	03	-	2019-20	0.143	Late submission of declaration CZ-50 by 08 employees
		Total			55.908	

Annex-14

Irregular payment of Guzara Allowance to the Regular Beneficiaries of BISP - Rs 4.849 million

S. No.	Name	Father/ Husband Name	CNIC	LZC	Amount
1	Nasreen Bibi		1120165886580	G-9-2	13,000
2	Tazeem Bibi	Shoukat Nawaz	1310115975878	Jhangi Saydan-II	13,000
3	Shameem akhter	bnaras khan	1310143447978	Shah Allah Dita	13,000
4	Sabira		1320116864096	Rawat-III	13,000
5	Bushra Bibi	Fazal Khan	1330213574408	Narola	13,000
6	Tanveer bibi	M. Rafi	1330228821978	Dhoke Paracha	13,000
7	Gul Niba		1350304975982	Rawat-III	13,000
8	Sartaj	Jan Muhammad	1350334085634	Sarie-Madho	13,000
9	Rashema Bibi		1350350916058	Lakhwal	13,000
10	Bibi Nasreen	Ghulam Esa	1350470540726	F-11	13,000
11	Nigar Bibi	Ayadat Shah	1410106900544	Sohan-II	13,000
12	Gull Mewa	Khidmat Ali	1410148319124	Alipur-III	13,000
13	Noor Shad Bibi	Arshid Khan	1410155984824	Alipur-II	13,000
14	Gul Shad	M. Sayed Khan	1410165402562	Alipur-II	13,000
15	Arshad bibi	Gul Sayed Khan	1410184798462	Alipur-II	13,000
16	Sabir Bibi	M. Ghulam	1410188987364	Alipur-II	13,000
17	Feroz Bibi	Noor Ali Shah	1420213093454	Sohan-II	13,000
18	Mungir Jana	Murawat Khan	1420239351240	Dhraik Mohri	13,000
19	Afsar Rona	Nayaz Badsha	1420278837406	Muslim Colony	13,000
20	Rabia Bibi	saeen khan	1420279295458	Farash-II	13,000
21	NasreenBibi	Manasab	1430114619698	Khana-II	13,000
22	Humaira bibi	Bacha khan	1530208582354	Dhoke Paracha	13,000
23	Gul Zareena	ZiyaraatGul	1530761926834	Khana-II	13,000
24	Banazera	Habiburehaman	1530780721432	Khana-II	13,000
25	Norba		1540143409596	Rawat-III	13,000
26	Gul Mina	Ameer Zada	1560202712332	G-10--1-2	13,000
27	Sham bibi	Faqir jan	1560209562414	Mohra Nagyal	13,000
28	Gul Fairozi	Gulzada	1560228651160	Mohra Nagyal	13,000
29	Taj bibi	Hazrat Wali	1560229550742	Mohra Nagyal	13,000
30	Bakhat Zeba	Saif ur rehman	1560233364052	Mohra Nagyal	13,000
31	Zeenat		1560236555270	Rawat-III	13,000

32	Fas Meena	Sultan ud deen	1570120851396	Rawat-IV	13,000
33	Rahima bibi	M. Nabi	1570187636672	Narola	13,000
34	Nusreen Bibi	M. Safdar	1570238603552	Kot Hathial J-III	13,000
35	Shazia	Muhammad Aziz	1610111818644	Khana-II	13,000
36	Mathar Shah		1610148504822	Sohan-I	13,000
37	Amna		1610189585980	Khana-I	13,000
38	Nasreen Begum	Bacha Syed	1610199145794	Khana-II	13,000
39	Shameem Ara	Ajmal Khan	1610222114876	F-10	13,000
40	KhairulWara		1620240733580	Rawat-III	13,000
41	Farzana Begum		1620243581844	Rawat-III	13,000
42	Hassan Zaiba	Banaras Khan	1710143581348	Shah Allah Dita	13,000
43	Janoori	Javed Khan	1710198220750	Khana Dak	13,000
44	Naseem	Faiz Muhammad	1710306255798	Sihala-III	13,000
45	Sabiha	M. Iqbal	1720118796068	Badia Qadar Bux	13,000
46	Dilshaad	Rostoum Khan	1720119540200	Khana-IV	13,000
47	Bukh Meena	Sher Dil Ghani	1720120152888	g-11	13,000
48	Shahida		1720121260946	Musa Town	13,000
49	Mumtaz Bibi		1720123629016	Musa Town	13,000
50	Zakia Bibi	Noor Muhammad	1720144514866	E-11	13,000
51	Noor Jahan Bibi	Nabat Khan	1720149412886	Dhraik Mohri	13,000
52	Sayda Bibi	Naeem Ali Shah	1720196769458	G-7 3-2	13,000
53	Shahida BIBI	Nigha Muhammad	1730111842954	Humak-I	13,000
54	Meraj ud Din	Israr Ud Din	1730175155581	Khana-IV	13,000
55	Bibi Palwasha	Khasta Mir	2110208937292	Sihala-III	13,000
56	Mamona	Muhabibullah	2140508665558	Khana-II	13,000
57	Zakia Bibi	Farooq Ahmed	3120218793272	G-9-3	13,000
58	Shakeela Altaf	Altaf Hussain	3230391021226	Humak-I	13,000
59	Ladi	Allah Ditta	3320162439324	G-10--3-4	13,000
60	Saira Bibi	Jumma Khan	3320242349758	Mohra Nagyal	13,000
61	Shehnaz Mayee	Ashiq Hussain	3320360265646	Badia Qadar Bux	13,000
62	Mumtaz Bibi	Riaz	3320370583860	G-11	13,000
63	Sajida Bilal	M. Bilal	3320379214408	G-11--2-3	13,000
64	Munawar Bibi	Shehbaz	3340205888446	F-11	13,000
65	ManzooranBibi		3410124858622	Rawat-III	13,000
66	NasreenBibi		3420311419004	Rawat-III	13,000
67	BashiranBibi		3430211601984	Rawat-III	13,000

68	Irshad Perveen	Mirza	3430251177142	E-11	13,000
69	Saima Bibi	Usman Khan	3520229944492	Farash-II	13,000
70	Sakeena Altaf	Altaf Hussain	3530217416676	G-8-3-4	13,000
71	Surriya Bibi	Altaf Hussain	3530235125792	G-8-3-4	13,000
72	Shaniz Bibi	M. Fareed	3610357900014	Golra Sharif	13,000
73	Harmat Bibi	Bashir Ahmed	3610371501570	Mera Sumbal Jaffa	13,000
74	Shehnaz Amir	Amir Shahzad	3610410332254	Narola	13,000
75	Fazla Khatoon	Rustam Ali Khan	3630109263752	G-9-3	13,000
76	Sakina Bibi	Ghulam Hussain	3630123615818	G-9-3	13,000
77	Nasreen Mai	Muhammad Ijaz	3630187702814	G-9-3	13,000
78	NASEEM	Mukhtiar Hussaim	3630193537550	G-9-3	13,000
79	Faiz Mani	Aziz Ullah	3630194252126	G-9-3	13,000
80	Salma Bibi	M. ibrahim	3660314546642	I-10-3-4	13,000
81	Shehnaz Bibi	Amir Afzar	3710212226080	Chello Thela Sayd	13,000
82	Amir Begum	Asif Mehmood	3720187619856	Mohra Nagyal	13,000
83	Tahreem Akhtar	M. Nawaz	3730311068774	Pind Paracha	13,000
84	Safia Bibi	M. Ashraf	3740156720446	Sihala-III	13,000
85	Shahzia Parveen	Rauf Ahmed	3740191599810	Mohra Nagyal	13,000
86	Ghulam Kubra		3740201616332	Rawat-III	13,000
87	Salia Begum	Faisal Masood	3740209731064	Humak-I	13,000
88	Farhat Shaheen	Abid Hussain	3740219726148	Sihala-III	13,000
89	Jobia Bibi	Arshad Mehmood	3740294756118	Nara Saydan	13,000
90	Faiz Akhtar	Shahid Hussain	3740333573460	Alipur-II	13,000
91	Naziran Bibi	Ghull Akhter	3740358900642	Alipur-III	13,000
92	Shakela Akhtar	Muhammad Perveez	3740402578298	Jandala	13,000
93	Sufra Bibi	Abdul Rashid	3740425175146	Alipur-II	13,000
94	Junain Akhtar	Mehmood Ali	3740466079918	Farash-II	13,000
95	Sonia Rasheed	M. Aqeel	3740475020376	Alipur-II	13,000
96	Rashida Parveen	Jamal Ahmed	3740484680542	Kot Hathial J-III	13,000
97	Marag Bibi	Ameer Ahmed	3740502193304	Jhangi Saydan	13,000
98	Muzamil Jan	M. Afraz	3740502608204	Dhoke Paracha	13,000
99	Zarmina bibi	alam Gul Khan	3740504727278	I-9-1-2	13,000
100	Bano Bibi	M. Qasim	3740505061432	Humak-I	13,000
101	Chaman Gull	Islam Gul	3740505179608	I-9-1-2	13,000
102	Zenta un Nisa	M. Iqbal	3740505480904	Bokra	13,000

103	Sarfraz Bibi	M. Asghar	3740505684750	F-10	13,000
104	Harrina	Siraj	3740522511656	Mohra Nagyal	13,000
105	Waheed un Nissa	Mehriban	3740528898540	Pind Paracha	13,000
106	Shamim Akhtar	M. Rafique	3740532705826	I-10-3-4	13,000
107	Tahzeem Akhtar	AbdurRAshid	3740541117262	Khana-II	13,000
108	Alwonia Ahtasham	Ahtasham ud deen	3740544221358	Rawat-IV	13,000
109	Bakhtara Bibi		3740547645454	Musa Town	13,000
110	Lal Bibi	Mamoor Khan	3740548409892	Sihala-III	13,000
111	Rihana Begum	M. Ashraf	3740560545398	Rawat-II	13,000
112	Noor un Nisa	Zaman	3740563975918	Chello Thela Sayd	13,000
113	Rasheeda Begum	M. Arif	3740570238672	Rawat-II	13,000
114	Zatoon Begam	Hakam Deen	3740573395942	Jhangi Saydan	13,000
115	Narjis Bibi	Ibrar Hussain	3740576206376	Bokra	13,000
116	Shazia Bibi W/o		3740580934400	Kot Hathial J-I	13,000
117	Shenaz Bib		3740592813500	G-9-2	13,000
118	Sartaj Bibi	Zahoor Ahmed	3740593690894	Bokra	13,000
119	Bibi Zohron	Mukhtar Hussain	3740595766814	Rawat-IV	13,000
120	Shaheen bibi	Ashraf Khan	3740598570286	Jhangi Saydan- II	13,000
121	Safia Perveen	Razwan Mehmood	3740599366074	Nara Saydan	13,000
122	Samia Arshad	Ali Muhammad	3740599883492	G-10--3-4	13,000
123	Bakhat Bibi	Nor Khan	3740612722798	Dhoke Abbasi	13,000
124	Nakhar Bibi	M.Sabar	3740662359522	Nogazi	13,000
125	Zaida Gul Bhar	Gul Bhar	3740674316748	Kot Haital S-II	13,000
126	Nabeela Bibi	Rajab Hassan	3740680012346	G-9-3	13,000
127	Rehana Naveed	Naveed Abbas	3810157784484	Humak-I	13,000
128	Amina Bibi	Abdul Star	3820209112724	g-11	13,000
129	Sakina bibi	M. Munir	3830281889216	Sihala-III	13,000
130	Ameer Bibi	Mumtaz	3840321244108	F-8-1-2	13,000
131	Safia Bibi	Muhammad Riaz Khan	3840325415564	Farash-III	13,000
132	Arshad Bibi	M. Hussain	3840335334594	g-11	13,000
133	Shsdit Bibi	Zafeer	3840353317500	Alipur-II	13,000
134	Nasira Perveen	Sulaiman	3840378186592	G-6--1-4 & 1-3	13,000
135	Asia Shaheen	Suba Khan	3840522232742	G-10--3-4	13,000
136	Zanit Bibi	M. Yaqoob	3840522340218	G-10--3-4	13,000
137	Zakia	M. Anayat	3840605958382	Golra Sharif	13,000

138	Zanib Bibi	Orangzaib	4130342647448	Alipur-II	13,000
139	Shamshad Begum	Abdur Rehman	4220103917080	Sangjani-I	13,000
140	Qaisra Bibi	Syed Arif Shah	4240182177378	Rawat-IV	13,000
141	Yasmin	Dilawar Khan	4250113893132	Narola	13,000
142	Marjan	Bradar	4410718193502	Khana-IV	13,000
143	Bibi Zara	Freed Khan	4420345519806	Farash-II	13,000
144	Azim Chandio		4530347838566	G-9-2	13,000
145	Sajida Shaheen		6110101362152	Rawat-III	13,000
146	Hameeda Bibi W/o		6110102007062	Bobri	13,000
147	Perveen Akhtar	Safeer Khan	6110103150988	Humak-I	13,000
148	Yasmeen Akhtar	Muhammad Munir	6110103320144	Farash-III	13,000
149	Khatoon Bibi	Munir Hussain	6110103641960	Sihala-III	13,000
150	Bano Bibi	Raheem	6110105079570	Jandala	13,000
151	Yasmin Bibi	M. Banaras	6110105120374	Kuri-I	13,000
152	Naseera Jan	M. Maqsood	6110105129584	Nogazi	13,000
153	Shamim akhter	M. Maskeen	6110106765096	Talaie Kalan	13,000
154	Shehanaz Begum	M. Mushtaq	6110107698932	Badia Qadar Bux	13,000
155	Shubbana	Muhammad Feroz	6110108689716	Khana-IV	13,000
156	Noreen Bibi	Gul Fraz	6110108728786	Budhan Kalan	13,000
157	Zulakhan Bibi	Abdur Rehman	6110109334206	Jhangi Saydan- II	13,000
158	Mehnaz Bibi		6110111943706	Malpur	13,000
159	Sahaida Parveen	Ghulam Murtaza	6110112460924	Khana Dak	13,000
160	Yasmeen Bibi	Haroon	6110114371128	Muslim Colony	13,000
161	Khalida Bibi	M. Rafiq	6110114973626	Sihala-III	13,000
162	Jameela Khatoon	Muhammad Riyaz	6110115483480	Phulgaran-II	13,000
163	Shabana Bibi	Asgar Ali	6110115532212	Jhangi Saydan	13,000
164	Naseeb jan		6110116086020	Mughal	13,000
165	Amna Bibi	Habib Gul	6110116107924	Golra-I	13,000
166	Akhtar Bibi	Manzoor Hussain	6110117054970	Alipur-II	13,000
167	Gulnisa	Nasim Haider	6110117149076	Phulgaran-I	13,000
168	Zulakhan bibi	M. Israiel	6110117263594	Sihala-III	13,000
169	Anwar Jan	Ali Bahadur	6110117305714	Sangjani-I	13,000
170	Farida Begum		6110117399696	Mughal	13,000
171	Naseem Akhtar	Raj Muhammad	6110117460520	Muslim Colony	13,000
172	Perveen Akhtar	Muhammad Taef	6110117579296	Phulgaran-II	13,000
173	Pari Jan	Manga Khan	6110117580520	Khana-II	13,000

174	Fazal jan	Rehmat deen	6110117589512	Sangjani-II	13,000
175	Khursheed Begum	Amanat ali	6110117592542	Sangjani-I	13,000
176	Zanib bibi	Iftikhar Ahmed	6110117785788	Koral Gangal-I	13,000
177	Shamim akhter	Fazal Hussain	6110117925540	Talaie Kalan	13,000
178	Khair un Nisa	Rehmat deen	6110117927534	Chello Thela Sayd	13,000
179	Mishal Pari	Mehmood Akhtar	6110117927578	Jhangi Saydan	13,000
180	Kameela Jan	M. Fazal Khan	6110117961634	Muslim Colony	13,000
181	Sakeena Bibi	Manzoor Ahmed	6110118004002	Muslim Colony	13,000
182	Jameela Tabasm	Sher Muhammad	6110118034902	Farash-II	13,000
183	Abida Begum	M. Ashraf	6110118036282	Sarie Kharbooz	13,000
184	Khatoon Bibi	M Hussain	6110118075898	Khana-II	13,000
185	Maryam	Abdul Rehman	6110118086478	Budhan Kalan	13,000
186	Ferooz Jaan	Meer Hadir	6110118090710	Badia Qadar Bux	13,000
187	Faroon Bibi	M. Sadiq	6110118099256	Mera Sumbal Jaffa	13,000
188	Sar Taj Begum	Lal Badsha	6110118103380	G-7---3-4	13,000
189	Yasmeen	M. Afzal	6110118193090	Humak-I	13,000
190	Tanzeeb Akhtar		6110118206972	Kot Hathial J-I	13,000
191	Nashad Bibi	Maroof Khan	6110118208208	Johad	13,000
192	Anjuman Shaheen	Gul Sharian	6110118249582	Talaie Kalan	13,000
193	Rabia Bibi	M. Manzoor	6110118396348	Muslim Colony	13,000
194	Gul Nisa Bibi	Mehboob Rehman	6110118423776	Sohan-II	13,000
195	Gulzar Bibi		6110118426468	Rawat-III	13,000
196	Ruqaya Bibi	M. Farooq	6110118599166	Sihala-III	13,000
197	Zulykha Jan	M. Aslam	6110118599406	Talaie Kalan	13,000
198	Noreen	Muhammad Gul	6110118610414	Khana-II	13,000
199	Hussan Pari		6110118717886	Rawat-III	13,000
200	Naseeb Jan	Gulzar Ahmad	6110118769914	Jori Bhudana Khur	13,000
201	Qusaim Jan	Jamal Deen	6110118871056	Johad	13,000
202	Nusrat Fatima	Ghulam Haider	6110118919410	F-6-1-2	13,000
203	Roshoo	Anu	6110118935632	Khana-IV	13,000
204	Shaida Bibi	Abdul Wahid	6110118977924	Dhoke Abbasi	13,000
205	Bushra Bibi	Yousaf Khan	6110119095312	Khana Dak	13,000
206	Tahira Jabeen	Gul Zareen Akhtar	6110119105702	Nara Saydan	13,000
207	Narma	Abdul Rafeeq	6110119138510	Farash-II	13,000
208	Rafaqat Bibi	M. Yousaf	6110119242226	Sihala-III	13,000

209	Shamim Akhter		6110119243434	Khana-I	13,000
210	Naseem Akhtar	Mubarik	6110119892060	Pind Paracha	13,000
211	Yasmeen Akhtar	M. Riaz	6110120459172	Golra Sharif	13,000
212	Shaheen Bibi	Tariq Mehmood	6110120536756	Dhraik Mohri	13,000
213	Nareen Akhtar	M. Ramzan	6110120941632	Jhangi Saydan	13,000
214	Shahzia	Zumard Sultan	6110122416676	Johad	13,000
215	Taj Bibi	Naseem Muhammad	6110123057140	Narola	13,000
216	Khalda Bibi	Ali Asgar	6110124020260	g-11	13,000
217	Nasreen	Niaz Ali	6110124902742	G-6-2	13,000
218	Shabana Bibi	Malik M Sajid	6110125932544	Khana-II	13,000
219	Parmeen Bibi	Gul Nabi	6110126436136	Sohan-II	13,000
220	Zewar Jan	Ameer Aslam Khan	6110126576938	Dhraik Mohri	13,000
221	Hazrat bibi		6110126730498	Khana-I	13,000
222	Noor Haram	Nazar Muhamma	6110126836574	Badia Qadar Bux	13,000
223	Bibi	Aain ullah	6110126851806	Narola	13,000
224	Anwary Bibi	Nazir Deen	6110127542930	Jhangi Saydan	13,000
225	Saleem Akhtar	Qurban Hussain	6110128044512	Nara Saydan	13,000
226	Mazram Bibi	M. Taj	6110128351042	Sarie-Madho	13,000
227	Parveen Akhtar W		6110129655652	Bobri	13,000
228	Yaseen Begum	Haq Nawaz	6110129741510	Dhraik Mohri	13,000
229	Nasreen Bibi	Abdul Hameed	6110129860342	Talaie Kalan	13,000
230	Shaheeda Bibi	Ghulam Farooq	6110130350308	Mohra Noor	13,000
231	Baslala		6110131765912	Khana-I	13,000
232	Tasleem Akhtar	Abdur Rehman	6110132518348	Sihala-III	13,000
233	Ghulab Zari	Haji Rehman	6110133529330	Dhoke Abbasi	13,000
234	Tajreem Bibi	Khoki Zam	6110133977840	Talhar-II	13,000
235	Akhtar Bibi0	Waris Khan	6110134032764	Muslim Colony	13,000
236	Naseem Akhtar	M. Akhtar Awan	6110134903654	Muslim Colony	13,000
237	Maryam BiBi	Asikndar	6110135474674	Khana-IV	13,000
238	Sabar jana	Taj Muhammad	6110135640026	Dhoke Abbasi	13,000
239	Shazia Anwar	M. Anwar	6110136789566	G-6-2	13,000
240	Shamim Akhtar	Akhtar Hussain	6110136878318	Dhraik Mohri	13,000
241	Nifa Begum	M. Shafi	6110136915156	Rawat-II	13,000
242	Sobia Bibi	Muhammad Illyas	6110137217730	Mera Begwal	13,000
243	Farzia	Zia UIHaq	6110137522484	Khana-II	13,000

244	Hawajan	Said Ahamd	6110140389712	Khana-II	13,000
245	Shamim	Khasta Muhammad	6110140470076	Narola	13,000
246	Qismat Bibi	Ghulam Haider	6110140570862	F-6-1-2	13,000
247	Fauzia	Ali Sayed	6110140596188	Khana-II	13,000
248	Rihana Bibi	M. Iftexhar	6110142576422	Badia Qadar Bux	13,000
249	Mazloom Bibi	Gulzar Hussain	6110144136096	Khana Dak	13,000
250	Sofia Bibi	Manzoor Hussain	6110144466998	Kot Hathial J-III	13,000
251	Shabnam Shaheen		6110144590852	Rawat-III	13,000
252	Rukia Bibi	Aurangzab	6110145138784	Muslim Colony	13,000
253	Tahmeena Rafee	M. Rafeeq	6110145252440	G-7---3-4	13,000
254	Perveen Bibi	Muhammad Khursheed	6110145469348	Muslim Colony	13,000
255	Eshrat Bibi	Muhammad Arshad	6110145618846	Mera Begwal	13,000
256	Taj Mahal	M. Ibrahim	6110145838720	Alipur-II	13,000
257	Bisma Bibi	Shajahan	6110146443082	g-11	13,000
258	NaghmaBibi		6110146846522	Rawat-III	13,000
259	Farzana Kosar	M. Arif	6110147856322	Nara Saydan	13,000
260	Shaheen Bibi	M. Sagheer	6110148618798	Golra Sharif	13,000
261	Hal Bibi	Raj Wali	6110150408900	Mera Begwal	13,000
262	Rubina Bibi	Gulzar Ahmed	6110151951508	Khana Dak	13,000
263	Salamat Jan	M. Habib	6110152330086	Farash-II	13,000
264	Fahmida Shaheen	M. Muslim	6110152626118	Dhoke Paracha	13,000
265	Noor ul Huda	Khadi Khan	6110152675158	Mohra Nagyal	13,000
266	Mumtaz Begum	Ghani Gul	6110152739920	Khana-II	13,000
267	Salreeda Bibi	Meer Zaman Khan	6110152948392	Phulgaran-II	13,000
268	Zareena Jan	M. Sadiq	6110154221336	Dhraik Mohri	13,000
269	Zahida Nasreen	Maskeen Hussain	6110155199454	Khana Dak	13,000
270	BiBi Sali	Abdul Rasheed	6110155851682	Khana-IV	13,000
271	Mazloom Bibi	Qamar Zaman	6110156439730	Phulgaran-I	13,000
272	Gulshan Perveen	M.Majeed	6110156634952	Phulgaran-I	13,000
273	Fatima Bibi	Shama Ahmed	6110157244848	F-11	13,000
274	Haseena Sadiq	M. Sadiq	6110158601926	Muslim Colony	13,000
275	Malka Bibi	Sher Gul	6110159193982	Johad	13,000
276	Shakeela Bibi	Khadam Hussain	6110159512452	Johad	13,000
277	Naseem Akhtar	Gulistan	6110160771058	Dhraik Mohri	13,000
278	Parvana Bibi	M. Dilshad	6110161153080	Koral Gangal-I	13,000

279	Nasreen Begum W		6110161690224	Kot Hathial J-I	13,000
280	Rehana Bibi	M. Tahseen	6110162253918	Chello Thela Sayd	13,000
281	Gull Bagicha		6110162296756	Musa Town	13,000
282	Parveen Rubina	Multan Khan	6110164527008	Dhraik Mohri	13,000
283	Khalida BIBI	Bashir Ahmed	6110165139246	Sangjani-I	13,000
284	Nushat Bibi	Khalid Mehmood	6110165570416	Rawat-II	13,000
285	Haneefa	Liaqat Ali	6110166547590	Alipur-II	13,000
286	Mehr Sultana	Raza Khan	6110168133786	Badia Qadar Bux	13,000
287	Rasheeda Begum	Fazal Kareem	6110168771274	Golra Sharif	13,000
288	Safia Begum		6110169652452	Musa Town	13,000
289	Sajjada Begum	Adalat Hussain	6110170285766	Kuri-I	13,000
290	Feroz Begum	Faiz Muhammad	6110170610324	Rawat-IV	13,000
291	Ghulam Shabir S/		6110170734376	Bobri	13,000
292	Zahida Parveen		6110170800956	Kot Hathial J-I	13,000
293	Shazia BiBi	Zar Allah	6110171150198	Khana-IV	13,000
294	Farzana Bibi	M. Nisar	6110171821974	Gagri	13,000
295	Zakhmoona Bibi		6110172953884	Chak Shahzad	13,000
296	Nadia Bibi	M. Moqsood	6110173498926	Dhraik Mohri	13,000
297	Khadija Khanam		6110173733068	Rawat-III	13,000
298	Mazloom Bibi	M. Bashir	6110174330744	Alipur-III	13,000
299	Khatoon Bibi	M. Akhtar	6110176136486	g-6 1-1 & 1-2	13,000
300	Nasreen Bibi	Javid Ahmed	6110177572966	Talaie Kalan	13,000
301	Kousar Parveen	M. Asif	6110177698472	Talaie Kalan	13,000
302	Aziza Bibi	Ameer Iftahqar	6110178547320	g-11	13,000
303	Shazia Bibi	Bisharat	6110178658908	Sarie-Madho	13,000
304	Bibi Jan	Ghulam Mustafa	6110179178200	Rawat-II	13,000
305	Fehmida		6110179187676	Khana-I	13,000
306	Saeeda Bibi	Shafique ur Rehman	6110179327594	Kot Hathial S-I	13,000
307	Robina Bibi	Abdul GHAFAR	6110179552976	Rawat-II	13,000
308	Shaheen Bibi	Sabir Hussain	6110179955036	Phulgaran-I	13,000
309	Zareena Bibi	Sayed Ghulam	6110180105086	Sihala-III	13,000
310	Maqbool Jan		6110180962194	Khana-I	13,000
311	IshratBibi	ShakirUllah	6110181817386	Khana-II	13,000
312	basmina	Amir Syed	6110182154404	Farash-II	13,000
313	Irshad Javeed	Javeed Hussain	6110182550216	Khana-IV	13,000

314	M.zulfqaar awan		6110183034526	Sohan-I	13,000
315	Bibi Fatma	Abdul Qadir	6110183200404	Humak-I	13,000
316	Zareena Bibi	M. Lateef	6110183759066	Rawat-IV	13,000
317	Sarwais Bibi	Nosherawan	6110184677442	Khana-II	13,000
318	Shakeela Bibi	Mumraz	6110187288778	g-11	13,000
319	Safdar Jan	Kabir Ahmed	6110187375948	Bokra	13,000
320	Shahnaiz Bibi	Arshed Mehmood	6110187377464	Johad	13,000
321	Rakiza Bibi	Zahid Hussain	6110187441894	Phulgaran-I	13,000
322	Shaheen Bibi	Yameen	6110188559808	Phulgaran-II	13,000
323	Nasreen Bibi	Fazal Rabi	6110188752744	Khana-II	13,000
324	Nareen Bibi	M. Hameed	6110190365112	Kot Hathial S-I	13,000
325	Zenat bibi	Ial Khan	6110192266714	Dhoke Paracha	13,000
326	Amraz Bibi	Akhtar Zaman	6110192973654	Dhoke Paracha	13,000
327	Jamila	Nazim	6110193036864	Sihala-III	13,000
328	Mumtaz Bibi	Javeed Iqbal	6110193567734	G-10--3-4	13,000
329	Fara Naz	M. Naeem	6110193602914	Muslim Colony	13,000
330	khushbakhat bibi	zarnoosh	6110193660556	Farash-II	13,000
331	MahrajBibi	Mesal Khan	6110193671284	Khana-II	13,000
332	NoorunNisa	Salar Khan	6110193933020	Khana-II	13,000
333	Tahira Bibi	Gulam Abbas	6110194296922	Phulgaran-I	13,000
334	Shahzia Bibi	Naseer Khan	6110194419294	Sarie-Madho	13,000
335	Sakoonet Bibi	Amir Afzal	6110195650522	Nara Saydan	13,000
336	Boti	Shah Zaman	6110195751500	Jhangi Saydan-I	13,000
337	Iram Bibi	Shah Wali	6110198960614	I-9-1-2	13,000
338	Parveen Akhter		6110199371682	Chak Shahzad	13,000
339	Makas Begam	Abdul Waheed	7120298590368	Phulgaran-II	13,000
340	Bibi Khatoon	Haleem Dad	7120362137498	Humak-I	13,000
341	Fatima Bibi	Sahib Aman	7150345631812	Kot Hathial S-I	13,000
342	Nusrat Begum	M. jameel	8120187746946	I-9-1-2	13,000
343	Balqees Un Nisa	Kabir Ahmed	8130216497132	Koral Gangal-I	13,000
344	Rasheeda Begum	Abdul Ghafoor	8210160237120	Koral Gangal-I	13,000
345	Siqa-B-Kal	Abdul Razaq	8210203172716	Kot Haital S-II	13,000
346	Gudoo	M. Akram	8220101281528	Dhoke Paracha	13,000
347	Nageena Shaheen		8220133304788	Khana-I	13,000
348	Perveen Bibi	M. Akbar	8220143143144	Muslim Colony	13,000
349	Safia Bibi	M. Bashir	8220166882118	Muslim Colony	13,000
350	Nargis Shaheen	Muhammad Ashraf	8220203910980	Phulgaran-I	13,000

351	Sarwar Jan	Akbal Ali	8220232605008	Kot Haital S-II	13,000
352	Waqar un Nisa	Fazal Kuram	8220285136330	Talhar-II	13,000
353	Mazlooma Begum	M. Rasheed	8220289120362	Muslim Colony	13,000
354	Razia Bibi	M. Akbar	8220311474698	Sihala-III	13,000
355	Shamim Begum	M. Akram Khan	8220318626734	Koral Gangal-I	13,000
356	imtiazi bibi	Nazar Hussain	8220334666726	Farash-II	13,000
357	Fatima Bibi	M.Yaseen	8220356601776	F-6-1-2	13,000
358	Kousar Bibi	M.Mumtaz	8220357886950	F-6-1-2	13,000
359	Kaleem Akhtar	M. Alfaz Khan	8220362911350	Muslim Colony	13,000
360	Raqiba Begum	Pervaiz	8220388941918	Koral Gangal-I	13,000
361	Sumaira BiBi		8220399759776	Mughal	13,000
362	Naseem Bagam	Muhammad Ayyub	8230215384430	Khana Dak	13,000
363	Shamim Bibi	Naseer Ahmed	8230361745980	Farash-II	13,000
364	Zahida Bibi		8250105781666	Koy Hathyal S-III	13,000
365	Bibi Zulakhan	Makhan Khan	8250201053812	Narola	13,000
366	Dilshad Bibi	Mumtaz Hussain	8250253601472	Narola	13,000
367	shazia bibi	Gul Hussain	8270106055454	Farash-II	13,000
368	Musarat	Naheed Khan	1610197861112	Pag Panwal	13,000
369	Maria Bibi	Muhammad Khalid	6110125181424	Dalyala	13,000
370	MukhtiarBibiBewa	Karar Khan	6110153407888	Chapar Mir	13,000
371	Robina Shaheen	Aurangzeb	6110161173366	Pag Panwal	13,000
372	Nasreen Begam	Zulfiqar Ali	6110165745344	Pag Panwal	13,000
373	Nazaq Bibi	Muhammad Aslam	6110189102976	Ghora Mast	13,000
	Total				4,849,000