



**AUDIT REPORT
ON
THE ACCOUNTS OF
SOCIAL SAFETY NETS
(FEDERAL GOVERNMENT)
AUDIT YEAR 2022-23**

AUDITOR-GENERAL OF PAKISTAN

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ABBREVIATIONS AND ACRONYMS

AGP	Auditor General of Pakistan
AGPR	Accountant General Pakistan Revenues
AIR	Audit and Inspection Report
AJK	Azad Jammu and Kashmir
ATM	Automated Teller Machine
AY	Audit Year
BAFL	Bank Alfalah Limited
BE&OE	Bureau of Emigration and Overseas Employment
BISP	Benazir Income Support Program
BoG	Board of Governors
BOT	Board of Trustee
BPS	Basic Pay Scales
BVS	Biometric Verification System
CCI	Council of Common Interests
CCT	Conditional Cash Transfer
CDA	Capital Development Authority
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 Nets
DWE	Directorate of Workers Education
DZF	District Zakat Fund
EKBNS	<i>Ehsaas Koe Bokha Na Soay</i>
EOBI	Employees Old Age Benefit Institution
EUSP	<i>Ehsaas Under-Graduate Scholarship Program</i>
FAM	Financial Audit Manual
FAP	Foreign Aided Project
FBR	Federal Board of Revenue

FY	Financial year
GFR	General Financial Rules
HLB	Habib Bank Limited
HEC	Higher Education Commission
HQ	Head Quarters
ICT	Islamabad Capital Territory
IFA	Individual Financial Assistance
IMEI	International Mobile Equipment Identity
INTOSAI	International Organization of Supreme Audit Institutions
KIBOR	Karachi Inter Bank Offer Rate
KYC	Know Your Customer
LMA	Limited Mandate Account
MAC	Media Access Control
MFDAC	Memorandum for Departmental Accounts Committee
M&E	Monitoring and Evaluation
MIS	Management Information System
MTBF	Medium Term Budgetary Framework
NAB	National Accountability Bureau
NADRA	National Database and Registration Authority
NSER	National Socio-Economic Registry
NOC	No Objection Certificate
OEC	Overseas Employment Corporation
O.M	Office Memorandum
OPF	Overseas Pakistanis Foundation
OR	Operational Review
PAC	Public Accounts Committee
PAO	Principal Accounting Officer
PBM	Pakistan Bait-ul-Mal
PCMS	Payment complaint/Case Management System
PMT	Proxy Mean Test
POS	Point of Sale
PPAF	Pakistan Poverty Alleviation Fund
PPRA	Public Procurement Regulatory Authority
PRIMACO	Pakistan Real Estate Investment and Management Company

PZF	Provincial Zakat Fund
Rs.	Rupees
RSPN	Rural Support Programmes Network
SDGs	Sustainable Development Goals
SLIC	State Life Insurance Corporation of Pakistan
SNF	Specialized Nutritious Food
SSN	Social Safety Nets
UBL	United Bank Limited
UCT	Unconditional Cash Transfer
WeT	<i>Waseela-e-Taleem</i>
WFP	World Food Programme
WWB	Workers Welfare Board
WWF	Workers Welfare Fund
ZCCAs	Zakat Collection Controlling Agencies
ZCOs	Zakat Collection Offices

PREFACE

Articles 169 and 170 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 Section 11 of Zakat and Ushr Ordinance, 1980, require the Auditor General of Pakistan to conduct audit of the receipts/expenditure from the Federal Consolidated Fund and Public Account including of collection, deduction and utilization of Zakat fund.

This report is based on the audit of expenditure and receipts of the Social Safety Nets of the Federal Government including Ministry of Overseas Pakistanis and Human Resource Development, Ministry of Human Rights Management and Poverty Alleviation & Social Safety Division for the financial year 2021-22. The Directorate General Audit, Social Safety Nets, Islamabad conducted audit during Audit Year 2022-23 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 and significant audit findings. Relatively less significant issues are listed in Annex-1 of the Audit Report, which shall be pursued with the Principal Accounting Officers (PAOs) at the DAC level. In cases where the PAO does not initiate appropriate action, the audit observation will be brought to the notice of the Public Accounts Committee in the next year's Audit Report.

Thematic Audit – a new concept – has been introduced and made part of this report at Chapter-7. It is an attempt to improve organization's performance with a critical review of its business processes to identify risks which hinders achievement of its intended objectives.

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.

This audit report has been finalized after incorporating management responses and discussions in DAC meetings.

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].

Islamabad
Dated:

(Muhammad Ajmal Gondal)
Auditor-General of Pakistan

EXECUTIVE SUMMARY

Directorate General Audit, Social Safety Nets, Islamabad is a Field Audit Office of Department of the Auditor General of Pakistan that conducts the audit of Social Safety 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 Directorate General Audit Social Safety Nets carries out the audit of BISP, PPAF, Pakistan Bait-ul-Mal (PBM), Ministry of Overseas Pakistanis and Human Resource Development (OPHRD) 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), Workers Welfare Board(s) (WWB), Bureau of Emigration and Overseas Employment (BE&OE) and Directorate of Workers Education (DWE). Moreover, Ministry of Human Rights, Poverty Alleviation and Social Safety Division, Central Zakat Fund (CZF), Provincial Zakat Funds (PZFs), District Zakat Funds (DZFs) and Zakat deducted by Zakat Collection Controlling Agencies (ZCCAs)/Zakat Collection Offices (ZCOs) are also audited by this office. The Directorate General Audit, Social Safety Nets has a human resource of 30 officers and staff having 59,760 man-hours. The annual budget amounting to Rs. 85.543 million was allocated to this office during Audit Year 2022-23.

a. Scope of Audit

The audit universe of Directorate General Audit Social Safety Nets consists of 486 formations working under 11 PAOs. Total expenditure and receipts of these formations were Rs. 360.491 billion and Rs. 78.207 billion respectively for the financial year 2021-22.

Audit coverage relating to expenditure for the current audit year comprises 95 formations of 09 PAOs having a total expenditure of Rs. 352.151 billion. In terms of percentage, the audit coverage for expenditure is 96% of auditable expenditure.

Moreover, following theme was selected for Thematic Audit:

- i. Identification and selection of beneficiaries for social protection programs

b. Recoveries at the instance of Audit

As a result of audit, a recovery of Rs. 3,572.343 million was pointed out in this report. Recovery of Rs. 12.87 million was effected during the year 2022-23 at the time of compilation of report.

c. 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 by applying Audit Command Language (ACL) on respective Management Information Systems (MIS) of the Social Safety programs.

d. Audit Impact

On the recommendation of audit, the following actions have been taken by the respective PAOs:

- i. Benazir Income Support Programme has made a policy for exclusion of pensioners from the payments of Cash Transfers.
- ii. Pakistan Bait-ul-Mal took initiative for establishing database of beneficiaries of Individual Financial Assistance.
- iii. EOBI calculated interest on non-decredited amount of Rs. 285 million, which was also agreed upon by bank. This was not in the knowledge of the management.
- iv. NCHR has established two Human Rights Courts.

e. Comments on Internal Controls and Internal Audit Department

The audit team extensively studied and evaluated the internal controls in the audited entities so as to obtain an adequate understanding of the internal control system. The objective was to identify the material and significant internal control weaknesses and report to management for taking corrective measures. Although the entities have put in place internal controls, however, there is a strong need for a periodic review and updation of the internal Control structures. Moreover, the system of internal audit was found in place in most of the audited entities which requires the attention of the management.

f. Key audit findings

- i. 28 cases of irregular expenditure/payments and violation of rules amounting to Rs. 13,412.027 million¹
- ii. 20 cases of recovery amounting to Rs. 3,572.343 million²
- iii. 14 cases of weak internal controls amounting to Rs. 7,065.496 million³
- iv. 01 case of non-production of record⁴

g. Recommendations

- i. Irregular expenditure may be regularized from the competent forums.
- ii. Recoveries needs to be effected as pointed out by Audit.
- iii. Internal control system needs to be strengthened to mitigate the allied risks.
- iv. Record may be produced in the listed case of non-production of record and disciplinary action be initiated against the responsible.

¹ Para No. 2.4.4, 2.4.6, 2.4.12, 2.4.13, 2.4.15, 2.4.18, 3.4.1, 3.4.2, 3.4.3, 3.4.4, 3.4.5, 3.4.6, 3.4.7, 4.4.1, 4.4.5, 4.4.14, 4.4.15, 4.4.16, 4.4.20, 4.4.25, 5.4.4, 5.4.5, 5.4.7, 5.4.8, 5.4.9, 6.4.1, 6.4.3 & 6.4.4

² Para No. 2.4.1, 2.4.3, 2.4.7, 2.4.8, 2.4.9, 2.4.10, 2.4.11, 2.4.14, 4.4.2, 4.4.3, 4.4.4, 4.4.6, 4.4.7, 4.4.10, 4.4.11, 4.4.12, 4.4.13, 4.4.17, 4.4.19, 4.4.22, 4.4.23 & 4.4.24

³ Para No. 2.4.2, 2.4.5, 2.4.16, 2.4.17, 4.4.8, 4.4.9, 4.4.18, 4.4.21, 5.4.1, 5.4.2, 5.4.3, 5.4.6, 6.4.2 & 6.4.5

⁴ Para No. 6.4.6

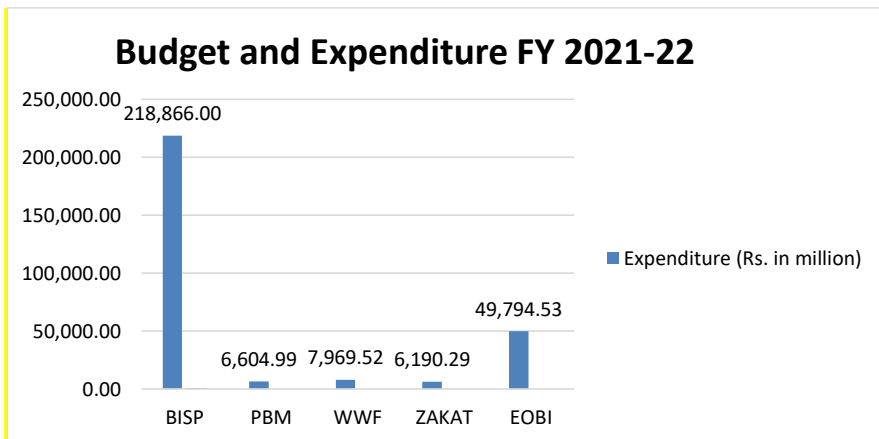
CHAPTER 1

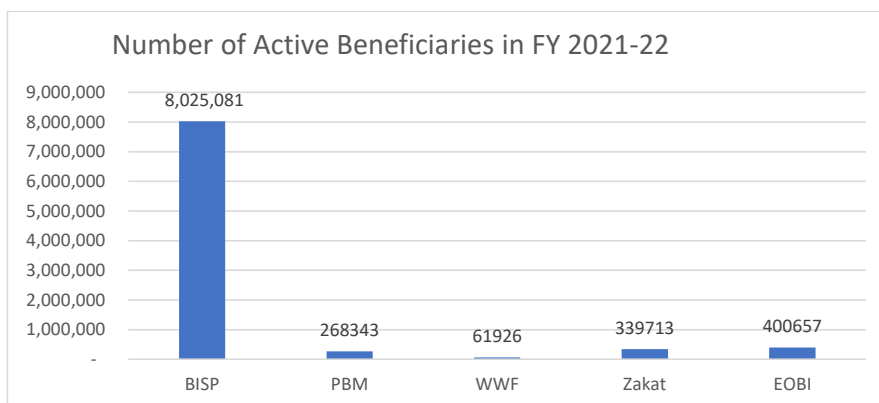
SOCIAL PROTECTION SECTOR ANALYSIS

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 federal and provincial governments have introduced Social Safety programmes. Starting from 1967, the Provincial Employees Social Security Scheme 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 Institution, Bait-ul-Mal and Zakat are the main social protection programmes catering both chronic and transient poor population for reducing poverty. The beneficiaries registered with these programmes are increasing gradually.

The total budget allocation and expenditure of these programmes in FY 2021-22 was Rs. 348.46 billion and Rs. 289.425 billion respectively. Details of budget and number of beneficiaries registered with these social protection programmes are given in the graphs below:





In order to enhance the coverage of Social Protection programmes, so as to reduce the poverty in all its forms the current government has streamlined the Conditional Cash Transfers and established appropriate graduation programmes. For this purpose, Poverty Alleviation Coordination Council was created with the following aims i) to synergize the efforts of various organizations working for poverty alleviation in public and private sector, ii) to develop a framework for improving the implementation plans for capacity building and performance enhancement of subject organizations. Poverty Alleviation and Social Safety Division has also been established to effectively administer all Social Protection Programmes throughout the country, through one window operation. Moreover, *Ehsaas* Program has been initiated which implies a multi-dimensional approach to reduce poverty effectively. The major initiatives under *Ehsaas* Program include *Kafalat* program, Under-graduate Scholarships, *Ehsaas Nashonuma* and establishment of *Sehat Insaf* Card for free medical treatment to around eight million families all over the country.

1.2 Sectoral Analysis

Following are the organizations under Social Protection Programmes to counter poverty by graduating the poor out of poverty 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 six regional offices at provincial capitals, Azad Jammu & Kashmir and Gilgit-Baltistan. There are also 34 divisional and 385 Tehsil offices all across the country. Since inception of this programme till 30.06.2022, Rs. 1,269.041 billion was disbursed under different cash transfer programmes and total number of beneficiaries now stands at seven million (approx.). BISP uses Poverty Score Card under NSER, where a score of PMT 32 (New Survey) makes the beneficiary eligible for this cash transfer programme. BISP has following programs:

- ▶ **Unconditional Cash Transfers (UCT)** provides minimum income support package (Rs. 2,000 monthly) to those rated poor on Poverty Score Card.
- ▶ **Conditional Cash Transfer Programmes** which include *Waseela-e-Taleem* to facilitate primary education
- ▶ **Ehsaas Nashonuma Program** provides women cash stipends, specialized nutritious food, immunizations, antenatal and postnatal checkups, health awareness sessions and tackling stunting in children across 15 most stunted districts in the country.
- ▶ **Ehsaas Under-graduate Scholarships Program** started in 2019 provides a total number of 200,000 scholarships with 70,000 scholarships each year with a 50% scholarships quota is reserved only for girls.

BISP started in 2008 with the aim to reduce poverty and making beneficiaries self-sufficient to prevent them from falling below the poverty line. In FY 2021-2022, Rs. 177.176 billion was disbursed as Unconditional Cash Transfer, Rs. 20.485 billion was disbursed for Conditional Cash Transfer Programme i.e., *Waseela-e-Taleem* and Rs. 4.870 billion and Rs. 7.350 billion were disbursed for *Ehsaas Nashonuma* and Under-graduate scholarships program, respectively.

BISP has developed the database of its beneficiaries in Management Information System through multiple 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 completed during the financial year 2021-22. Moreover, data

integration across the multiple social safety organizations remains an issue because auditors have reported deficiencies in beneficiaries' record in these 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 inbuilt controls in the payment mechanism. That is why the Complaint Monitoring System needs to be more effective for timely remedial measures to address recipients' 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 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 towards 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 Rs. 17,000 for the FY 2021-22. During FY 2021-22, PBM has disbursed an amount of Rs. 6.505 billion through its following core projects /schemes:

- **Individual Financial Assistance** caters poor, widows, and orphans for medical treatment, education and general assistance.
- **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 Centre's 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 160 WECs operating across the country.
- **Pakistan Sweet Homes/*Dar-ul-Ehsaas*** are for the orphan children where they

get free food, medical treatment, boarding and lodging and free education. There are 51 Sweet Homes now called *Dar-ul-Ehsaas* across the country.

- **Orphan Widow Support Program** for families having orphan child, preferably girls, launched in four districts Abbottabad, Peshawar, Gujrat and Okara. This program has launched in replacement of 4 closed *Dar-ul-Ehsas* 247 children in those districts.
- **Panagahs** Under the vision of Prime Minister, PBM launched the program of *Panagahs* (5 in Islamabad, 1 in Mardan, 1 in Abbottabad, 5 in Karachi, 1 in Quetta, 1 in Gawadar, 1 in Qilla Abdullah, 1 in Lasbella and 1 in Skardu) during the FY 2021-22.
- **Ehsas Koe Bokha na Soay** Under the vision of Prime Minister, PBM launched the Program of 12 *Ehsas Koe Bokha na Soay* food vehicle (4 in Peshawar, 4 in Lahore, 2 in Islamabad and 2 in Faisalabad)

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 schemes for the industrial workers which include 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 to the widow/legal heir of the deceased workers and marriage grant for the marriage of daughters of workers is also provided. Total budget for the FY 2021-2022 was Rs. 13,794.63 million.

During audit of financial year 2021-22, significant number of irregularities were reported. There were cases of dual employment of employees of WWF, educational scholarship paid to the children of officers of OGDCL and non-accountal of reversal of funds. In addition to this, in WWF, Punjab there was cases . of non-credit of contribution collected by Punjab Revenue Authority and loss due to non-obtaining of tax exemption.

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. Poverty Alleviation and Social Safety Division (Zakat Cell) has been assigned the task of collection and disbursement of Zakat funds to the Provinces/Federal Areas till next NFC Award under the Council of Common Interests approved formula. *Mustahiqeen* should have income less than Rs. 670 per head in a household. A total amount of Rs. 10,817.666 million was collected during FY 2021-22 and distributed in lump sum amongst the Provinces/Federal Areas.

Auditors during the Audit of FY 2021-2022 found the issues of late deposit of Zakat by Zakat collection/deduction agencies, non-allotment of codes and non-distribution of Zakat on revised population census 2017.

1.2.5 Employees' Old-age Benefits Institution

EOBI Act, 1976 was enforced w.e.f. 01.04.1976. The statute intends to provide security and benefits to the old-age employees of industries, commercial or other organizations covered under it. EOBI provides an Old-Age Pension, Invalidity Pension, Old-Age Grant and Survivor's Pension to eligible beneficiaries. 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, 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 2021-22 is Rs. 71.867 billion and Rs. 49.784 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 coordination 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 may 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 micro-financing to make the beneficiaries self-sufficient. It is also desired that there may be segregation of duties among social protection sector and development of key performance indicators along with the proper monitoring and evaluation mechanism. Moreover, there is a need for early establishment of financial rules and autonomous funds of formations/commissions under administrative control of Ministry of Human Rights and Ministry of Overseas Pakistanis and Human Resource Development.

In short term, there may be a policy level intervention to resolve the issues of cumbersome 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 PROGRAMME

2.1 Introduction

A. 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 Special Assistant on Poverty Alleviation and Social Safety to the Prime Minister of Pakistan, with the status of 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.

B. Comments on Budget & Accounts (Variance Analysis)

Budget allocated to the Benazir Income Support Program for the Financial year 2021-22 was Rs. 250,000 million, out of which the Program incurred an expenditure of Rs. 218,866 million resulting in savings of Rs. 31,134 million which is 12% 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)
26	Current	250,000	-	250,000	218,866	(31,134)	(12)

C. Sectoral analysis on the achievements against targets under MTBF

The performance indicators, targets and achievements for the FY 2021-22 by BISP is tabulated below:

Outputs	Selected Performance Indicators	Targets	Achievements
Unconditional cash transfer services	Number of beneficiaries (In thousand)	7,166	8,025
Waseela-e-Taleem programme	Number of beneficiaries (In thousand)	4,002	4,201
Graduation Program	Number of beneficiaries graduated (In thousand)	65	0

Table 1: Audit Profile of Benazir Income Support Program

(Rs. in million)

Sr. No.	Description	Total Nos	Audited	Expenditure audited (FY 2021-22)
1	Formations	40	09	218,866.000
2	Assignment Accounts (excluding FAP)	01	01	213,325.000
3	Foreign Aided Projects (FAP)	05	05	5,540.084

2.2 Classified Summary of Audit Observations

Audit observations amounting to Rs. 4,999.252 million were raised as a result of this audit. This amount also includes recoverable of Rs. 894.684 million as pointed out by the audit.

Table 2: Overview of the Audit observations

(Rs. in million)

Sr. No.	Classification	Amount
1	Irregularities	869.857
A	HR/ Employees related irregularities	141.991

B	Management of accounts with commercial banks	607.544
2	Value for money and service delivery issue	-
3	Others	3,379.900

2.3 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	Held	9	-	9	-
2015-16	Held	2	-	2	-
2016-17	Held	5	-	5	-
2018-19	Held	3	-	3	-
2019-20	Not Held	-	-	-	-
2021-22	Not Held	-	-	-	-

2.4 AUDIT PARAS

Irregularity and Non-compliance

2.4.1 *Non-adjustment of savings of previous year in budget releases of next year- Rs. 2,063.39 million*

Article IV(2) of the agreement between BISP and WFP states that payments by BISP will be made for activities of one year at the commencement of each year.

Article IV(6) of the agreement between BISP and WFP provides that any identifiable interest accrued on the contribution and any residual income derived from WFP's activities financed by the Contribution shall be utilized by WFP in accordance with WFP Regulations and Rules.

BISP signed first agreement for *Ehsaas Nashonuma* with WFP on 28.02.2020 and amendment on 15.06.2021 and then revised as on 16.12.2021. Total value of the program implementation was Rs. 40,148 million. BISP contribution was Rs. 38,906 million and rest amount was contributed by World Food Programme.

Audit observed as under:

- BISP contributed Rs. 4,658.393 million as advance payment for 2020-2022.

- ii. An amount of Rs. 415.034 million (USD 2,515,785) was shown under head “Balance of Resources” at the end of march, 2021 which did not include WFP contribution to the tune of Rs. 233.244 million.
- iii. Whereas, financial report as at 30th April 2022 did not depict any opening balance.
- iv. The Certified Financial Report of WFP as on 30.04.2022 showed savings of Rs. 1,707.6 million (USD 9,195,916*185.69) at the end of financial year as at 31.12.2021.

The Actual saving comes to Rs. 2,063.39 million as per calculation below.

(Rs. in million)			
Description	Year 2020	Year 2021	Year 2022
Opening Balance	0.00	648.35	2,063.39
Funds Transferred to WFP	1,599.45	1,946.19	1,895.85
WFP contribution	233.24	0.00	168.00
Total available	1,832.69	2,594.54	4,127.25
Utilization	1,184.34	531.15	-
Closing Balance/ Savings	648.35	2,063.39	-

Audit is of the view that BISP management transferred funds to the tune of Rs. 1,895.85 million to WFP during 2022, without adjusting previous years saving amounting to Rs. 2,063.39 million in budget and the BISP management has violated Article IV(2) of the agreement with WFP.

Audit is further of the view that a total amount of Rs. 2,063.39 million was required to be adjusted by BISP from the fund before allocation to WFP for the period 2021-22.

Management replied that the *Nashonuma* programme was a two-phase multi-year activity with funding covering the entire duration. The initial funding transferred to WFP in April 2020 (PKR 1,600 million) was utilized mostly in the following 12 to 14 months upto 30 June 2021; The following tranche transferred to WFP in June 2021 (PKR 1,900 million) was utilized mostly in the year ended 30 June 2022. Any funds which were provided at the beginning of those periods (i.e., April 2020 and June 2021, respectively) but were not fully spent by the end of them (June 2021 and June 2022 respectively) were rolled over and spent for the intended purposes in the following period in the normal course of business.

The management further stated that:

- i. WFP contribution USD 1.5 million i.e., PKR 233.244 million (reference to Article III (4) and Article IV (1) of the Pilot Agreement) was consumed in the pilot phase on procurement of SNF.
- ii. PKR 2,063.39 million shown as a closing balance in the financial report was already committed for the expenditures against various agreed activities by WFP was thus paid against committed expenditures of previous years. For this reason, the amount did not fall under the category of 'savings' as WFP paid against the delivery of services and goods required for the implementation. Due to the above mentioned reasons, this amount was not reported or included within the opening balance and thus did not need to be adjusted from the next tranche i.e., funds Rs. 1,896 million.

Reply is not tenable as amount was required to be adjusted by BISP from the fund before allocation to WFP for the period 2021-22.

DAC in its meeting held on 23.12.2023 pended the para with the direction to furnish revised reply to Audit and get relevant record verified.

Audit recommends that the matter may be investigated, proper adjustments of the funds may be ensured besides recovery/adjustment of additional funds paid to WFP more than the actual requirement.

{Para No.15 of AIR of BISP (1st batch) for the Audit Year 2022-23}

2.4.2 Non-monitoring by BISP of utilization of funds by WFP – USD 4.095 million

Article II Clause 11.2(12) of the agreement between WFP and BISP, obligated WFP for provision of compliance monitoring data for conditionality as requested by BISP.

The data relating to registration of beneficiary, child, number of visits, payment made to the beneficiary on every visit, consumption of Specialized Nutritious Food (SNF) Sachet (Wawamum and *Maamta*) etc., has been reported to BISP-MIS through software application in use of World Food Program.

Audit observed that data monitoring has not been carried out as the cost of total sachets distributed comes to USD 4,095,729 upto 01.04.2022 as per BISP-MIS. Whereas, utilization of USD 3,538 under the expenditure head “Food and related cost” was communicated to BISP by WFP.

Detail is as under:

(Amount in USD)				
Commodity	No. of Sachets distributed	Number of Grams in one Sachets	Rate per gram as provided by WFP	Cost of total Sachets distributed
A	B	C	D	E=B*C*D
Maamta	373,950	75	0.0045	126,208
Wawamum	18,902,483	50	0.0042	3,969,521
Total				4,095,729

Audit is of the view that BISP did not monitor the compliance data of SNF distributed by WFP which resulted in variation of figures between WFP and BISP-MIS.

Management replied that in order to help better track and reconcile stock management and expenditures, WFP would regularly share opening and closing balance of SNF in future along with financial reports.

Reply is not tenable as reported figures by WFP did not match with BISP-MIS and has resulted in huge variation.

DAC in its meeting held on 23.12.2022 pended the para with the direction to furnish revised reply to Audit and get relevant record verified.

Audit recommends disclosure of these funds in certified financial statements with proper reconciliation.

{Para No.16 of AIR of BISP (1st batch) for the Audit Year 2022-23}

2.4.3 Non-recovery of penalty from banks against Beneficiaries' accounts not de-credited – Rs. 607.544 million

Clause 1.4.1(a) of the Contracts with Bank Alfalah and HBL states that if a BISP beneficiary doesn't perform any activity i.e., withdrawal from LMA or transferred to linked BB saving account for six months or any other period as subsequently approved by the BISP Board, the bank shall block his/her LMA and de-credit amount available in the LMA.

Clause 8.1(a)(i) of the Contracts with Bank Alfalah and HBL states that the BAFL shall make it a routine to regularly deposit all de-credited Funds including forced de-credited funds in the Government Treasury in accordance with Clause 6.4.1(c) on weekly basis, i.e., on every Monday, if not a holiday, without any failure or delays (next working day in case of holiday). In case, the BAFL fails to transfer de-credited Funds in the Government Treasury in

accordance with above, the Bank shall be liable to penalty on the retained de-credited Funds in BISP main account @ one year KIBOR Offer Rate per day. Such amount shall be adjustable out of services charges claim of the Bank.

Management of BISP provided a list of 20.3 million Beneficiaries' accounts opened in Bank Alfalah and HBL as on 30.06.2022.

Audit observed that penalty amounting to Rs. 607.544 million was not recovered from banks (calculated on average KIBOR Offer rate for the period July 2021 to June 2022) against Beneficiaries' accounts which were not de-credited during the financial year 2021-22 by:

- i. Bank Alfalah Limited amounting to Rs. 1.20 billion which was late deposited by BAFL in October 2022.
- ii. HBL amounting to Rs. 4.06 billion.

Detail is as under:

(Rs. in million)			
Sr. No.	Name of Bank	No. of Accounts	Amount not de-credited
1	HBL	137,681	4,064.534
2	BAFL	69,872	*1,200.141
	Total	207,553	5,264.675

*Amount deposited by BAFL in October 2022

Audit is of the view that non de-crediting of beneficiaries' accounts and subsequent non-deposit of de-credited amount into Government Treasury was loss to the exchequer, and it has also increased the risk of fraudulent withdrawals.

Audit is also of the view that non-compliance of contractual obligations resulted into withholding of non-de-credited funds by the banks and their subsequent usage by them.

Management replied that the de-crediting activity was not carried out in FY 2021-22 because around 3.6 million beneficiaries were exited/blocked from the programme after 30th June, 2021. As such beneficiaries were not supposed to be given chance of re-verification, it was considered to give them extra time to withdraw funds available in their accounts. A proposal was also in consideration at that time to disburse some of the exited beneficiaries under 2nd phase of Emergency Cash Programme (ECP2) which could have not been possible if their accounts were de-credited. Accordingly, 568,000 exited beneficiaries were disbursed under ECP-2 in January, 2022. A large number of new beneficiaries

were included in the programme in result of resurvey. As such beneficiaries were not accustomed with the payment procedures, it was considered to give them sufficient time to get used to the system. During FY 2021-22, multiple payment generations were carried out under various Programmes such as UCT, CCT, Nashounuma, ECP-2, Harnai, Tirah valley, with different cut-off dates, therefore, the de-crediting activity remained suspended to avoid generation of payment to de-credited beneficiaries. BISP Board in its 50th meeting held on 28th June, 2021 decided to change the de-crediting period from 6 months to one year for beneficiaries belonging to specific (snowbound) Districts.

The reply is not tenable as de-crediting activity was suspended for all the BISP beneficiaries and the amount not de-credited remained unutilized till the close of financial year on 30.06.2022.

DAC in its meeting held on 16.01.2023 directed that management's approval for non-de-crediting beyond six months along-with category/reason-wise detailed working on these 207,533 beneficiaries' accounts may be shared with Audit.

Audit recommends for fixing responsibility for non-compliance and recovery of interest amount earned by banks through floating of funds.

{Para No.7 of AIR of BISP (2nd batch) for the Audit Year 2022-23}

2.4.4 Irregular fresh re-survey of beneficiaries by NADRA – Rs. 523.261 million

Appendix A to the contract signed between NADRA and BISP dated 27.03.2020 directs NADRA to check all CNICs in NSER dataset, such that:

- a) If not found or discrepant marked, new HH survey will be carried out. BISP will send “resurvey flag” in dataset.
- b) If found in NSER Dataset and it is single household, replace existing roaster information with given CNICs roaster. The operator will have the option to add minors without CRCs, data will be saved and this marks end of the process. BISP will send ‘roaster update flag’ in dataset.

BISP management entered into a contract with NADRA on 27.05.2020 for Desk Based Registration of National Socio Economic Registry Update having total contract cost amounting to Rs. 2.59 billion.

Audit observed that fresh re-survey of 679,018 female beneficiaries having valid CNIC was carried out by NADRA, who have already been surveyed earlier by other survey firms or through Teacher based model. An average amount of Rs. 523.261 million was paid to NADRA against such irregular survey.

Details of 679,018 female beneficiaries have been provided to BISP management in soft form. However, details of few cases are as under.

Sr. No.	CNIC	Unique HH ID	Survey by	Survey Date	PMT	Form No.
1	1210250811242	60000003438410	Teachers	05-FEB-21	33.02	4KDI00120896
		50000017037600	NADRA	22-AUG-22	24.80	1010254315
2	1320124241568	60000007536377	Teachers	30-MAY-21	34.84	4KBM00106651
		50000015674217	NADRA	15-MAR-22	28.59	1007878289
3	1720183684850	60000002031453	Teachers	05-JAN-21	37.28	4KNR00224064
		50000015759205	NADRA	22-MAR-22	27.17	1008051810
4	2120127273206	60000001870139	Teachers	02-JAN-21	38.32	4KPR00324915
		50000014246111	NADRA	12-NOV-21	25.64	1005491913
5	7150145638938	60000003988705	Teachers	20-FEB-21	34.44	4GGL00018751
		50000014821098	NADRA	20-DEC-21	14.98	1006386676
6	1110206002146	60000002203817	Teachers	08-JAN-21	36.54	4KB00657979
		50000016477964	NADRA	14-JUN-22	25.42	1009377963
7	3510105544644	40000016427833	PO	07-JUN-21	34.71	2PKQ00575184
		50000017724972	NADRA	04-NOV-22	27.73	1011316055
8	3810463291052	40000013297707	PO	19-FEB-21	37.15	2PBK00291453
		50000015740016	NADRA	19-MAR-22	30.03	1008011040
9	4410279090624	40000007783402	PO	12-OCT-19	38.95	5SMK00053699
		50000015127807	NADRA	18-JAN-22	21.82	1006835255
10	4510517880158	40000015669524	PO	20-MAY-21	36.85	5SGH00078922
		50000014235513	NADRA	11-NOV-21	30.06	1005473625

Audit is of the view that it had not only resulted in different PMT scores of same beneficiaries but also the eligibility of beneficiaries enrolled on the basis of such surveys of same household was doubtful.

Audit is also of the view that NADRA was contracted by BISP for surveying the left-over population and roaster-updation of beneficiaries. Therefore, the fresh re-survey of beneficiaries by NADRA was irregular.

Management replied that by design, a survey of a beneficiary was not possible in the application. However, it was dependent on the backend pool of CNICs, where MIS places all already surveyed (beneficiary and non-beneficiary) households and NADRA's system checked whether the CNIC shared at the desk was already located in the BISP's given pool or not. Now, without considering the

times of update, it may appear that desks had carried out survey of a household which was previously surveyed during the door to door exercise, however in actual, the update at the desk completed the door to door record and NADRA's desk new survey was carried out rightfully as respondent did not have any CNIC on record during the door to door exercise.

The reply is not tenable as no roaster update was made in any case pointed out in the para. Additionally, since multiple PMT scores on one CNIC appeared in NSER dataset, therefore the question of "the respondent did not have any CNIC on record during the door to door exercise" does not arise.

DAC in its meeting held on 27.01.2023 directed to analyze these cases in consultation with NADRA and a Fact Finding on the basis of such analysis may be carried out by 10.02.2023.

Audit recommends to inquire the matter for assessment of these cases and determination of eligibility of such beneficiaries for payment of cash transfers.

{Para No.18 of AIR of BISP (2nd batch) for the Audit Year 2022-23}

2.4.5 Suspicious recording of ages of beneficiaries involving an amount of Rs. 416 million

The BISP approved the Key Performance Indicators (KPIs) for BISP's field offices vide letter no.3(440)/BISP/HR/2017 (KPIs) dated 07.02.2019 and the implementation of these KPIs were communicated vide letter No. 1(15)/BISP/M&E/KPIs/ 2018 dated 18.03.2019. According to KPI No. 2 of PCMS, the field offices were required to verify the alive status of beneficiaries having age 70 and above.

Management of BISP paid UCT to a total of 5.66 million beneficiaries upto the financial year 2018-19.

Audit observed, on the basis of records mentioned in date of birth of beneficiary, that the ages of 4,870 beneficiaries ranged between 100 and 120 years.

Detail is as under:

(Amount in Rs.)

No. of Records (Beneficiary)	Age Ranges (Years)	Average age of these 4870 beneficiaries	Payment to beneficiaries involved
4870	Above 100	105.12 years	416,796,851

Audit is of the view that the ages of 4870 beneficiaries beyond 100 years did not seem realistic, which raised the doubt about authenticity and reliability of data.

Management replied that as per payment parameters/business rules defined by CT wing, there was no restriction for payment generation for the female having age above 100 years. Currently all such information including DOB is being checked/validated by NADRA from 11th December 2019. BISP had also taken the initiative to convert all beneficiaries to BVS mode since 2015-16, and now in the contract with new partner banks 100% beneficiaries had been converted to BVS. Furthermore, all payments had been verified through BVS and date of births were also checked during KYC and enrollment/account opening phase at banks.

The reply is not tenable as the field offices were required to verify the alive status of beneficiaries having age 70 and above.

The PAO was requested vide letter dated 01.12.2022 to convene DAC meeting, but DAC meeting was not convened till the finalization of Audit Report.

Despite repeated requests dated 28.10.2022 and 11.01.2023, the PAO has not been able to convene DAC meeting.

Audit recommends that the matter may be examined for proper verification. Necessary periodic checks may also be placed to verify the status of being live of the beneficiaries.

{Para No.4.1.5 of IS Audit Report of BISP for the Audit Year 2019-20}

2.4.6 Irregular more than one PMT score on same Electronic Registry Form – Rs. 149.420 million

Clause no. 7.7(e) of the Contract signed between BISP and Partner Organizations states that once the Electronic Registry Form is completely filled, the receipt bearing a Quick Response Code will be scanned first to assign a unique code to the Electronic Registry Form and later thumb impression of the respondent will be obtained on it. Afterwards, a picture of the thumb impression will be taken using a built-in feature of the app and the receipt will be handed over to the respondent. Before moving onto next structure, the enumerator will mark the structure with some unique sign to indicate that the structure has been

covered during the enumeration. POs shall also provide their door marking scheme in their technical proposal.

Para 7.8(b) of the door to door survey contract between BISP and POs states that ERFs will be checked for any possible duplication of QR codes in addition to a possible duplication of data. The same will also be examined in case of collated/one-point collection. Upon identification of any such discrepancy, the ERFs with relevant discrepant status either requiring recollection of the entire ERF, collection of the GPS point at the door-step or issuance of a new QR code to the respondent will be made available at Data Collection Support System, as well as, through a separate Support App.

BISP management carried out door to door surveys for updating National Socio Economic Registry (NSER) through survey firms (Partner Organizations), teachers and NADRA (desk based).

Audit observed, on sample basis, that in 747,102 cases, same Electronic Registry form (ERF) number was reflected with more than one PMT score and an average amount of Rs. 149.420 million was paid to the survey firms/Teachers against such discrepant data/survey.

Details of 747,102 were provided to BISP management in soft form. However, details of few cases are as under:

Sr. No.	Form No.	CNIC	Unique HH ID	PMT	Address
1	6SKE00386895	4250108089639	40000006120403	38.75	shahwani Cng
		4430204061629	40000006191189	27.23	shahwani cng
2	8TWS00075402	2170823574332	60000004104979	27.01	see kach ghulam khel post office wana swtd
		2170863243646	60000004104973	47.22	see kach swtd wana ghulam khel
3	5SGH00174592	4510171356264	40000019759914	33.01	Dhani Bakhsh
		4510171356264	40000022691913	25.43	Village Qaloo khan Rind
4	3PMN01157168	3620332343242	40000022300301	50.98	basti lahori shujabad
		3630185860208	40000022487138	19.55	basti chah ahmad wali narrrol dak khana lar junubi jalal our pir wala
5	2PSH00457684	3540504169499	40000022311664	42.39	Nil
		3540187929371	40000022463826	23.57	Nil
6	2PSH00457684	3540115429114	40000022131257	35.91	Nil
		3540149694575	40000022292808	44	Nil

Audit is of the view that more than one PMT score on same form is irregular and needs proper justification.

Management replied that by design, a ERF should not have multiple PMT as it represented one household. However, in case a QR code was duplicated (scanned multiple times), different PMTs were possible as the data in such scenarios represented different households. The plausible reason for a few duplications was when data was collected at a compound structure and multiple households were interviewed, the enumerator did not scan all the issued QRCs, rather mistakenly scanned one QRC for additional 2 or 3 houses. However, for greater number of duplications of ERF/QR codes, as the scan of a receipt was mandatory and receipts were pre-configured and enumerators did not have this option to generate any ERF/QR numbers on their own. At times when they were in field and their QRCs were finished, they had scanned one QRC multiple times. This was an operational challenge, where, in case an enumerator was in an area where he could not leave the work pending or had inability to visit the area again (security ridden areas), based on the availability of inadequate number of NSER's printed QRCs, the enumerator may have scanned one receipt multiple times which resulted into duplicate QR forms. In terms of processing or imposition of penalty for not addressing the discrepancy, the POs have been charged for "unresolved discrepancies" in their final deliverables' processing.

The management has accepted duplication of ERFs, however the explanation provided for possible reasons of duplication of ERFs is not tenable as objected population in the para relates only to clean data as PMT scores can only be calculated/run on clean/non-discrepant data.

DAC in its meeting held on 27.01.2023 directed to conduct a Fact Finding and analyze the data on the basis of such Fact Finding by 31.03.2023.

Audit recommends to re-determine the eligibility of such beneficiaries for payment of cash transfers on the basis of Fact Finding.

{Para No.17 of AIR of BISP (2nd batch) for the Audit Year 2022-23}

2.4.7 Unauthentic out of districts/province withdrawals of Cash Transfer–Rs. 107.406 million

Clause 4(2)(c) of Appendix-C to the Contract with HBL states that Financial Institution shall ensure system based (geo fencing/IMEI tagging of

agent BVS device) restrictions for all beneficiaries, to restrict out of district cash withdrawal or fund transfer.

Clause 4(2)(d) of Appendix-C to the Contract with HBL states that, in case of 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 the error message 'to visit the BVS enabled branch or BVS ATM of the Financial Institution or as per BISP's guidelines.

Management of BISP distributed an amount of Rs. 199,818 million through Franchise Agents/ATMs of Bank Alfalah and HBL during the financial year 2021-22.

Audit observed, on test check/sample basis, that 09 ATMs/Franchise agents were found involved in out-of-districts/provinces withdrawals of Cash Transfers ranging from beneficiaries belonging to 22-43 other districts.

Details of 25,066 have been provided to BISP management in soft form, whereas summary of transactions is as under.

(Rs. in million)

Sr. No.	Franchise/ ATM ID	Franchise/ POS District	Total Transactions	No. of District's beneficiaries	Amount
1	0979	Tando Muhammad Khan	10,464	26	70.763
2	0087	Tando Allahyar	2,370	43	24.362
3	0334	Rahim Yar Khan	265	30	1.307
4	0259	Rahim Yar Khan	294	22	3.138
5	0171	Rahim Yar Khan	166	39	2.099
6	0285	Rahim Yar Khan	149	23	1.451
7	1674	Rahim Yar Khan	99	32	0.804
8	0103	Bhakkar	181	32	1.948
9	(0303)-9307-513	UNKNOWN	112	22	1.534
Total					107.406

Audit is of the view that out of district withdrawals of Cash Transfers from BVS devices/ATMs of beneficiaries belonging to 22 to 43 districts created doubts about withdrawals made by actual beneficiaries.

Management replied that the detailed data of transactions would be reviewed and analyzed.

DAC in its meeting held on 27.01.2023 directed to probe the matter by 31.03.2023 and apprise BISP management with findings for appropriate action.

Audit recommends that the matter may be investigated and amount of out of district withdrawals of Cash Transfers from BVS devices/ATMs of beneficiaries through fake biometric be recovered besides taking strict action.

{Para No.9 of AIR of BISP (2nd batch) for the Audit Year 2022-23}

2.4.8 Unauthorized grant of performance bonus to BISP employees – Rs. 103.378 million

Para 2 of Finance Division letter U.O No.2(5)R-14/08 (pt)- 1231-AFS(Reg/Lit) dated 04.03.2022 regarding performance bonuses for top high performing Ministries/Divisions states that “In order to firm up the resource allocation for bonuses, it is requested that lists of eligible civil servants in Ministries/Divisions (excluding Attached Departments/Sub-Ordinate Offices/ Autonomous Bodies) may kindly be furnished to this division urgently”.

Clause 14(2) of Chapter VII of BISP Act, 2010 states that the Secretary shall have full powers to incur expenditure or re-appropriate funds, subject to any general or specific instructions of the Board”.

The management of Benazir Income Support Program paid an amount of Rs. 103.378 million as performance bonus to its 2,078 regular and contingent Paid employees during the month April-2022.

Details of 2,078 employees have been provided to BISP management in soft form, whereas scale-wise summary is as follows:

(Rs. in million)

Scale	No. of employees	Total Bonus Amount
SPS-01	681	17.017
SPS-02	4	0.113
SPS-03	1	0.033
SPS-04	24	0.759
SPS-05	43	1.425
SPS-06	1	0.050
SPS-09	6	0.273
SPS-11	26	1.187
SPS-12	1	0.050
SPS-14	33	1.668
SPS-15	3	0.118

SPS-16	586	37.684
SPS-17	287	25.177
SPS-18	56	6.758
SPS-19	31	4.241
SPS-20	6	1.193
SPS-21	1	0.323
Contingent Paid Staff (1-4)	288	5.308
Total	2,078	103.377

Audit observed that the Federal Government announced the performance bonus for the high-performance Ministries/Division (excluding autonomous bodies).

Audit is of the view that:

- i. According to BISP Act 2010, BISP is an autonomous body corporate having perpetual succession and a common seal.
- ii. Performance bonus is only applicable to civil servants of Ministries/Divisions.
- iii. Employees of attached departments/sub-ordinate offices/ autonomous bodies were not eligible for performance bonuses.
- iv. No general or specific instructions for payment of performance bonuses were given by the BISP Board.
- v. BISP management violated the guidelines of Finance Division and BISP Act 2010.

Management replied that the Secretary, BISP, who was also Principal Accounting Officer under Section 5 (5) of the BISP Act, 2010, approved grant of two performance bonuses/honoraria to BISP employees owing to their contribution in achievement of 100% targets of the performance agreement with the Prime Minister.

Reply is not tenable as Employees of attached departments/sub-ordinate offices/ autonomous bodies were not eligible for performance bonuses.

DAC in its meeting held on 23.12.2022 pended the para for discussion in next meeting of DAC.

Audit recommends to recover excess payment and fix responsibility against person at fault.

{Para No.4 of AIR of BISP (1st batch) for the Audit Year 2022-23}

2.4.9 Irregular Cash Transfers to Government employees/ pensioners and to their spouses – Rs. 37.783 million

Section 4(a) of BISP Act 2010 states that the objectives and purposes of the program shall be to enhance the financial capacity of the poor people and their dependent family members.

Federal Cabinet, *inter alia*, approved exclusion of government employee (self)” & “government employees’ (spouse)” from Regular BISP UCT Program.

Management of BISP enrolled more than 8 million beneficiaries under Regular BISP, UCT during the Financial year 2021-22.

Audit observed that a total number of 2,427 Government employees/ pensioners (Grade 1 to Grade 20) and their spouses were drawing Cash Transfers. A total amount of Rs. 37.783 million had been disbursed by BISP amongst such Government employees/ pensioners and to their spouses during the financial year 2021-22.

Details of 2,427 Government employees/ pensioners & their spouses were provided to BISP management in soft form, whereas Grade-wise summary is as under:

(Rs. in million)

Grade	No. of employees/ Pensioners	No. of Spouses of Govt. employees/ pensioners	Amount withdrawn
Grade 01	44	-	0.704
Grade 02	65	-	1.014
Grade 03	10	-	0.154
Grade 04	7	-	0.11
Grade 05	71	-	1.143
Grade 06	25	-	0.361
Grade 07	23	-	0.394
Grade 08	7	-	0.088
Grade 09	22	-	0.327
Grade 10	8	-	0.116
Grade 11	8	291	4.535
Grade 12	7	215	3.376
Grade 13	2	52	0.740
Grade 14	10	267	4.249
Grade 15	3	583	8.95
Grade 16	8	521	8.573
Grade 17	3	99	1.663

Grade 18	-	3	0.036
Grade 19	1	43	0.771
Grade 20	-	29	0.479
Totals	324	2103	37.783

Audit further observed that, out of 8 million beneficiaries, no spouse's CNIC information was available in NSER database against 2.788 million beneficiaries. An amount of Rs. 35,335.166 million was paid to such beneficiaries during the year 2021-22.

Audit is of the view that the payment of cash transfers to the Government employees/pensioners and to their spouses was held as irregular.

Management replied that beneficiaries were cleared during profiling exercise by NADRA as these cases were not reported earlier to BISP and not added in the NADRA's profiling pool. Later on, when the data was received it had been marked as blocked in system, so further payments could not be generated. The data along with profiling and current status of mentioned beneficiaries could be verified. Additionally, letters and reminders have already been issued to relevant Chief Secretaries of all provinces including Azad Jammu & Kashmir and Gilgit-Baltistan, Controller General of Accounts (CGA), Islamabad and Accountant General(AGs) of all provinces for recovery from Government Employees and further action under E& D rules.

DAC in its meeting held on 27.01.2023 directed that the BISP management may take required action as per directives of PAC dated 20.01.2023. DAC further directed that the approved policy of pensioners may be shared with Audit.

Audit recommends that responsibility for improper profiling be fixed besides recovery of amount.

{Para No.1,2&13 of AIR of BISP (2nd batch) for the Audit Year 2022-23}

2.4.10 Unauthorized payment of deputation allowance to those servants who opted for programme's pay package – Rs. 33.613 million

Regulation 33 (3) of the Benazir Income Support Programme (Employees' Service) Regulations, 2018 states that the employees on deputation shall have the option to either stick to their pay scales as prevalent in their parent organization along with deputation allowance or to opt for the program's pay package applicable to the scale to which they have been posted on deputation".

The management hired the services of 55 employee on deputation basis for a period of three years.

Audit observed that management of Benazir Income Support Program paid an amount of Rs. 33.613 million as Deputation Allowance to those employees who opted for Programme's pay package during 2021-22.

Details of 2,078 employees have been provided to BISP management in soft form. However, scale-wise summary is as under.

(Rs. in million)

Scale	No of deputationist	Amount
SPS-01	4	0.117
SPS-02	2	0.059
SPS-03	1	0.030
SPS-05	2	0.025
SPS-06	1	0.056
SPS-09	5	0.246
SPS-11	3	0.194
SPS-12	1	0.049
SPS-14	30	1.415
SPS-15	1	0.018
SPS-16	68	5.183
SPS-17	149	14.251
SPS-18	68	7.179
SPS-19	43	4.152
SPS-20	5	0.444
SPS-21	2	0.192
Total	385	33.613

Audit is of the view that:

- Deputation allowance is applicable to only those employees who stick to their pay scales as prevalent in their parent organizations.
- Payment of deputation allowance to those employees who opted for Programme's pay package is the violation of BISP Employees' Service Regulations, 2018.
- Excess amount paid during previous years may be calculated by internal audit.

Management replied that according to BISP revised pay package-2019 duly approved by BISP Board, deputation allowance was admissible to deputationists as per Federal Government's policy with effect from 01-04-2019.

Reply is not tenable as payment of deputation allowance to those employees who opted for Programme's pay package was the violation of BISP Employees' Service Regulations, 2018.

DAC in its meeting held on 23.12.2022 decided to get the facts verified that no officer/official received deputation Allowance who opted for BISP Pay Scales prior to 01.04.2019.

Audit recommends to recover excess payment and fix responsibility against person at fault.

{Para No.2 of AIR of BISP (1st batch) for the Audit Year 2022-23}

2.4.11 Unjustified enrollment of students in Undergraduate Scholarship Project – Rs. 24.89 million

Para 3.2 (d) of Revised Operations & Payment Manual for BISP-HEC “Ehsaas Undergraduate Scholarship Project” states that underlining household income (from all sources) shall be equal to or less than the threshold set by the Project Steering Committee. The threshold household income for the project was decided by Project Steering Committee (PSC) as Rs. 45,000.

Para 2 of Revised Operations & Payment Manual for BISP-HEC “Ehsaas Undergraduate Scholarship Project” (EUSP) states that the overall governance of the EUSP is in the hands of the PSC, and involves complementary commitments and obligations of HEC, participating Higher Education Institutions and BISP.

Management of BISP disbursed EUSP through Higher Education Commission (HEC) to universities across Pakistan for onward distribution to needy students during the financial year 2021-22.

Audit observed that:

- i. There was no mechanism/system to certify or verify threshold income of Rs. 45,000.
- ii. One-hundred eight students have been enrolled against same CNIC.
- iii. Nine students with dual domicile were enrolled.
- iv. One hundred thirty four students were enrolled in more than one university, simultaneously in more than one subject.

- v. Fifty-eight students were enrolled who were simultaneously studying in more than one discipline.

Detail is at **Annex-2**.

Audit is of the view that in the absence of verified threshold income of Rs. 45,000 and proper scrutiny of cases of above 309 students, authenticity of expenditure incurred on these students to the tune of approximately Rs. 29.355 million couldn't not be ascertained.

Management replied that there has been a mechanism/system in place to verify threshold of Rs. 45,000. The evaluation criteria of the scholarship project included many parameters supported by the documentation required to be provided by the applicant with the application form. For example, proof of salary, income, utility bills, house rent (in case of rented accommodation), receipts of the educational expenses of family dependents paid by the earning hand of the applicant household, medical bills (where applicant's guardian was suffering from chronic illness), pictures of household of the applicant, deceased parent death certificate etc. which gave information about the circumstances of the household of the applicant. Further, complete awardees' data was also screened by the AGPR/CGA for identifying cases of awardees' whose parent are Govt. employees drawing salary above Rs. 45,000. Such cases where income was found above Rs.45,000 scholarships were cancelled and process of recovery initiated. Moreover, there had been no duplication in the master data of Batch-II and HEC is ready for getting record verification for the same.

The reply is not tenable as the duplications were found in the data which has been objected upon.

In DAC meeting held on 16.01.2023, management informed that a mechanism/system was in place to verify the threshold household income of Rs. 45,000. DAC directed to provide the documentary evidence in support of this plea for necessary verification by Audit. DAC further directed that a Fact Finding may be carried out in cases of dual enrollment/domicile and results thereof be shared with Audit within one month.

Audit recommends that a Fact Finding may be conducted to ascertain the factual position besides fixation of responsibility on person(s) as fault.

{Para No.22,28,29,30&31 of AIR of BISP (2nd batch) for the Audit Year 2022-23}

2.4.12 Same household surveyed more than once – Rs. 22.276 million

Clause no.13 (discrepant data) of the Contract signed between BISP and Partner Organizations states that:

- 13.a.1. Collated ERFs with duplicated data will require recollection of the entire ERF at door-step of the HH.
- 13.a.2. ERFs with Duplicated QR codes, but unique data will require the survey firm to revisit the HH to scan and provide new QR receipt to HH.
- 13.a.3. ERFs with Duplicated QR codes as well as Duplicated Data will require the survey firm to revisit the HH for recollection of the entire form.

BISP management carried out door to door surveys for updating National Socio Economic Registry (NSER) through survey firms (Partner Organizations), teachers and NADRA (desk based).

Audit observed, on sample basis under Teacher Based Model, that 276,448 households were surveyed more than once and an average amount of Rs. 22.276 million was paid in excess.

Details of 276,448 households were provided to BISP management in soft form. However, few instances are as under.

Sr. No.	CNIC	UNIQUE_HH_ID	START_DATE (MM/DD/YYYY)	PMT	ADDRESS
1	1110101171312	60000000877758	12/19/2020 11:52	26.09	machan khel khujari
		60000000877755	12/19/2020 11:22	32.92	machan khel khujari
2	1610306233590	60000002093356	01/06/2021 10:34	35.02	munkara banda dheri
		60000003216267	01/30/2021 9:28	27.82	Munkara banda
3	1730192906040	60000000808401	12/17/2020 9:53	43.82	Muhalla afridi road near police station badaber
		60000003515316	02/07/2021 11:20	29.87	muhalla Afridi road near police station badaber
4	1720108361620	60000004365367	03/05/2021 4:47	31.15	kahi
		60000004069298	02/21/2021 12:00	32.53	dour beg khel kahi
5	1730192538122	60000000851046	12/18/2020 3:03	31.05	pushtoon garhi
		60000000909220	12/20/2020 11:02	28.12	pushtoon garhi
		60000002746995	01/20/2021 4:32	26.97	pushtoon garhi

Audit is of the view that it resulted in different PMT scores of same household. Audit is also of the view that it was not only wastage of resources but

also eligibility of beneficiaries enrolled, on the basis of such surveys, was doubtful.

Management replied that considering the field realities and operational challenges, there were number of possibilities where household was genuinely duplicated and reported data was relatively different, leading to different PMT scores, including but not limited to, where a structure was located at confluence of two adjoining enumeration areas or a household had moved from one place to another during the enumeration period or a household member residing at another place may have reported data during the door to door survey. It was important to note that teachers based model was independently being managed by BISP and then data was collated at the time of completion, with other model data (including PO and desks), hence, there are genuine possibilities of duplication. As this was reporting based survey, the time when a survey was carried out, the respondent who was representing the household or the area where the survey was being carried in terms of its associated agro climatic zone in the country, these variables, both individually and collectively when interactions are calculated, have potential impact on the calculation of the PMT score. The data had been analyzed and found out that 53.7% cases have duplicated CNICs. Such cases, represent one of the above-mentioned scenarios which have been taken care by BISP. From the PMT side, it was important to recognize that preference was always given to the lowest PMT, as per approved criteria of the BISP Board.

DAC in its meeting held on 27.01.2023 directed BISP management to re-visit and re-evaluate the objected population and a Fact Finding be carried out in cases where same household were surveyed more than once with multiple PMT scores.

Audit recommends that:

- i. Inquiry may be conducted to ascertain the reasons of duplicate survey of same household and payment of excess/additional amount under Teacher Based Model.
- ii. The eligibility of such beneficiaries for payment of cash transfers may be re-determined.
- iii. The surveys conducted by POs and NADRA may also be checked for such duplication as Audit could only access Teacher Based Model data.

- iv. The assessment of updation of NSER through survey firms (Partner Organizations) and NADRA (desk based) may also be carried out.

{Para No.12 of AIR of BISP (2nd batch) for the Audit Year 2022-23}

2.4.13 Illegal appointment & payment of salaries to employees of BISP having dual jobs – Rs. 4.96 million

Para 16(1) of Government Servant Conduct Rules, 1964 states that no Government servant shall, except with the previous sanction of the Government, engage in any trade or undertake any employment or work, other than his official duties”

There are more than 2,500 employees of BISP, Islamabad who were on their payroll during the financial year 2021-2022.

Audit observed that BISP, Islamabad paid a sum of Rs. 4.96 million as salaries to the following 05 employees during financial year 2021-2022 who were also on the payroll of Provincial Governments during the same period.

Detail is as under:

(Rs. in million)								
Name of employee & CNIC No.	Date of appointment in BISP	Designation in BISP	Date of Appointment in Provincial Government	Designation in Provincial Government	Provincial Govt.	Grade	Salary drawn	
Miro Khan 53203-0869511-5	31.10.2009	Asstt. Field (SPS-16)	01.04.2008	Sub Engineer	Balochistan	11	1.36	
Mehrab 52203-6965556-1	04.11.2009	Asstt. Field (SPS-16)	01.09.2012	Asstt. Security Inspector	Balochistan	12	1.36	
Adil Fareed Khan 13501-2490285-7	23.11.2011	Asstt. Field (SPS-16)	-	Senior Clerk	KPK	14	1.30	
Zahid Ali Shah 45502-7879615-7	09.01.2010	Chowkidar	-	Valveman	KPK	3	0.48	
M. Naeem 33100-1768305-9	30.01.2012	Chowkidar	01.09.2015	Junior Clerk	Punjab	11	0.46	
Total							4.96	

Audit is of the view that the appointment and payment of salaries to persons having two jobs at the same time is unlawful.

Management replied that references were being moved to the concerned departments of Government for inviting factual report into their matter.

DAC in its meeting held on 27.01.2023 directed to take administrative action as per prevailing Government rules.

Audit recommends to make a comprehensive comparative statement of salary drawn from provincial governments (wherein the employees were drawing dual salaries), reconcile and recover it and dispose of the case as per applicable rules.

{Para No.3 of AIR of BISP (2nd batch) for the Audit Year 2022-23}

2.4.14 Inclusion of dead persons as BISP beneficiaries at the start of Program – Rs. 4.821 million

Payment manual of Unconditional Cash Transfers states that Stop Payments Flag is activated when payments is reported undelivered due to death of or refusal to accept payments by BISP beneficiary.

Management of BISP paid UCT to a total of 5.66 million beneficiaries upto the financial year 2018-19.

Audit observed that 84 beneficiaries were reported dead to BISP during July 2016 to June 2019. These beneficiaries had died before 01.01.2008 but were reported dead from July 2016 to June 2019.

Audit further observed that out of these 84 beneficiaries, 34 were paid financial assistance amounting to Rs. 4.821 million until June 2016.

Audit conducted an exercise to verify a sample of reported dead beneficiaries by the tehsil offices as probable dead beneficiaries. In this regard Assistant Director, Qambar Shahdad Kot was requested through an email on 24 Jan 2020 to acknowledge the status of being alive of seven (7) cases of beneficiaries. The office replied on 07.02.2020 that all seven (7) beneficiaries are dead. The record of these seven beneficiaries was checked in data of death cases reported to BISP during July-2016 to June, 2019 provided by the MIS Wing of BISP, but not found in the data.

Audit is of the view that the actual number of dead beneficiaries could be much more in numbers then they are reported. The situation raised a serious question about the survey and subsequent verification by the field offices. It also indicates that the MIS Wing did not carry out any exercise for the assurance of data integrity.

Management replied that PCMS was launched in 2016 with the module of death marking, MIS wing enabled the respective AD of the regions for appropriate Death marking in the System. AD concerned reported death cases in PCMS and all such death marked cases blocked in payment generation. Currently all such information including death was being checked/validated by NADRA form 11th December 2019. Furthermore, now all payments have been verified by BVS.

The PAO was requested vide letter dated 01.12.2022 to convene DAC meeting, but DAC meeting was not convened till the finalization of Audit Report.

Audit recommends that the matter may be examined besides fixing the responsibility against person(s) at fault.

{Para No.4.1.18 of IS Audit Report of BISP for the Audit Year 2019-20}

2.4.15 Unjustified non-enrollment of beneficiaries having PMT score within permissible limit

BISP board in its 52nd meeting dated 23.09.2021 vide agenda item 3 “resolved that PMT 32 is determined as the eligibility cut-off under new NSER. All households below or at 32 PMT score in updated NSER will be eligible to receive BISP UCT and CCTs until the next reassessment of eligibility and the next recertification are hereby approved”.

BISP management enrolled more than eight million female beneficiaries under UCT Program on the basis of NSER survey upto financial year ending 30.06.2022.

Audit observed, from NSER database, that a total number of 4,204,858 ever married women having score below or at 32 PMT, have not been enrolled to receive BISP cash transfer.

Details of 4,204,858 ever married women along-with their PMT scores were provided to BISP management in soft form. However, few instances are as under.

CNIC	Insertion time stamp	Bank	PMT
3630284111778	3/13/2020 8:07	102	0.00
3660385443638	3/13/2020 8:07	102	0.00
3830184728560	3/13/2020 8:07	102	22.38
2140330615650	3/13/2020 8:07	101	23.21

4310214386630	3/13/2020 8:07	102	26.14
4310515321400	3/13/2020 8:07	102	26.35
2140110441008	3/13/2020 8:07	101	28.23
4550171640128	3/13/2020 8:07	102	28.86
4310164716536	3/13/2020 8:07	102	28.95

Audit is of the view that eligible beneficiaries have been left out of the cash transfers due to non-coordination among different agencies like NADRA, BISP and banks.

Management replied that as of 28.12.2022, total number of eligible beneficiaries with CNICs was around 9.186 million, out of which, around 8.754 million beneficiaries have been enrolled by the banks. It was pertinent to mention that there were number of beneficiaries whose PMT score falls below the approved PMT threshold, however, they could not be enrolled due to non-availability of CNICs, non-updation of marital status at NADRA's end, falling under exclusion criteria (profiling criteria), etc. Audit was requested to share the highlighted data of 4,204,858 beneficiaries for analysis and further response.

The reply is not tenable as detailed data has already been shared with BISP and detailed reasons of non-enrollment of 4,204,858 beneficiaries have not been shared.

DAC in its meeting held on 16.01.2023 directed that the management may analyze the population of 4.2 million ever married women and a sample based Fact Finding may be conducted on the basis of such analysis within one month.

Audit recommends that ever married women eligible for cash transfers left out may be re-assessed for enrollment as eligible beneficiary besides resolving their issues related to NADRA, BISP and banks.

{Para No.15 of AIR of BISP (2nd batch) for the Audit Year 2022-23}

2.4.16 Non-reconciliation of sub-assignment account and accounts of HEIs

Para 4.5(d) of Revised Operations & Payment Manual for BISP-HEC "Ehsaas Undergraduate Scholarship Project" states that HEC shall be responsible for reconciliation of sub-assignment account and accounts of Higher Education Institutions (HEIs) as well as Students and reporting of Ehsaas Undergraduate Project in BISP MIS as per agreed timelines. HEC shall also submit reconciliation reports to BISP's F&A wing.

Commented [Z1]: Reconciliation

102,300 students were registered in Batch-I, Batch-II and Batch-III under Ehsaas Undergraduate Scholarship Project implemented by HEC through HEIs for BISP.

Audit observed that no reconciliation was carried for the financial years 2020-21 and 2021-22.

Audit is of the view that neither BISP nor HEC provided the reconciled accounts and in the absence of this reconciliation of funds audit couldn't ascertain the authenticity of actual payments made to the eligible beneficiaries.

Management replied that HEC was complying to the condition of submission of fund utilization reports as without its submission, budget release request from BISP to HEC was not processed.

The reply is not tenable as regular reconciliation as required under the manual was not carried out by the management.

DAC in its meeting held on 16.01.2023 directed that reconciliation with AGPR and universities be done and provided to Audit within one week.

Audit recommends that necessary reconciliations may be carried out and reconciled accounts may be provided to audit for scrutiny.

{Para No.26 of AIR of BISP (2nd batch) for the Audit Year 2022-23}

2.4.17 Unreasonable time awarded to IPFs to submit Contract/Project Completion Reports

Clause 12.1 of Special condition of contracts signed by BISP with Aurat Foundation dated 10.01.2017, MMP dated 09.01.2017 and RSPN dated 14.02.2018 states that the time period shall 14 months and 24 months, respectively from the date of signing of contract.

The Management of BISP awarded multiple IPFs predefined tasks at specified time and cost of contract.

Audit observed that there was no provision of extension in time period in these Contracts, yet the management awarded multiple addenda to IPFs.

Detail of extensions given to IPFs is as under:

S. No.	Name of IPF	Contract Execution Date	Contract Completion Date as per Original Contract	Completion Date of Addendum
1	Aurat Foundation Cluster – B	10.01.2017	09.03.2018 (14 Months)	30.06.2018
				31.07.2018
				31.08.2019
				30.11.2019
				29.02.2020
2	RSPN Cluster – 1 (Punjab, KPK, AJK & GB)	14.02.2018	13.02.2020 (24 Months)	15.06.2020 (Ad.4)
				31.12.2020 (Ad.5)
				31.01.2021 (Ad.6)
3	RSPN Cluster – 2 (Sindh, Balochistan)	14.02.2018	13.02.2020 (24 Months)	15.06.2020
				31.12.2020
4	MMP Cluster – A	09.01.2017	08.03.2018 (14 Months)	30.06.2018
				30.09.2018
				31.12.2018
				30.06.2019
				31.12.2019
				31.07.2020
5	MMP Cluster – B	09.01.2017	08.03.2018 (14 Months)	30.06.2018
				30.09.2018
				31.12.2018
				30.06.2019
				31.12.2019
				31.07.2020

Audit is of the view that these extensions were more than the actual life of the contracts in case of MMP and AF. Whereas, it was around one year beyond the contract life for RSPN.

Audit is further of the view that delay in completion of deliverables has increased the sufferings of beneficiaries and students besides non-utilization of allocated funds by BISP within the stipulated time.

The management replied that BISP granted “No Cost extensions of timeline” in the best Public interest and IPF may have sufficient time to approach beneficiaries in most challenging areas and to accomplish partially completed deliverables. BISP had through its Tehsil Offices had taken over the activities as per agreed timelines of the contracts in fifty districts. Upon expansion of the programme in 2019, BISP on the basis of lesson learned modified the programme designed by institutionalizing internal resources and also fixed quality parameters in digital MIS system as to ensure programme efficiency and efficacy. It was

pertinent to mention here that IPFs were only paid against completed deliverables. Non completion of deliverables on timely basis comes under the inefficiency and retention amount in the contract was meant for ensuring quality check.

Reply is not acceptable as there was no provision in these contracts for grant of extension of timeline.

In DAC meeting held on 18.04.2022 the BISP management responded that no cost extension was made to the firm and payment for deliverables to the firms had been withheld. The BISP management has forfeited 10% retention money amounting to Rs.21.10 million. DAC decided that a Fact Finding may be carried out regarding the above two points within two weeks. Audit was of the view that amount forfeited from firms may be deposited in government treasury. DAC also decided that case of forfeited amount may be referred to Finance Division for clarification regarding their non-deposit in Govt. treasury. The DAC kept the para pending till the provision of Fact Finding report and clarification from Finance Division.

Audit recommends early compliance of DAC directive.

{Para No.4.1.2 of the performance audit report of WeT for the Audit Year 2020-21}

CHAPTER 3

PAKISTAN BAIT-UL-MAL

3.1 Introduction

A. 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.

B. Comments on Budget & Accounts (Variance Analysis)

Statement of Accounts of Bait-ul-Mal Fund for the year 2021-22 was as under:

(Rs. in million)

Particulars	Amount
Total Budget of PBM 2021-22	6,605.00
Total Disbursements	6,604.99

Budget of Formations Audited:

Rs. in million

Sr. No.	Name of Formation	Receipts/ Budget	Expenditure
1	PBM Regional Office Quetta	431.803	395.172
2	PBM Regional Office Karachi	1,094.680	1,066.430
3	PBM Regional Office Lahore	1,207.719	1,160.341
4	PBM Regional Office Multan	1,054.365	1,039.481
5	PBM Regional Office Peshawar	1,700.530	1,473.362
	Total	5,489.097	5,134.786

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

The performance indicators, targets and achievements for the FY 2021-22 by PBM is tabulated below:

Output	Selected performance indicators	Targets	Achievement
Provision of financial assistance related to health and education through Individual Financial Assistance, Child Support Programme, and Orphanages through Pakistan Sweet Homes	Number of beneficiaries for panagah	8,760,000	10,230,627
	Number of beneficiaries of individual financial assistance medical	49,000	13,719
	Number of beneficiaries of individual financial assistance education	6,860	5,769

Table: Audit Profile of Pakistan Bait-ul-Mal

(Rs. in million)

Sr. No.	Description	Total	Audited	Expenditure audited FY 2021-22
1	Formations	09	06	6,604.99
2	Assignment Account (excluding FAP)	08	06	5,134.786

3.2 Classified Summary of Audit Observations

Audit observations amounting to Rs. 1,533.317 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:

Rs. in million		
Sr. No.	Classification	Amount
1	Irregularities	1,339.581
A	HR/ Employees related irregularities	156.798
B	Procurement related irregularities	36.938
2	Value for money and service delivery issue	-
3	Others	-

3.3 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
2015-16	11	0	11	-
2016-17	3	0	3	-
2017-18	3	0	3	-
2018-19	3	1	2	33.33
2019-20	PAC not held	-	-	-
2021-22	PAC not held	-	-	-

3.4 AUDIT PARAS

Irregularity and non-compliance

3.4.1 Irregular Transfer of funds from Assignment Account to Operational Account – Rs. 1,180.341 million

Para 1(xv) of Asaan Assignment Account Procedure (Local Currency), 2020 state that Cash withdrawal or transfer of funds to any bank account is not allowed except employees related deductions like Pension contribution, Provident Fund and GP Fund, etc. These deductions shall be made as per Rules/Policy

Guidelines/ Procedure of the relevant offices. Payment shall be made only through crossed cheque to contractors, vendors, suppliers, employees, etc.

The management of Pakistan Bait-ul-Mal Provincial Offices transferred funds of Rs. 1,180.341 million from the Sub-Assignment Accounts maintained with National Bank of Pakistan to commercial bank accounts during the financial year 2021-22.

Detail is as under.

(Rs. in million)			
Sr. No.	Formation Name	Para No. of AIR	Amount transferred from Assignment Account
1	PBM Provincial Office, Sindh, Karachi	9	830.229
2	PBM Provincial Office, Peshawar	2	350.112
	Total		1,180.341

Audit observed that the funds were transferred from Assignment Account to operational account without the approval of Finance Division.

Audit is of the view that transfer of funds from (sub) Assignment Account to operational accounts, to avoid lapse of fund, was irregular and unauthorized.

Management of Pakistan Bait-ul-Mal replied that as per assignment account procedure transfer of funds to any bank account was not allowed except employees related deductions like pension contribution, provident fund and GP fund etc. the amount transferred pertained to salary of employees and employees related deductions.

Reply of management is not tenable as the amount transferred was not only deduction but was for further payments.

Despite repeated requests dated 28.10.2022 and 11.01.2023, the PAO has not been able to convene DAC meeting.

Audit recommends that the funds irregularly withdrawn from Assignment Accounts may be deposited into the government treasury henceforth besides taking disciplinary action against the person(s) at fault.

3.4.2 Irregular excess payment of House Rent Allowance – Rs.156.798 million

Finance Division vide letter No.10(3)DS(Exp-PA&SSD)/2020-21-320 dated 11.12.2020 states that consultation of Finance Division is mandatory for “a change in the terms and conditions of service of Government servants on their statutory rights and privileges, which have financial implications”.

The Management of PBM HQ, Islamabad did not adopt the rates of House Rent Allowance (HRA) as notified by Federal Government through Finance Division.

Audit observed that all the officer/official of Pakistan Bait-ul-Mal Regional Offices were paid a sum Rs. 196.884 million as House Rent Allowance at the rate of 80% of the running basic pay during the financial years 2019-22.

Detail is as under.

(Rs. in million)						
Sr. No.	Formation Name	Financial Year	Para No. of AIR	HRA due	HRA drawn	Over payment of HRA
1	PBM Provincial Office, Lahore	2019-21	2	17.287	75.823	58.536
2	PBM Provincial Office, Quetta	2021-22	3	8.698	48.780	40.082
3	PBM Regional Office Multan	2019-21	2	8.264	42.761	34.497
4	PBM Provincial Office, Peshawar	2021-22	7	5.836	29.520	23.683
	Total			40.085	196.884	156.798

Audit is of the view that the payment of House Rent Allowance @ 80% of running basic pay was the violation of Finance Division's above referred OM and the payment was required to be made at the rates prescribed by the Federal Government through Finance Division.

Managements replied that the House Rent Allowance was paid to the employees of PBM with the approval of Bait-ul-Mal Board.

The reply is not tenable as the payment of HRA @ 80% of running basic pay is beyond the powers of the Board as clarified by the Finance Division vide above referred OM. The management has also not provided details of the case being heard by the Supreme Court of Pakistan.

Despite repeated requests dated 28.10.2022 and 11.01.2023, the PAO has not been able to convene DAC meeting.

Audit recommends that management may comply with the directives of Finance Division.

3.4.3 Irregular purchase of vehicles during ban period - Rs. 107.64 million

Para(i)(a) Finance Division (Expenditure Wing) OM No-7(1)Exp.IV/2016-440 dated 15.07.2021 states that there shall be complete ban on purchase of all types of vehicles both for current as well as development expenditure excluding motorcycles, student buses, ambulances and firefighting vehicles.

The management of Pakistan Bait-ul-Mal, Islamabad purchased 16 vehicles and 24 trucks during the financial year 2021-22.

Audit observed that the management of PBM incurred expenditure of Rs. 107,639,512 on purchase of 24 trucks, 05 Kia Picanto, 03 Toyota Yaris and 08 Suzuki Bolan during ban period.

Detail is as under.

Rs. in million

Sr. No.	Cheque No. & date	Vehicle Detail	Contract Amount
1	971191 21.09.2021	05 Kia Picanto	10.42
2	971190 21.09.2021	08 Suzuki Bolan	8.21
3	35730835 23.09.2021	03 Toyota Yaris	7.66
4	971185/16.09.2021 & 937202/ 26.08.2021	24 ISUZU NKR-Trucks	81.36
Total			107.64

Audit is of the view that the purchase of vehicles during ban was irregular. The management has failed to obtain the advice of Ministry of Law and Justice even after one year as directed by DAC held on 04.01.2022.

Management replied that subject case has been forwarded to Austerity Committee of Finance Division through Ministry of Poverty Alleviation & Social Safety, for seeking ex-post facto approval/NOC for procurement of vehicles. As & when reply would be received same would be shared with Audit.

DAC in its meeting held on 20.01.2023 pended the para with the direction to get approval from Finance Division immediately.

Audit recommends that matter may be inquired for fixation of responsibility.

{Para No.1 of AIR of PBM(HQ) for the Audit Year 2022-23}

3.4.4 Irregular award of Repair, Maintenance, Renovation and Additional Construction Work to the contractors – Rs.40.902 million

Rule-188 of GFR-Vol-I states that in provinces and areas in which the Pakistan Public Works Department operates, namely, in Punjab, Sind, N.W.F.P., Baluchistan and all Federal Public Works will be executed by the Pakistan Public Works Department unless in any particular case such works have been entrusted under special orders of Government to the Provincial Government or to any other agency.

Para-56 of CPWD Code provides that the subject to the provisions of paragraph 102, for each individual work proposed to be carried out, except petty works, petty repairs, and repairs for which a lump sum provision has been sanctioned under paragraph 106, a properly detailed estimate must be prepared for the sanction of competent authority; this sanction is known as the technical sanction to the estimate.

Para-2.1.1 of Building Control Regulations-2020 states that only such types of buildings/structures can be constructed in Islamabad Capital Territory plots, which are in accordance with the Master Plan / Functional Plan / these regulations and / or as described in the terms and conditions of allotment of respective plot(s).

The management of Pakistan Bait-ul-Mal, Islamabad awarded contract of Rs. 40.902 million during 2021-22 on account of repair, renovation and construction work at PBM Head Office, Islamabad.

Audit observed that:

- The management of PBM did not get the approval of the technical sanction/estimates from the Engineer. The work was technical in nature and the PBM has no expertise to estimate and execute such work.
- The management did not get approval of additional construction work from CDA.

Audit is of the view that the execution of the civil work without getting technical sanction, execution through private firms instead of Pak.PWD and without obtaining approval from CDA for additional construction was irregular.

The management replied that GFR were not applicable on Pakistan Bait-ul-Mal being autonomous body having its own rules & regulations, Quality

Assurance and Inspection Committee had measured each and every work performed by the contractor, the work was awarded on competitive basis in accordance with PPRA Rules and Pakistan Bait-ul-Mal had not erected any permanent structure which needed approval from CDA. Only one temporary room on requirement basis was constructed for assistance of beneficiaries.

The reply of the management is not tenable as the Government rules are applicable when the PBM does not have specific rules for the purpose. Similarly, Technical Sanction and the execution was carried out by non-technical committee. The invoices and corresponding payment clearly depict dismantling and brick works, therefore requiring CDAs approval.

DAC in its meeting held on 20.01.2023 pended the para with the direction to conduct a Fact Finding within 02 months.

Audit recommends that the matter may be investigated and responsibility be fixed to person(s) at fault.

{Para No.29 of AIR of PBM(HQ) for the Audit Year 2022-23}

3.4.5 Award of contract without calling open tenders - Rs. 36.938 million

Rule 12(2) of Public Procurement Rules, 2004 states that all procurement opportunities over two million rupees should be advertised on the Authority's website, as well as, in other print media or newspapers having wide circulation. The advertisement in the newspapers shall principally appear in at least two national dailies, one in English and the other in Urdu.

The management Pakistan Bait-ul-Mal (HQ) awarded contract to M/S Alyas Autos, Islamabad for preparation of 24 customized containers for mobile trucks during the financial year 2021-22 and paid an amount of Rs. 36.938 million.

Audit observed that the management did not observe the Public Procurement Rules and awarded the contract of Rs. 36.938 million through quotations instead of adopting the rightful method of open competition.

Audit further observed that the work was got done through M/S Alyas Autos, one of the workshops already on the panel for repair, maintenance and denting/painting etc. of PBM vehicles.

Audit is of the view that:

- Incurring of expenditure without tendering process and transparent competition has led to mis-procurement and violation of Public Procurement Rules, 2004
- The M/S Alyas Automobiles, Islamabad had no expertise in preparation of customized steel container being running a workshop of repair & maintenance of vehicles. Moreover, M/S Alyas Autos had earlier been technically disqualified for the reason that the firm did not possess required experience in the relevant field.

Management replied that the Board approved the policy of “Koi Bhooka Na Soye (New name Roti Sab Kay Liye)”. The Federal Government gave express direction to launch and establish the project within the time line. Whereas, Pakistan Bait-ul-Mal floated tender twice after completing all codal formalities for award of contract for preparation customized containers for mobile food trucks, but both the times tenders remained unsuccessful, due to non-availability of healthy competition/non-fulfillment of pre-requisites. Pakistan Bait-ul-Mal under Rule (15) PPRA Rules, pre-qualified workshops for mechanical work. As PBM had no time to float tender again, due to the target time lines. Therefore, department decided to go for preparation of 24xfood trucks from one of the pre-qualified workshops on lowest rate basis. The work was awarded to the lowest of the pre-qualified bidders with the approval of Competent Authority in order to make the project functional within the timelines given by the Federal Government. The Competent Forum i.e. Bait-ul-Mal Board (BMB) also confirmed the modification/customization of trucks and procedure adopted for modification/customization in its 73rd meeting. In view of above, as the work was awarded to the lowest among the pre-qualified workshops therefore, no irregularity was committed.

The reply is not tenable because Audit did not challenge the competence of the Board or the direction of the Government rather it was observed that the contract was awarded in violation of Public Procurement Rules, 2004.

DAC in its meeting held on 20.01.2023 pended the para with the directions to conduct a Fact Finding within two months and also get clarification from PPRA.

Audit recommends that matter may be investigated and responsibility be fixed.

{Para No.3 of AIR of PBM(HQ) for the Audit Year 2022-23}

3.4.6 Irregular expenditure on structural changes - Rs. 10.698 million

Clause 1 of the Ministry of Women Development Social Welfare and Special Education letter No. F.1-3/85-PD(W) dated 07.02.2001 allowed shifting of office of Pakistan Bait-ul-Mal in hostel building of National Special Education Centre for Mentally Retarded Children.

Clause 2(x) of The Ministry of Women Development Social Welfare and Special Education letter No. F.1-3/85-PD(W) dated 07.02.2001 states that PBM shall not carry out any structural changes.

Clause 2(xi) of The Ministry of Women Development Social Welfare and Special Education letter No. F.1-3/85-PD(W) dated 07.02.2001 states that PBM shall vacate the building on notice of three months period.

The management of Pakistan Bait-ul-Mal, Islamabad made structural changes on temporarily allotted building during 2021-22.

Audit observed that the management of PBM incurred an expenditure of Rs. 10,698,238 on structural changes during 2021-22 on temporarily allotted building.

Audit is of the view that the expenditure on temporarily allotted building was irregular.

The management replied that the building was handed over to Pakistan Bait-ul-Mal in 2001 and in possession letter, the R&M was responsibility of PBM. Since last 21 years, no major R&M was made therefore, the building went into dilapidated condition causing inconvenience to staff and beneficiaries. Therefore, management of the view that R&M was inevitable and was made in accordance with law and as an absolute necessity.

The reply of the management is not tenable as the lending department has been continuously requesting for the vacation of this building. However, the management of Pakistan Bait-ul-Mal has incurred expenditure in utter disregard of the requests made by the lending department.

DAC in its meeting held on 20.01.2023 pended the para with the directions to conduct a Fact Finding within two months and also get clarification from PPRA.

Audit recommends that the matter may be investigated and responsibility may be fixed to person(s) at fault.

{Para No.3 of AIR of PBM(HQ) for the Audit Year 2022-23}

3.4.7 Irregular regularization of officers and staff of Child Support Programme

Para 3.29 of PBM Employees Service Regulations 2005 states that persons appointed by promotion or direct recruitment or by transfer shall be on probation for a period of one year. This period may be curtailed or extended through a specific order for good and sufficient reasons, to be recorded.

Para 3.28B of PBM Employees Service Regulations 2005 states that Contract employees having proven good service record may be considered for regularization by the Bait-ul-Mal Board.

The management of Pakistan Bait-ul-Mal, Islamabad appointed 08 Assistant Directors, 09 Programme Officers, 03 Accountant, 05 Account Assistant, 24 Data Entry Operators, 01 Driver, 07 Naib Qasid, and 01 Security Guard on contract basis during the period March to July, 2010 for a period of 02 years.

Audit observed that these officers and officials were regularized w.e.f. 12.07.2010 after service of three or less than three months and one Naib Qasid, appointed on 14.07.2010, was regularized on 12.07.2010 prior to his appointment.

Audit further observed that these officers and officials were appointed for Child Support Programme but they served maximum period of their service in other sections instead of Child support Programme. The activities of Child Support Programme (CSP) were closed in November 2021.

Detail is as at **Annex-3**.

Audit is of the view that:

- i. The regularized staff was on probation for two years at the time of their regularization.

- ii. The regularization during probation was irregular and violation of PBM Employees Service Regulations.

Management replied that there was no bar on administrative competent authority/forum (MD & BMB) in policy specifying timeline for regularization of employees under service regulations and PBM Act 1991. Even after regularizations, the referred employees were placed on probation for one year, extendable for further one year under the rules and all of them completed probation period successfully.

The reply is not tenable as officers and staff were regularized before completion of probation period.

DAC in its meeting held on 20.01.2022 pended the para with the directions to conduct a Fact Finding within two months.

Audit recommends to take necessary administrative action post Fact Finding.

{Para No.2 of AIR of PBM(HQ) for the Audit Year 2022-23}

CHAPTER 4

MINISTRY OF OVERSEAS PAKISTANIS AND HUMAN RESOURCE DEVELOPMENT

4.1 Introduction

A. The Ministry of Overseas Pakistanis and Human Resource Development oversees matters concerning Overseas Pakistanis and human resource development in Pakistan. According to Rules of Business, 1973 following functions are assigned to allied departments/ offices:

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

B. Comments on Budget & Accounts

Statement of Receipts/ Budget allocated and expenditure for the FY(s) 2018-21 is as under:

(Rs. in million)

Name of Formation	FY(s)	Receipts/ Budget	Expenditure
Ministry of OP&HRD	2021-22	1,626.000	274.120
EOBI HQ, Karachi	2021-22	71,866.684	49,784.534
WWF Islamabad	2021-22	3,677.825	1,527.470
WWB Punjab	2021-22	10,116.803	6,442.054
OPF Girls College Islamabad	2021-22	929.699	845.435
OEC Islamabad	2021-22	285.544	260.931
OPF Islamabad	2021-22	5,132.870	4,940.504
OPF Quetta	2021-22	28.495	22.518
10 Regional Offices of EOBI	2021-22	-	-
Total		93,663.92	64,097.566

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

The performance indicators, targets and achievements for the FY 2021-22 by Ministry of Overseas Pakistanis and Human Resource Development Division is tabulated below:

Outputs	Selected Performance Indicators	Targets	Achievements
Promotion of overseas employment and welfare of overseas Pakistanis	Number of Community Welfare Attachés around the world	24	Details were not provided to Audit
	Number of complaints of emigrants registered by Community Welfare Attaches	35,000	
	Percentage of complaints of emigrants resolved by Community Welfare Attaches	71%	
Resolution of Industrial Disputes	Number of labor disputes resolved	15,550	
Overseas employment promotion and regulation of overseas employment promoters	Number of employees hired by foreign countries	460,000	
Monitoring and control of immigration and overseas employment	Computerization of data of outgoing emigrants	460,000	

Table: Audit Profile of Ministry of Overseas Pakistanis and Human Resource Development

(Rs. in million)

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2021-22
1	Formations	71	18	64,097.566
2	Assignment Accounts	-	-	-

4.2 Classified Summary of Audit Observations

Audit observations amounting to Rs.6,581.860 million were raised as a result of this audit. This amount also includes recoverable of Rs.2,677.659 million as pointed out by the Audit. Summary of audit observations classified by nature is as under:

(Rs. in million)

Sr. No.	Classification	Amount
1	Irregularities	2,458.218
A	HR/ Employees related irregularities	408.181
B	Procurement related irregularities	3.596
C	Management of accounts with Banks	166.142
2	Value for money and service delivery	-
3	Others	3,545.723

4.3 Brief comments on the status of compliance with PAC Directives

Year of AR	Formation	PAC Status	No. of Actionable points	Compliance	Non-compliance	% Compliance
2013-14	Ministry of OP&HRD	Not Held	1	0	1	-
2011-12	-do-	Held	2	1	1	50
2014-15	-do-	Not Held	8	0	8	-
2016-17	-do-	Not Held	3	0	3	-
2012-13	EOBI	Held	13	0	13	-
2012-13	EOBI SAR (Mega Issues)	Held	12	0	12	-
2014-15	EOBI	Held	17	2	15	12
2015-16	EOBI	Held	17	0	17	-
2017-18	EOBI	Held	3	0	3	-
1989-90	OEC	Held	5	3	2	60
1990-91	OEC	Held	5	3	2	60
1991-92	OEC	Held	9	6	3	67
1992-93	OEC	Held	7	5	2	71
1996-97	OEC	Held	10	8	2	80
1997-98	OEC	Held	7	6	1	86
2000-01	OEC	Held	5	4	1	80
2005-06	OEC	Held	7	6	1	86
2006-07	OEC	Held	7	3	4	43
2007-08	OEC	Held	2	1	1	50
2010-11	OEC	Held	5	1	4	20
2011-12	OEC	Held	3	2	1	66
2012-13	OEC	Held	3	0	3	-
2013-14	OEC	Held	7	5	2	71
2016-17	OEC	Held	4	0	4	-
2017-18	PRIMACO	Held	28	0	28	-
1987-88	OPF	Held	20	19	1	95
1989-90	OPF	Held	12	9	3	75
1990-91	OPF	Held	5	4	1	80
1992-93	OPF	Held	5	3	2	60
1994-95	OPF	Held	7	4	3	57
1995-96	OPF	Held	10	6	4	60
1996-97	OPF	Held	12	10	2	83
1997-98	OPF	Held	7	5	2	71
1999-20	OPF	Held	3	1	2	33
2000-01	OPF	Held	14	11	3	79
2001-02	OPF	Held	2	0	2	-
2003-04	OPF	Held	19	3	16	16
2004-05	OPF	Held	3	1	2	33
2006-07	OPF	Held	9	5	4	56

2007-08	OPF	Held	4	1	3	25
2008-09	OPF	Held	10	3	7	30
2009-10	OPF	Held	8	4	4	50
2010-11	OPF	Held	26	8	18	31
2011-12	OPF	Held	13	9	4	69
2013-14	OPF	Held	7	3	4	43
2014-15	OPF	Held	3	3	0	-
2016-17	OPF	Held	12	2	10	17
2017-18	OPF	Held	9	7	2	22
2019-20	OPF	Held	7	0	7	-
2021-22	OPF	Not held	-	-	-	-
2012-13	WWF & Boards	Held	44	4	40	10
2015-16	WWF & Boards	Held	17	0	17	-
2017-18	WWF & Boards	Held	15	4	11	27
2019-20	WWF	Held	4	0	4	-

4.4 AUDIT PARAS

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Ministry of Overseas Pakistanis and Human Resource Management

Irregularity and non-compliance

4.4.1 Non-formulation of National policies/programmes

Schedule II, Serial Number 27 (1) of Rules of Business, 1973 requires OP&HRD Division to prepare “National policy, planning and coordination regarding manpower development and employment promotion for intending overseas workers.”

Schedule II, Serial Number 27 (2) of Rules of Business, 1973 requires OP&HRD Division to prepare “Preparation of short and long-term programmes for manpower development and employment promotion abroad.”

Schedule II, Serial Number 27 (4) of Rules of Business, 1973 requires OP&HRD Division to prepare “Policy for linkages between the training of workers/labour force with the latest requirements abroad.”

The Ministry of OP&HRD was allocated an amount of Rs 1.626 billion during the financial year 2021-22.

Audit observed that the following policies and programmes were not devised/formulated:

- i. National Policy Planning regarding overseas manpower development and employment promotion.

- ii. Short and long-term programmes for manpower development and employment promotion abroad.
- iii. Linkages between the training of workers/labour force with the latest requirements abroad.

Audit is of the view that the Ministry of OP&HRD violated the Schedule II, Serial Number 27 (1) of Rules of Business, 1973.

Management replied that the draft policies/programmes were under process and the same would be finalized shortly.

DAC in its meeting held on 02.11.2022 pended the para and directed the management to complete it as soon as possible. It further directed that a chronological history of progress thereof may be shared with Audit.

Audit recommends early compliance of DAC decision.

{Para No.1,2&3 of AIR for the Audit Year 2022-23}

Employees' Old-age Benefits Institution

Irregularity and non-compliance

4.4.2 Non-recovery of arrears of contribution from defaulter employers – Rs. 2,339.504 million

Para No.05.11 of EOBI Operating Manual states that all the Regional Heads have been invested with the powers of Assistant Collector (Grade-1) to recover the arrears of contributions as arrears of land revenue.

The management of following field offices of EOBI was required to recover due contributions from Registered Employers during the financial years 2020-22.

Audit observed that a sum of Rs. 2,339.504 million was outstanding against defaulting employers on account of contributions up to 30.06.2022.

Detail is as under:

Rs. in million				
S. No.	Name of Formation	Financial Year	Para of AIR	Amount
1	R.O West Wharf Karachi	2020-21	3	10.256
2	R.O Gilgit	2021-22	5	284.562
3	R.O Mardan	2021-22	1	180.275
4	R.O Sialkot	2021-22	1	46.561

5	R.O Chakwal	2021-22	2	206.218
6	R.O Shahdara	2020-21	4	11.245
7	R.O Peshawar	2021-22	3	709.117
8	R.O Hassanabdal	2021-22	2	11.650
9	R.O Hub	2020-21	1	3.812
10	R.O Hub	2020-21	2	2.746
11	R.O Larkana	2021-22	5	368.079
12	R.O Hyderabad	2020-21	1	119.134
13	R.O Bahawalpur	2020-21	1	21.697
14	R.O Sargodha	2020-21	3	88.852
15	R.O Rahim Yar Khan	2018-21	1	45.415
16	R.O Muzaffargarh	2018-21	1	229.885
Total				2,339.504

Audit is of the view that EOBI has sustained a loss to the tune of Rs. 2,339.504 million due to non-recovery of arrears of contribution from defaulter employers.

Managements replied that either the notices have been served for recovery of outstanding arrears or the establishments had been found closed.

DAC in its meeting held on 06.01.2023 pended the para with the direction to the management to verify the record from Audit within one month.

Audit recommends that the outstanding amounts may be recovered from the defaulter employers.

4.4.3 Loss to EOBI Pension Fund due to deduction of Withholding Tax on Profit – Rs. 96.030 million

Section-57(1)(v) of Income Tax Ordinance 2001 provides that the Employees Old Age Benefits Institution exempted from tax, as established under the Employees Old Age Benefit Act, 1976 (XIV of 1976).

Management of EOBI, Head Office, Karachi maintained an account with Allied Bank Limited, Nursery Branch Karachi bearing account No.0010032286490016 (Platinum Rewarding Profit) and with United Bank Limited having account No.014700300049 (Special Saving Account) in Rupees.

Audit observed that the Banks deducted withholding tax amounting to Rs. 9.267 million from the account of EOBI during the financial year 2021-22.

Detail is as under:

Rs. in million

Sr. No	Name of Bank	Account No.	Tax deducted by Bank
1	Allied Bank Limited	0010032286490016	8.904
2	United Bank Limited	014700300049	0.363
	Total		9.267

Audit further observed that Employees Old-age Benefits Institution Pension Fund had invested in Special Saving Certificates amounting to Rs. 2,028.28 million on 02.07.2019. On maturity of the SSCs withholding tax on profit amounting to Rs. 86.763 million was deducted by National Saving Center.

Audit is of the view that EOBI is an exempt entity but the amount was deducted by the banks and National Saving Center as withholding tax on profit from the accounts and certificates.

Management in case of UBL bank replied that the matter had been taken up with the bank for the reversal of tax and the letter was issued to bank. Further, the Institution was also going to apply the refund of tax from FBR through IRIS. Furthermore, the EOBI Employees Pension Fund Trust was a separate legal entity created by EOBI for payment of pensionary benefits to the ex-employees of the Institution. The trust had its own bank accounts and managed its affairs separately. It was endorsed that the trust was not exempted from income tax by FBR but had its “tax-payer Registration Certificate” bearing Registration No.7886319 registered on 09.10.2017. Also, the trust had filed all income tax returns as per rule. The trust was making efforts to resolve this issue and applied to FBR for getting Non-Profit Organization and tax exempted Status and hoped that Trust would get this status soon.

DAC in its meeting held on 06.01.2023 pended the para with the direction to take up the matter with FBR and bank for refund of Withholding Tax.

Audit recommends to recover the amount deducted from the bank account of EOBI.

{Para No.27 & 28 of AIR of EOBI (HQ) for the Audit Year 2022-23}

4.4.4 Irregular provision of more than one type of benefits at the same time against same IP EOBI number - Rs. 87.363 million

Section 2(i) of The Employees Old Age Benefits Act 1976 defines Insured Person as an employee who is or was in insurable employment.

Section 2(ii) further provides that "insurable employment" means employment of a person under a contract of service or apprenticeship, whether written or oral, express or implied and in respect of which contributions are payable under this Act;

EOBI disbursed an amount of Rs. 45.325 billion as a benefit to insured persons during the financial year 2021-22.

Audit observed that, in 857 cases, more than one benefit was allowed on same IP_EOBI number at the same time (excluding cases of having two wives). An amount of Rs. 87.363 million (@8500 per month for 12 months) was disbursed during the financial year 2021-22 on same IP EOBI number.

Details of 857 cases were provided to EOBI management in soft form. However, details of some cases are as under.

(Amount in Rs.)

Sr. No.	Reg. code	IP_EOBI_NO	CNIC	CLAIM_NO	Pension Code	Amount
1	400	0200A057986	42301-7891035-8	CAW02693	5	8500
	400	0200A057986	42401-1597466-4	SAW03279	5	8500
2	500	0200C058095	42101-7044605-9	CB 02597	1	8500
	400	0200C058095	42301-0882340-3	CA 09449	1	8500
3	2200	0200C086234	36502-4823989-7	FA 09900	1	8500
	200	0200C086234	42101-7578816-4	RA 05970	1	8500
4	500	0200E036774	42101-1564916-1	SA 08289	1	8500
	4800	0200F089166	37105-7273775-7	SA 05149	1	8500
5	500	0100C873127	42301-1004760-7	BA 13169	1	8500
	500	0100C873127	42301-6757586-8	CBW06804	5	8500
6	600	0300A100243	42201-0401808-4	QBW04966	5	8500
	900	0300A100243	42201-6628274-8	QBW07911	5	8500

Audit is of the view that payments of more than one benefit at a same time on one IP EOBI No. to 857 beneficiaries was held as irregular.

Management replied that the cases were erroneously tagged with IP number.

The reply is not tenable as during processing of pensioner cases, complete file of concerned Insured person was subject to scrutiny and updation.

In DAC meeting held on 06.01.2023 management informed the DAC that required corrections in cases have been made. DAC pended the para and directed to reconcile / verify the respective cases from Audit within one month.

Audit recommends that the matter may be inquired and recovery of unauthorized benefit granted may be effected after data cleansing.

{Para No.6 of AIR of EOBI (HQ) for the Audit Year 2022-23}

4.4.5 Difference in de-credited amount between MIS and Bank Statement of MDA/ less refund of de-credit amount – Rs. 55.95 million

Para 6.15 of agreement between EOBI and BAFL provides that BAFL shall be responsible for reconciliation of all funds received EOBI.

Para 6.16 provides that BAFL shall be responsible to de-credit un-withdrawn pensioner account and credit EOBI disbursement account (MDA).

An amount of Rs 726.607 million (41,176 pensioners) was de-credited as per MIS of EOBI.

Audit observed that only an amount of Rs. 670.665 was shown as credited into EOBI disbursement account (MDA), leaving a balance of Rs. 55.95 million as less credited by BAFL. Detail is at **Annex-4**.

Audit is of the view that the accounts of de-credited amount were not reconciled resulted in less credit of de-credited amount by BAFL into EOBI account.

Management replied that there was a difference of Rs. 3.345 million between the amount shown in the Para as de-credited and the bank statement of Main Disbursement Account (MDA) for the year 2021-22. The above difference of Rs.3.345 million in Audit Para was mainly due to treatment of other credits as de-credited amounts. The purported MIS data produced in the Audit Para could not be found. Further, Reconciliation of De-credit amount reported in bank statement and individual pensioner details was a regular process and none of purported huge difference of Rs.55.95 million was ever detected. The actual difference that appeared between the Bank Statement figure of Rs. 667.314 million and actual de-credit amount reported individual wise, claim number-wise to EOBI tallied each month.

The reply is not tenable as MIS data of de-credited amount was provided to audit by the management of EOBI which was objected and communicated to the management of EOBI by audit.

In DAC meeting held on 06.03.2023 the management apprised the DAC that the subject transactions relate to evolving data. The DAC pended the para with the direction to make bi-annual reconciliation in case of collections and quarterly reconciliation in case of disbursement account. It also directed to prepare a single flow chart and share with Audit. A cut off/closure date for de-credit of disbursements data may also be decided & accordingly intimated from audit. DAC was also of the view that MIS of EOBI needs to be upgraded at the earliest

Audit recommends that the balance of de-credited amount be reconciled with all stakeholders and transferred into MDA.

{Para No.8 of AIR of EOBI (HQ) for the Audit Year 2022-23}

4.4.6 Irregular excess payment of House Rent Allowances – Rs.18.480 million

Finance Division's O.M No. F.4 (6) R-4/2008-EOBI dated 26.06.2018 regularized the Revision of House Rent Allowance from 60% to 70% w.e.f 01.07.1997 of basic pay granted with the approval of Expenditure Wing of Finance Division.

Employees Old Age Benefits Institution (EOBI) paid a sum of Rs. 285.79 million to its employees as House Rent Allowance during the financial year 2021-22.

Audit observed that the management of EOBI paid House Rent Allowance to the employees between pay Grade 1 to 6 @ 90% of their running basic pay instead of 70% of the basic pay.

Detail is as under:

(Rs. in million)

Amount paid @90% of Basic	Amount admissible @70% of Basic	Excess Amount
83.160	64.680	18.480

Audit is of the view that payment of Allowances in excess rate was granted without concurrence of Finance Division which resulted in loss and undue burden to EOBI. A sum of Rs. 18.480 million was paid to employees in excess than that permissible.

Management replied that the House Rent Allowance was paid to employees grade 1-6 @ 90%, which was allowed under an agreement between the Management and the Employees Federation of Pakistan (defunct CBA) in a charter of demand signed in 2001 which was subsequently ratified / endorsed by the BoT in its 56th meeting held on 21.05.2001 and notified vide office order No.124/2001 dated 02.06.2001. Presently the same was discontinued vide office order No.113/2022 dated 29.03.2022 and now payment was being made @70%. It was further apprised that the Islamabad High Court in its Judgment dated 30.09.2022 set aside order dated 17.12.2015 issued by the Ministry of OP&HRD and leaving the parties to bear their own costs.

In DAC meeting held on 06.01.2023, the DS (Exp)/OP&HRD, Finance Division informed the DAC that Finance Division had decided to go to court of law against the decision of Islamabad High Court. DAC pended the para with the direction to wait for the outcome of the review.

Audit recommends to recover the amount paid in excess besides fixation of responsibility against person(s) responsible.

{Para No.18 of AIR of EOBI (HQ) for the Audit Year 2022-23}

4.4.7 Irregular payment of Old Age Pension and Survivor Pension during same period – Rs. 5.66 million

Section 22(5) of The Employees Old Age Benefits Act, 1976 provides that the old-age pension payable to an insured person shall be terminated at the month in which the death of such persons occurs.

EOBI disbursed Rs. 26.427 billion and 17.573 billion under the pension type old age pension and survivor pension, respectively during the financial year 2021-22.

Audit observed, on sample basis, that amount was disbursed in the accounts of both pensioner's and survivors' amounting to Rs. 5.66 million during the overlapping period. Moreover, in few cases, the status of original pensioner was found active, months after the disbursement of benefit to their survivors.

Detail is given at **Annex-5**.

Audit is of the view that the amount paid against both Old Age pension and Survivor Pension amounting to Rs. 5.66 million during overlapping period is irregular and recoverable.

Management replied that the cases were thoroughly checked by the Regional Offices. Either the claim numbers were incorrectly mentioned in record or the pensioners did not draw Old Age Pension and the amount was reversed and de-credited from their accounts.

The reply is not tenable as neither the record was verified from Audit nor such cases were found in de-credited statement provided during the audit.

DAC in its meeting held on 06.03.2023 pended the para with the direction to remove the discrepancies in the cases and verify that only one payment has been made in the instant cases. The same may also be shared with Audit within one month.

Audit recommends that the requisite record may be verified from audit and amount paid during overlapping period be recalculated and recovered in all cases (as objected amount is on sample basis).

{Para No.1 of AIR of EOBI (HQ) for the Audit Year 2022-23}

4.4.8 Non reconciliation of 31 accounts

Para 12.5.2 of EOBI Operating Manual states all the bank accounts of EOBI should be reconciled as early as possible after close of each month. The responsibility for the reconciliation of each bank should be fixed.

Management of EOBI maintained 31 accounts with different banks during the financial years 2021-22 in which transactions of billions of rupees took place.

Audit observed that no reconciliation of the accounts for the financial year 2021-22 had been carried out by the management of EOBI.

Detail of 10 bank accounts out of which debit transactions of Rs. 249,772 million was made is as under. Whereas the list of all accounts is at **Annex-6**.

(Rs. in million)

Sr. No	Bank Name	Account No	Debit Transactions
1	NBP	3000226578(14-6)	166,780.30
2	NBP	3000226596(16-4)	4,140.33
3	UBL	003-0004-9	24.16
4	HBL	00027-79000308-01	22.81
5	JS Bank	541057	7,126.49
6	SAMBA Bank	2000004777	14.31
7	SONERI BANK	20000018059	13,891.01
8	DI Bank	466743001	16,568.35

9	Meezan Bank	10319770	19,086.93
10	Al Baraka Bank	123535115019	22,117.87
	Total		249,772.56

Audit is of the view that the authenticity of funds reported by the banks could not be ascertained in the absence of reconciliation.

Management replied that EOBI's Banks Reconciliation was affected due to delay in preparation of EOBI's Annual Accounts. The annual accounts were finalized and signed up to 2015-16 while 2016-17 was near to completion. However, draft accounts were prepared on annual basis which were yet to be audited by Chartered Accountant firm. 07 Bank Accounts were reconciled up to June 2022. 13 Bank Accounts were dormant since long time but EOBI had started the process of closing the dormant accounts in respect of 09 Bank Accounts and remaining 04 were still dormant due to some procedural issues and would be closed accordingly.

DAC in its meeting held on 06.01.2023 pended the para with the direction to complete the reconciliation process within two months.

Audit recommends for reconciliation of bank accounts to ascertain the validity of the reported funds by the banks.

{Para No.30 of AIR of EOBI (HQ) for the Audit Year 2022-23}

Workers Welfare Fund Islamabad

Irregularity and non-compliance

4.4.9 Non-accountal of reversal of funds–Rs. 79.586 million

Section 6(b) of the Workers Welfare Fund Ordinance, 1971 states that “moneys in the bank shall be applied to the financing of other welfare measures including education, training, re-skilling and apprenticeship for the welfare of the workers.”

An amount of Rs. 79.586 million was reversed by JS Bank into WWF, Islamabad account during the financial year 2021-22 due to problems with bank accounts of the payees and/or failure of the JS bank to transfer the amount into the accounts of payees' maintained at other banks.

Audit observed that Workers Welfare Fund, Islamabad did not maintain the upto-date status of such reversals at the end of financial year 2021-22.

Audit is of the view that without maintaining the upto-date status of reversal entries, the actual amount paid to the payees could not be ascertained.

Management replied that due to incorrect particulars of workers, failed IBFT amount was credited back into the Bank account of WWF. Later on, making necessary corrections, the same amount was re-transferred into accounts of workers/beneficiaries along with their fresh dues. However, instead of issuance of separate cheques of reversal amount, mixing up with fresh payment cases, bifurcation of reversal amount has become difficult. Furthermore, from current Financial Year i.e 2022-23 separate crossed cheques of reversal amount in the name of workers /beneficiary are being issued so that reversal amount could be matched/reconciled with re-payment amount.

The reply is not tenable as the management has accepted that no reconciliation/upto-date status of objected amount was available with them.

DAC in its meeting held on 18.01.2023 pended the para and directed the management to reconcile the data related to reversal of funds with Bank and share results with Audit within 30 days.

Audit recommends that case wise status of reversal cases may be maintained and upto-date status of payments may be shared with audit.

{Para No.29 of AIR of WWF, Islamabad for the Audit Year 2022-23}

***4.4.10 Unlawful payments on account of educational expenses–
Rs. 9.743 million***

Para 2(j) of the Workers Welfare Fund Ordinance, 1971 states "worker" has the same meaning as in Section 2 of the Industrial Relations Ordinance 1968.

Section 2 Industrial Relations Act, 2012 states that "Worker" and "Workman" mean person not falling within the definition of employer who is employed (including employment as a supervisor or as an apprentice) in an establishment or industry for hire or reward either directly or through a contractor whether the terms of employment are express or implied but does not include any person who is employed mainly in managerial or administrative staff.

Worker Welfare Fund, Islamabad incurred an expenditure of Rs. 642.037 million under the educational expenses to the workers during the financial year 2021-22.

Audit observed that Worker Welfare Fund, Islamabad awarded educational fees/stipend amounting to Rs. 9.743 million to ineligible beneficiaries of OGDCL who were employed in managerial or administrative staff.

Detail is given at **Annex-7**.

Audit is of the view that payments were made against the educational expenses of children of ineligible workers who were employed in managerial or administrative staff and therefore unlawful.

Management replied that the concerned industrial establishment certified on the scholarship form that the worker fell within the definition of “Worker “as defined in IRA, 2011. On the basis of said certification by the concerned industrial establishment, the scholarship facility was extended to the workers. However, the matter regarding job titles of the workers as pointed out by Audit was being taken up with the management of M/s OGDCL.

The reply is not tenable as the grant of education stipend was made to the employees who were employed in managerial or administrative staff.

In its meeting held on 18.01.2023, DAC was informed by the management that the matter has already been taken up with OGDCL to seek exact designation of the employees under question. DAC also directed the management to confirm the status of the employees as highlighted under Para and take necessary action as admissible.

Audit recommends that the facility may be stopped immediately to the employees serving as managerial or administrative staff besides recovery of inadmissible payments made thereof after proper calculation/ working. Moreover, measures may be taken by WWF, Islamabad for stoppage of payments to such employees in future.

{Para No.4 of AIR of WWF, Islamabad for the Audit Year 2022-23}

4.4.11 Irregular appointment & payment of salaries to employees of WWF Islamabad having dual jobs – Rs. 4.63 million

Para 16(1) of Government Servant Conduct Rules, 1964 states that no Government servant shall, except with the previous sanction of the Government, engage in any trade or undertake any employment or work, other than his official duties”

Para 4 of Workers Welfare Funds Employees Service Rules, 1997 states that unless in any case if otherwise provided, the whole time employee shall be at the disposal of the Fund and he may be employed in any manner required by proper authority without claim for additional remuneration.

There were 268 employees of Worker Welfare Fund, Islamabad on the payroll of WWF during 2021-2022.

Audit observed that Worker Welfare Fund, Islamabad paid a sum of Rs. 2.36 million as salaries to the following 03 employees during 2021-2022 who were also on the payroll of Provincial Government of Balochistan (Last drawn Salary from Provincial Govt. Balochistan in August 2022).

Detail is as under:

(Rs. in million)

Name of employee & CNIC No.	Date of appointment in WWF as Regular employee	Designation in WWF	Date of Appointment in Provincial Government, Balochistan	Designation	Grade	Avg. Salary amount received from Govt. during last 5 years
Arbab Khan 5650392382951	15.02.2011	Sr. Assistant	04.06.2003	Sr. Clerk	14	1.870
Shams ud din 5510182813565	24.02.2011	Naib Qasid	07.07.2011	Data Entry Operator	12	1.554
Ibrahim Khan 5650293257765	15.02.2011	Driver	21.12.2011	Driver	04	1.205
Total						4.629

Audit is of the view that the appointment and payment of salaries to persons having two jobs simultaneously was irregular.

Management replied that the matter had been taken up with the Government of Balochistan to ascertain the factual position and determine as to whether these three (03) employees were on the pay roll of Balochistan Government or otherwise. As and when reply from the Balochistan Government was received, appropriate action would be taken accordingly.

DAC in its meeting held on 18.01.2023 pended the para and directed the management to hold an inquiry to probe the matter, share report with Principal Accounting Officer within 15 days and implement the findings of inquiry thereupon. Final duly approved report along with administrative action taken thereon may also be shared with Audit within one month.

Audit recommends inquiring the matter and to recover the amount irregularly drawn as salaries besides taking disciplinary action under relevant rules.

{Para No.1 of AIR of WWF, Islamabad for the Audit Year 2022-23}

Worker Welfare Board Punjab

Irregularity and non-compliance

4.4.12 Non-credit of contribution collected by Punjab Revenue Authority into Punjab Workers Welfare Fund Account - Rs. 3,105 million

Section 4 (2) of the Punjab Workers' Welfare Fund Act, 2019 states that every establishment liable under the Act shall pay the amount due from it by depositing in the Head of Account prescribed by the Governing Body within thirty days from the closing of accounts through the Authority.

Punjab Revenue Authority has collected Rs. 3,105 million from different establishments from 01.07.2020 to 31.03.2022.

Audit observed that Punjab Revenue Authority did not deposit collected amount into the head of account prescribed by the Governing Body.

Audit is of the view that Punjab Workers' Welfare Fund sustained loss due to non-depositing of Rs. 3.105 billion into Punjab Workers' Welfare Fund account.

Management replied that matter will be taken up with PRA to deposit amount into PWWF A/C No.G06319.

DAC in its meeting held on 03.02.2023 pended the para with the direction to the management to take up the matter with Punjab Revenue Authority for transfer of funds, in addition to framing of Rules for utilization of contributions.

Audit recommends that the amount may be reconciled with PRA and deposited into Punjab Workers' Welfare Fund account.

{Para No.1 of AIR of WWF, Punjab for the Audit Year 2022-23}

4.4.13 Loss to Punjab Workers Welfare Fund due to not obtaining tax exemption - Rs. 9.162 million

Section 21(1) of the Punjab Workers' Welfare Fund Act, 2019 states that notwithstanding anything contained in any other law for the time being in force, the Government may, by order in writing, exempt the Fund from any tax, duty, or

rate leviable by the Government or by a local authority under the control of the Government.

The Punjab Workers' Welfare Fund maintains three saving accounts in Bank of Punjab, Lahore.

Audit observed that the BoP withheld Income Tax @ 15% of profit on saving accounts.

Detail is as under:

(Rs. in million)

Sr#	Bank name & A/C	A/c no.	Period	Amount
1	Bank of Punjab	6580000602300038	01.07.2021 to 01.05.2022	6.924
2	Bank of Punjab	6580000602300060	01.03.2022 to 01.06.2022	0.054
3	Bank of Punjab CPA	6580000602300058	31-01-2022 to 28.02.2022	2.184
Total				9.162

Audit is of the view that The Punjab Workers' Welfare Fund did not claim the exemption and suffered a loss of Rs. 9.162 million which was withheld by the bank as income tax @ 15% of profit on saving accounts.

Management replied that according to para 49(4) of Income Tax Ordinance, as amended 2022 read with schedule 1&2 ibid, Punjab Workers Welfare Fund is not exempt tax enlisted as exempt from any kind of duty/tax.

DAC in its meeting held on 03.02.2023 pended the para with the direction to the management to ask the bank and FBR for refund of amount deducted as WHT.

Audit recommends to seek exemption from withholding of income tax and claim refunds.

{Para No.4 of AIR of WWF, Punjab for the Audit Year 2022-23}

Worker Welfare Board Khyber Pakhtunkhwa

Irregularity and non-compliance

4.4.14 Appointments made without any advertisement- Rs. 355.192 million

Section 13(6) of Workers' Welfare Fund (Employees Service) Rules, 1997 on the subject "Procedure for initial appointment" states that the vacancies shall be advertised in the national press.

Management of Workers Welfare Board Khyber Pakhtunkhwa Peshawar made appointments of thousands of employees during the financial years 2010-20 under different categories.

Audit observed that 1295 numbers of employees were appointed by the management of WWB in different scales for Head Office, Zonal Offices, Colonies, educational and Technical Institutes without any advertisement.

Detail is as under.

(Rs. in million)

Basic Pay Scale	No of Employees	Monthly Salary	Annual Salary	Estimated annual Salary
BPS-2	921	0.014	0.162	149.611
BPS-3	3	0.030	0.360	1.081
BPS-4	13	0.030	0.360	4.684
BPS-5	51	0.031	0.375	19.146
BPS-6	20	0.034	0.404	8.084
BPS-7	49	0.036	0.431	21.110
BPS-9	56	0.038	0.454	25.406
BPS-10	2	0.040	0.478	0.957
BPS-11	58	0.045	0.536	31.091
BPS-12	3	0.035	0.424	1.272
BPS-14	80	0.058	0.698	55.825
BPS-16	16	0.063	0.751	12.015
BPS-17	23	0.090	1.083	24.909
Grand Total	1295	0.543	6.517	355.192

Audit is of the view that in the absence of advertisement the entire process of recruitment and all appointments were irregular.

Management replied that the services of these employees were required to WWB purely on temporary basis because educational institutes were already established and the Board was deficient in staff. The then secretary WWB (Mr. Tariq Awan) made these appointments on contract basis. He made recruitment of contract staff (Teaching / Non-teaching) during the year 2010 and onward. The available advertisements were ready for the verification of Audit. However, it was pertinent to mention that NAB reference No. (10/2016) was *sub judice* in Accountability Court No. 3 Peshawar against the then Secretary WWB (Mr. Tariq Awan & others) for non-completion of codal formalities in recruitment process.

Despite repeated requests dated 29.06.2022 and 31.01.2023, the PAO has not been able to convene DAC meeting.

Audit recommends that the matter be inquired for fixation of responsibility against person(s) at fault.

{Para No.1 of AIR of WWB, Khyber Pakhtunkhwa for the Audit Year 2021-22}

4.4.15 Loss incurred due to appointments against non-functional/non-existing schools- Rs. 20.136 million

GFR-23 provides that every Government officer should realize fully and clearly that he will be held personally responsible for any loss sustained by Government through fraud or negligence on his part and that he will also be held personally responsible for any loss arising from fraud or negligence on the part of any other Government officer to the extent to which it may be shown that he contributed to the loss by his own action or negligence.

Management of Workers Welfare Board Khyber Pakhtunkhwa Peshawar made appointments of 272 employees during the financial years 2010-20 under different categories against two Schools named Working Folks Grammar School Chakdara and WFGS Shahbaz Azmat Khail.

Audit observed that:

- i. 272 numbers of employees were appointed by the management against schools which were not functional/non-existent.
- ii. The appointments were made by the management without start of schools as well as without obtaining the approval of the schools from the Governing Body which resulted in loss to the Board.

Detail is as under:

(Rs. in million)			
Sr. No.	Name of School	No. of Persons appointed	Expenditure
1	WFGS Chakdara	195	1.744
2	WFGS Shahbaz Azmat Khail (Male and Female)	77	18.392
	Total	272	20.136

Audit is of the view that appointments made against non-functional schools / without obtaining the approval for establishment of schools was unauthorized and irregular which resulted in loss to the Board.

Audit is also of the view that the above referred amount is only that part of the expenditure which could be traced by the management so far, actual loss sustained may be much more than pointed out. Management of the Board is required to trace and calculate the actual amount of loss under intimation to audit.

Management replied that the then Secretary WWB Mr. Tariq Awan operationalized two Working Folks Grammar Schools in year 2012-13 at Chakdara Dir and Shahbaz Azmat Khail Bannu in the rented building without the approval of the competent forum. The WWB later on stopped release of salaries of the appointed staff and subsequently terminated their services. However, the salaries were paid to these terminated staff for the period work done by them.

Management reply is not tenable as the schools were not functional and appointments and payment of salaries was not justifiable.

Despite repeated requests dated 29.06.2022 and 31.01.2023, the PAO has not been able to convene DAC meeting.

Audit recommends that the matter be inquired for fixation of responsibility against person(s) at fault.

{Para No.14 of special audit of WWB, Khyber Pakhtunkhwa for the Audit Year 2021-22}

4.4.16 Irregular adjustments of Employees

Para 8 of Workers' Welfare Fund (Employees Service) Rules, 1997 inter alia states in the event of abolition of a post, the employee holding such post on regular basis may be appointed to another post in the same pay scale within the cadre, and if there is no such vacant post, to a post outside the cadre, in the same pay scale provided he is considered suitable by the appointing authority for appointment to such post and if no vacancy exists in a post in the same pay scale, the appointing authority at its option may either offer him a post in a lower pay scale if such a vacancy exists or terminate his service provided that in the event of termination the services of the junior most person in the cadre, to which the employee belongs, shall be terminated.

The management of Workers Welfare Board, Working Folks Grammar Schools and Technical Institutes adjusted 93 employees in different offices.

Audit observed the persons so adjusted afterwards started receiving salaries from those institutions. No record regarding previous history of employees if any was maintained by the management.

Audit further observed that in certain cases the employees served in lower scales and were adjusted in higher scales. Some instances of irregular adjustments are tabled below.

Sr. No	Office order dated 10.10.14	Name of Employee	Post before adjustment	Post after adjustment	Name of Institute
1	3-116/4515-22	Gulistan Khan	Library Clerk BPS-06	Library Attendant BPS-09	WFGHSS Hattar
2	3-116/4443-51	Tahir Khan	Shop Attendant BPS-02	Driver BPS-04	WFGHSS Hattar
3		Syed Nayyar Bukhari	Shop Attendant BPS-02	Driver BPS-04	WFGHSS Hattar
4	3-116/4506-14	Shahid Mohyuddin,	Store Keeper BPS-06	Care Taker BPS-09	WFGHSS Hattar
5	3-116/4539-46	Syed Inayat Ullah Shah	Junior Instructor BPS-14	Lecturer BPS-17	Mono Tech Mardan
6		Shanaz Arif	Computer Operator BPS-12	Trade Instructor BPS-14	-do-
7	3-116/4435-42	Muhammad Faisal Shah	Junior Instructor BPS-14	Lecturer BPS-17	Mono Tech Amangarh
8		Umer Adil	Trade Instructor BPS-11	Trade Instructor BPS-14	Matric Tech Bannu

The above mentioned information was traced from the personal files of the employees. Audit requisitioned the list and entire record of employees adjusted during the period under audit but no such information was available with the management.

Audit is of the view that such adjustment of employees was irregular.

Management replied that the audit observation was noted for compliance. However, it was further submitted that the WWB was scrutinizing the irregularities, misappropriation and dishonesty incurred by the officer / official done in the release of payments to the bogus and irrelevant employees as complete Audit Report containing all aspects as and when received the replies / response would be provided.

Despite repeated requests dated 29.06.2022 and 31.01.2023, the PAO has not been able to convene DAC meeting.

Audit recommends that the matter be inquired for fixation of responsibility against person(s) at fault.

{Para No.20 of AIR of WWB, Khyber Pakhtunkhwa for the Audit Year 2021-22}

Overseas Pakistanis Foundation

Irregularity and non-compliance

4.4.17 Non-reconciliation of interest received on promoters' security- Rs. 70.736 million

Rule 26 (ii) of the Emigration Rules 1979 provides that there shall be established a Welfare Fund to which interest accrued on the amount of security deposited by the Overseas Employment Promoters shall be credited.

Overseas Pakistanis Foundation received a sum of Rs. 70.736 million from Ministry of Overseas Pakistanis & HRD as interest on bank account maintain for Overseas Employment Promoters' Security during the years 2010-22.

Audit observed that the Ministry of Overseas Pakistanis & HRD has maintained Bank account(s) for deposit of Overseas Employment Promoters' Security since 2010. A sum of Rs. 70.736 million has been received by OPF from the Ministry as interest on Promoters' Securities.

Detail of Interest received by OPF is given below:

Rs. in million		
Sr. No	Year	Amount Collected
01	2010-11	20.389
02	2011-12	0.397
03	2012-13	0.901
04	2013-14	2.083
05	2014-15	3.188
06	2015-16	2.572
07	2016-17	4.027
08	2017-18	6.042
09	2018-19	0.542
10	2019-20	13.221
11	2020-21	5.418
12	2021-22	11.957
Total		70.736

Audit observed that no reconciliation mechanism is in place and the OPF management has not reconciled the funds received as interest on Promoters Securities with the ministry maintaining the said bank account during the above referred period.

Audit is of the view that interest on Promoters' Security was a component of the total receipts of the Overseas Pakistanis Foundation and a source of revenue for the organization and non-reconciliation of the fund provides no assurance regarding due transfers to OPF.

Management of Overseas Pakistanis Foundation replied that reconciliation of Interest on Promoter's security with Ministry for the period June 2010 to June 2020 has been carried out and have also shared detail of un-reconciled amounts vide letter dated 21.09-2020. Follow up meetings were also held with concerned section officer in this regard. However, subsequent to the transfer of said section officer, the process of reconciliation had slowed down at Ministry's end.

DAC in its meeting held on 13.01.2023 pended the para with the direction to constitute a committee comprising the member of Ministry of OP&HRD, OPF and Bureau of Emigration and Overseas Employment for reconciliation of the matter within 03 months.

Audit recommends that year wise detail of amount received as interest may be reconciled between bank and ministry. It is also recommended that the amount of interest be recalculated and the sums due to OPF may be credited into OPF's accounts.

{Para No.4 of AIR of OPF, Islamabad for the Audit Year 2022-23}

4.4.18 Non-payment of Tax on profit of investments in T. Bills - Rs. 49.558 million

Section 151(1)(b) of Income Tax Ordinance, 2001 that profit on debt paid by Banking company or financial institution on account or deposit maintained should be charge to tax as per the following rate:

Section	Nature of Payment	Tax rate for filler	Tax rate for Non-filer
151(1)(b)	Profit on debt up to Rs.500,000	10%	20%
	Profit on debt more than Rs,500,000	15%	30%

The management of Overseas Pakistanis Foundation made investments to the tune of Rs. 13.211 billion in Treasury Bills through various banks during the financial year 2021-22.

Audit observed that a sum of Rs. 330.390 million was received by OPF as profit on investment but no Income Tax was paid/deducted by any bank.

Audit further observed that the OPF management adopted the practice to sell the treasury bills to financial institutions a day or two prior to their maturity in order to avoid tax on profit.

Detail is as under:

(Rs. in million)

Sr.No	Description of Investment	Investment Amount	Redemption Amount	Profit at redemption	Tax @ 15%
1	OPF Funds	10,503.52	10,767.59	264.07	39.61
2	UNCC	2,707.12	2,773.44	66.32	9.95
	Total	13,210.64	13,541.03	330.39	49.56

Audit is of the view that by early redemption of Treasury Bills, tax was evaded and resulted in loss to Govt. exchequer to the tune of 49.559 million.

Management of Overseas Pakistanis Foundation replied that they were of the view that as per State of Pakistan' rule, the tax deduction on Treasury bills was made at the time of maturity. Whereas, OPF did not hold Treasury bill till maturity and therefore the liability of Tax payment was on the party which held Treasury Bills till maturity. Further, OPF recorded its investment income as taxable income in its annual return. So, if there was any liability, which in OPF's case was not arising being in loss, therefore no tax evasion was in practice.

The reply of the management is not tenable as the tax was avoided. Furthermore, no documentary evidence regarding submission of annual return was made available.

DAC in its meeting held on 13.01.2023 pended the para with the direction to take up the matter at the appropriate level.

Audit recommends that applicable taxes after proper reconciliation may be recovered and deposited into Government treasury.

{Para No.13 of AIR of OPF, Islamabad for the Audit Year 2022-23}

4.4.19 Irregular payment against provisional sum – Rs. 5.939 million

Para 209(d) of Central Public Works Department Code states that as all payments for work or 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.

Director (Housing & Works), OPF, Islamabad awarded work “Construction of Principal’s Residence & Prayer Hall at OPF Boys College H-8/4 Islamabad” to M/S Transcon vide Work Order No. OPF/3541/Islamabad/WD dated 04.06.2020 at an agreed cost of Rs.41.230 million. The commencement date of work was 30.06.2020 and was required to be completed on 30.06.2021.

Audit observed that in 3rd running bill the contractor was paid Rs. 5.939 million as Provisional Sum however, in measurement book no record entry relating detail of work executed and its measurement was found available.

Audit is of the view that payment made without recording any entry in measurement book was irregular and therefore, undue favour to the contractor.

Management of Overseas Pakistanis Foundation replied that the payment was not paid as provisional sum. In-fact the work done was recorded in the measurement book. The Measurement Book was arithmetically checked and verified by the Finance Division and subsequently the payment was released to the contractor. It is pertinent to mention that the project has been completed within the contract cost.

The reply of the management is not tenable as no entry regarding execution of work was made in measurement book and the amount was paid as provisional sum.

DAC in its meeting held on 13.01.2023 directed to conduct a Fact Finding on the matter.

Audit recommends that the decision of DAC may be implemented.

{Para No.22 of AIR of OPF, Islamabad for the Audit Year 2022-23}

4.4.20 Non-Transparent and Irregular Procurement of Services – Rs. 3.596 million

Rule 12(2) of PPRA Rules states that all procurement opportunities over three million Pakistani Rupees should be advertised on the Authority website, as well as, in other print media or newspapers having wide circulation. The advertisement in the newspapers shall principally appear in at least two national dailies, one in English and the other in Urdu.

Clause 3(iv) of contract agreement between OPF and M/s EnviRite (Pvt.) Ltd. states that OPF will provide exact number of houses of society and update to M/s EnviRite (Pvt.) Ltd. after every six months.

Management of OPF Regional Office, Lahore executed an agreement with M/s Envi Rite (Pvt.) Ltd. on 01.10.2018 for solid waste management of the houses of OPF Housing Scheme, Raiwind Road, Lahore and dumping at the site designated by LWMC, Lahore for three years (2018 to 2021) amounting to Rs.3,596,400 against three quotations at a rate of Rs.270 per house for 370 houses.

Audit observed that solid waste management services were sold to M/s Envi Rite (Pvt.) Ltd. without open bidding competition.

Audit is of the view that procurement of services without open competition was violation of PPRA rules.

Management replied that the matter in question was not related to sale purchase of solid waste of the scheme but on advice of M/s. Lahore Waste Management Company, the services of the firm enlisted by M/s. LWMC were hired for door to door collection of solid waste of the scheme and for arrangement of dumping the solid waste at the site designated by M/s. LWMC. For hiring of services, the quotations received from different vendors/companies enlisted with LWMC were received and complete case with comparative statement and proceedings of the committee were sent to OPF H&W Division, Islamabad on 13.09.2018 for seeking approval from the competent authority. Accordingly, vide OPF H&W Division, Islamabad vide letter dated 28.09.2018 informed that the competent authority had approved that the hiring the services of solid waste management company for collection of garbage from doorsteps and dumping at the place designated by the M/s. LWMC. Also, approved a tentative amount of Rs. 126,000 per month for the services.

Reply is not acceptable as management has violated PPRA Rules.

In DAC meeting held on 03.02.2023 the management informed the DAC that the shortlisted company was duly registered with LWMC. Moreover, it also sought quotations from three companies and shortlisted M/s EnviRite (Pvt) Ltd. DAC pended the para and directed the management to acknowledge the stance of Audit and conduct a Fact Finding and submit revise reply in the matter to Audit.

Audit recommends that matter be investigated to fix the responsibility against person(s) at fault.

{Para No.1 of AIR of OPF, Lahore for the Audit Year 2022-23}

Overseas Employment Corporation

Irregularity and non-compliance

4.4.21 Non reconciliation of Non-tax Receipt - Rs. 234.947 million

System of Financial Controls & Budgeting 2006, para 5(d) states that the PAO is responsible for ensuring that the expenditure is not incurred in excess of the budget allocation. He shall ensure that payments are correctly classified under the appropriate heads of accounts and that departmental accounts are regularly reconciled every month with the figures communicated by the Controller General of Accounts.

Overseas Employment Corporation received a sum of Rs. 234.947 million from Emigrants (Rs. 200 per emigrant) as emigration promotion fee during the financial years 2019-22.

Audit observed that reconciliation of non-tax receipt amounting to Rs. 234.947 million for the financial years 2019-22 was not being carried out with NBP and Bureau of Emigration/Protectorate of emigrants.

The Audit is of the view that the OEC was depended only on the amount credited in their account by the bank and for number of emigrants as per statistics of Bureau of Emigration. No efforts were being made to reconcile the issues with either the bank or Bureau of Emigration/Protectorate of Emigrants.

Management of OEC replied that OEC, BE&OE, OPF and State Life Insurance Corporation had joint agreement with National Bank of Pakistan for the collection of Protector Fee. The NBP collected fee on behalf of BE&OE, OPF, OEC and SLICP through a single deposit slip, and thereafter, credited their respective share to each entity. For the reconciliation purposes, OEC had a separate account for emigration fee in National bank of Pakistan (NBP) which was reconciled on quarterly basis with the dispatch statistics of the Bureau of Emigration. The receipt under emigration promotion fee was booked as liability in the books of account during the year of receipt, and the same was recognized as income in the subsequent year. Similarly, amount of those applicants who did not register themselves with protector of emigrants was taken as accrued liability in the books of accounts.

The reply is not tenable as no reconciliation is being carried out by OEC.

DAC in its meeting held on 11.01.2023 pended the para with the direction to reconcile the Non Tax Receipts.

Audit recommends that necessary reconciliation be carried out to ascertain the actual figures of receipt.

{Para No.20 of AIR of OEC, Islamabad for the Audit Year 2022-23}

4.4.22 Loss due to non-receipt of the refund benefits from SLEIF for manpower supplied through OEC - Rs. 22.869 million

Para 2A(1) of Corporate Governance Rules, the criteria for sound and prudent management of a Public Sector Company, *inter alia* states that the business of the Public Sector Company is carried on with integrity, objectivity, due care and the professional skills appropriate to the nature and scale of its activities.

Overseas Employment Corporation dispatched abroad 146,000 emigrants from its inception till the close of financial year 2021-22.

Bureau of Emigration and Overseas Employment/Protectorate offices signed an agreement with State Life Insurance Corporation of Pakistan. A sum of Rs. 2,500 per emigrant was being charged and received as State Life Emigrant Insurance Fund (SLEIF). SLIC refunded benefit equal to 80% of the remaining value to the Bureau / Protectorate office as their share on annual basis from total collection of SLIEF after deducting death & disability claims paid during that year.

Audit observed that the corporation did not receive the refund benefit of SLEIF.

Audit is of the view that a sum of Rs. 22.869 million was required to be received by OEC from State Life Insurance Corporation till 30.06.2016 against the collection from 102,306 persons who were sent till financial year 2015-16, for provision of protectorate facilities by OEC.

Audit is also of the view that the management may take up the case for recovery of refund benefits against the emigrants who were sent abroad by OEC being identical protectorate. The amount mentioned above is only upto June 2016. OEC may also calculate and claim the amount of 146,000 emigrants sent during 2021-22.

Management of OEC replied that OEC had already taken up this issue with the Bureau of Emigration and Overseas Employment and State Life Insurance Corporation. In this regard a meeting of OEC and BE&OE would be conducted to release due share of the Corporation, as this corporation earlier taken 3.5 Million from BE&OE from SLEIF account.

Management has accepted the Audit point of view.

DAC in its meeting held on 11.01.2023 pended the para with the direction to take up the matter with Bureau of Emigration & Overseas Employment and State Life Insurance Corporation for recovery of SLIEF benefits.

Audit recommends to calculate the amount of benefit and recover the same and deposit in OEC account.

{Para No.15 of AIR of OEC, Islamabad for the Audit Year 2022-23}

4.4.23 Loss to Overseas Employment Corporation due to non-recovery of Bank and Cash Guarantee - Rs. 5.00 million

Overseas Employment Corporation, Islamabad provided Bank and cash Guarantees amounting to Rs. 5,000,000 to Pakistan International Airline Corporation (PIAC) against the license to act as Passenger Sales Agency (PSA).

Rs.1.00 million was paid by OEC as Cash Guarantee on revised regime of Passenger Sales Agency in 2009. The agreement was revoked on 09.06.2019.

Bank Guarantee No. IGT011200026814 dated 03.02.2014 amounting to Rs. 4.00 million in favour of PIAC was obtained from Habib Bank Limited for the period of five years i.e. 01.02.2014 to 31.01.2019 by OEC and further renewed till 2019.

Audit observed that OEC failed to receive back the Cash and Bank Guarantees from PIAC despite lapse of 03 years and PIAC vide letter dated 15.10.2021 intimated that the Bank Guarantee had been en-cashed.

Detail is as under:

(Rs. in million)

Particulars	Guarantee No.	Date of last renewal / deposit	Amount
Cash Guarantee	-	30.12.2008	1.00
Bank Guarantee	IGT011200026814	13.03.2019	4.00
Total			5.00

Audit is of the view that non-recovery of cash and bank guarantees resulted in loss to the OEC.

Management of OEC replied that as per available record the reconciliation has been conducted by Travel Team in the month of September, 2021 and after detail examination proofs of an amount of Rs.3,928,637 has been shared with PIA authorities for settlement of the en-cashed Guarantee against the Guarantee of Rs. 4.0 million and it was also worth mentioning that OEC had already taken up the case of 1.0 million Cash Guarantee as PSA agent of PIA for refund and all cordial formalities has been fulfilled as required by the PIA for release of 1.0 million amount.

DAC in its meeting held on 11.01.2023 pended the para with the direction to take up the matter with PIA for recovery of the amount.

Audit recommends to recover the amount and be deposited in account of Overseas Employment Corporation.

{Para No.8 of AIR of OEC, Islamabad for the Audit Year 2022-23}

4.4.24 Irregular payment/adjustment of delayed construction charges- Rs. 2.543 million

An agreement was signed between Overseas Employment Corporation and EOBI on 27.11.2010 according to which the EOBI was required to construct/arrange to construct OEC Tower in the plot of OEC at G-9/4 Islamabad within three years. The project was started on 27.11.2010 and was required to be completed by 27.11.2013

Management of OEC recorded in their Books of Accounts an expenditure of Rs. 11.55 million on account of Delayed Construction Charges paid to CDA against OEC Tower G-9/4 Islamabad.

Audit observed that as per agreement EOBI was required to construct the OEC Tower within three years. EOBI failed to complete the project within agreed time and was delayed for seven years till 2020. OEC paid a sum of Rs. 11.547 million to Capital Development Authority as charges on delay in construction out of which a sum of Rs. 2.54 million was for the period which construction was delayed by EOBI.

Detail is as under:

Rs. in million	
Particulars	Amount
Delayed Construction Charges from 2013 to 2016	1.200
Delayed Construction Charges from 01.07.2016 to 09.11.2020	1.343
Total	2.543

Audit is of the view that the OEC suffered a loss to the tune of Rs 2.54 million on account of Delayed Construction Charges paid to CDA due to non-completion of project within stipulated time by EOBI.

Management of OEC replied that delayed construction /extension charges amounting to Rs. 11.547 million were paid by the OEC in order to avoid further delay in completion of OEC Tower. However, Audit had rightly pointed out that the referred period delayed was on the part of EOBI, as the OEC Tower was supposed to be completed by November, 26,2013. Audit observation was endorsed, the matter would be taken up with EOBI for early payment.

DAC in its meeting held on 11.01.2023 pended the para with the direction to take up the matter with EOBI for recovery.

Audit recommends that the decision of DAC may be implemented.

{Para No.10 of AIR of OEC, Islamabad for the Audit Year 2022-23}

4.4.25 Non-framing of Financial and Service Rules

Establishment Division F.N0.6/4/96-R-3 dated 02.11.2021 circulated to all ministries/divisions *inter alia* states that soon after an organization is established, it is mandatory to frame service rules in order to run the organization in a legit manner.

Para (2) of Establishment Division F.N0.6/4/96-R-3 dated 02.11.2021 states that all Autonomous Bodies, Corporations, Organizations etc. need to submit its draft Rules for approval to the Competent Authority as specified in their respective Act/ Ordinance. However, these service Rules are required to be submitted to Establishment Division for vetting /concurrence.

Overseas Employment Corporation was established in 1976 under Companies Act 1913 as a Private Limited Company. The corporation is owned by Government of Pakistan.

Audit observed that Overseas Employment Corporation did not frame and got approved financial and service rules since its inception.

Audit is of the view that non-preparation of financial and service rules is a violation of the instructions of the Establishment division.

Management of OEC replied that in this regards OEC had already published a tender notice for framing services & financial rules in light of Establishment Division F. N0.6/4/96-R-3 dated 02.11.2021.

DAC in its meeting held on 11.01.2023 kept the para pending till framing of financial and service rules.

Audit recommends that the responsibility for non-compliance may be fixed besides early framing of financial and service rules.

{Para No.16 of AIR of OEC, Islamabad for the Audit Year 2022-23}

CHAPTER 5

MINISTRY OF HUMAN RIGHTS

5.1 Introduction

A. Ministry of Human Rights established as an independent Ministry in 2015, has a broad mandate, tasked with establishing and strengthening institutional mechanisms for the protection of human rights, enshrined under the Constitution of Pakistan, 1973 and in line with Pakistan's international human rights obligations.

In order to develop Pakistan into a country where every Citizen lives in equality, dignity and freedom with complete protection of fundamental human rights without any discrimination as guaranteed by the Constitution of Pakistan. To accomplish the functions assigned under the Rules of Business 1973, Ministry of Human Rights has been composed into the following sections and attached departments:

- i. Administration Section
- ii. Human Rights Section
- iii. International Cooperation Section
- iv. Development Section
- v. Social Welfare Section

Attached Department/Institutions:

- i. Directorate General of Special Education
- ii. National Commission of Child Welfare and Development
- iii. National Special Education Centre for Hearing Impaired Children
- iv. Rehabilitation Centre for Children with Developmental Disorder
- v. National Special Education for Visually Handicapped Children
- vi. Child Protection Institute
- vii. Zainab Alert Response and Recovery Agency
- viii. Legal Aid and Justice Authority
- ix. National Commission of Human Rights
- x. National Commission of Child Rights
- xi. National Commission on the Status of Women

- xii. National Institute of Special Education
- xiii. National Training Centre for Special Persons

B. Comments on Budget & Accounts

Statement of receipts/ budget allocated and expenditure for the financial years 2018-21 is as under:

(Rs. in million)

S. No.	Name of Office	FY(s)	Budget Allocated	Expenditure
1	MoHR, Islamabad	2021-22	273.314	261.659
2	NCHR, Islamabad	2018-22	326.582	267.839
3	NCRC, Islamabad	2019-22	20.795	20.181
4	NTCSB	2020-22	103.634	123.187
5	HR Office, Lahore	2019-22	52.686	52.40
6	DG Special Education, Islamabad	2020-22	168.997	208.917
7	NCSW, Islamabad	2017-21	223.462	195.797
8	NCHR, Islamabad	2018-22	326.582	267.839
9	NCRC, Islamabad	2019-22	20.795	20.181
10	NTCSB	2020-22	103.634	123.187
11	HR Office, Lahore	2019-22	52.686	52.409
	Total		1,673.167	1,593.596

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

The performance indicators, targets and achievements for the FY 2021-22 by Ministry of Human Rights is tabulated below:

Output	Selected Performance Indicators	Targets	Achievements
Review, Protection & Implementation of Human Rights laws , Policies and measures (Reports/actions) at National/Provincial level	New Laws/ amendments / Rules by MoHR	2	Details were not provided to Audit
	No. of beneficiaries for financial assistance to Human Rights Violations by MoHR	350	
Coordination with regard to HR related International Commitments	Establishment of National Commission on the rights of child by NCCWD	2	
	Establishment of National Commission on the rights of child by NCCWD	1	

Disseminating HR related Awareness, Research, Training program et.,c	Awareness/advocacy (No. of child rights awareness programme)	35	
Development of Institutions for care, education, training and rehabilitation of persons with disabilities and social welfare services	Rehabilitation of persons of disabilities (PWDs) by DGSE	2200	
	Training and rehabilitation of PWDs by DGSE	16000	

Table: Audit Profile of Ministry of Overseas Pakistanis and Human Resource Development

(Rs. in million)

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2021-22
1	Formations	45	12	1,802.513
2	Assignment Accounts (excluding FAP)	-	-	-
3	Foreign Aided Projects	-	-	-

5.2 Classified Summary of Audit Observations

Audit observations amounting to Rs. 251.773 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:

(Rs. in million)

Sr. No.	Classification	Amount
1	Irregularities	35.504
2	Others	216.269

5.3 Brief comments on the status of compliance with PAC Directives

Year of AR	Formation	PAC Status	No. of Actionable points	Compliance	Non-compliance	% Compliance
2009-10	Ministry of Human Rights	Held	1	0	1	-

5.4 AUDIT PARAS

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Irregularity and non-compliance

5.4.1 Irregular expenditure over & above the allocated budget - Rs. 216.27 million

Para 25(1) of Public Finance Management Act, 2019 states that the expenditure in excess of the amount of budget grant, as well as, the expenditure

not falling within the scope or intention of any budget grant, unless regularized by a supplementary grant, shall be treated as excess expenditure.

Para 25(2) of Public Finance Management Act, 2019 states that the excess expenditure shall not become a charge against the Federal Consolidated Fund.

The managements of Human Right Division (HRD), National Special Education Centre for Hearing Impaired Children (NSECHIC), Islamabad, Rehabilitation Centre for Children with Developmental Disorder (RCCDD) and National Institute of Special Education (NISE), National Special Education for Visually Handicapped Children (VHC) Islamabad, National Training Centre for Special Persons (NTCSP) incurred an expenditure of Rs. 939.718 million during the FYs 2018-21.

Audit observed that an excess expenditure of Rs. 216.269 was incurred by such formations beyond the allocated budget of Rs. 722.829 million.

Detail is as under:

Rs. in million					
Formation name	Para No. of AIR	Years	Budget Allocated	Expenditure	Excess
HRD	1	2020-21	221.844	242.136	20.292
NSECHIC	2	2018-21	303.580	380.358	76.778
RCCDD	2	2020-21	42.206	59.589	17.383
NISE	1	2019-21	29.266	43.858	14.592
DGSE	11	2020-21	66.073	106.247	40.174
NSEVHC	1	2020-21	36.530	63.298	26.768
NTCSP	1	2020-21	23.330	44.232	20.282
		Total	722.829	939.718	216.269

Audit is of the view that either supplementary grant shall be given against excess spending or re-appropriation shall be initiated from other spending units to remain within budget.

The management of RCCDD replied that they demanded an amount of Rs. 72.314 million in the Budget Estimate for FY-2020-21 but sanctioned budget for FY-2020-21 had been granted as previous year' 2019-20 sanctioned budget i.e., Rs.44.640 million. It was further added that one *Ad hoc* Relief (Allowance) 2021 was given, so due to these reasons total budget has been exceeded.

The management of DGSE replied that to cope with the anticipated shortfall in ERE, their office had initiated a consolidated case in respect of all the

centers for Supplementary Grant but Finance Division had refused to provide the required funds and advised to utilize the savings within the grant of M/o HR to overcome the shortfall.

However, the remaining managements did not submit reply.

DAC in its meetings dated 26.08.2022 and 22.11.2022 decided that MoHR to hold a meeting with Finance Division to clarify the status of regularization of the excess expenditure.

Audit recommends that budget needs to be prepared in accordance with actual requirement and the controlling office shall allocate additional budget through timely appropriations for monetary discipline.

5.4.2 Non-existence of post of Chief Finance and Account Officer in Ministry of Human Rights

Rule 28 of Public Finance Management Act, 2019 states that to assist principal accounting officers in financial management, there shall be Chief Finance and Account Officer positioned in Ministries and Divisions.

Para 30 of Financial Management and Powers of Principal Accounting Officers Regulation, 2021 states that the office of the Chief Finance and Account Officer shall be headed by a senior level officer responsible for assisting and supporting the Principal Accounting Officer in managing the financial affairs of the Division concerned or more Divisions if so allocated and all the organizations or departments or offices under the administrative control of that Division.

The management of Ministry of Human Rights, Islamabad has no post of Chief Finance and Account Officer.

Audit observed that the Secretary/PAO of Ministry of Human Rights, Islamabad was working without the assistance and support of Chief Finance and Accounts Officer in managing the financial affairs of the Division.

Audit is of the view that in the absence of the post of Chief Finance and Account Officer and consequent posting of Chief Finance and Account Officer, all the financial affairs of the Ministry are being run without the assistance and support to the Principal Accounting Officer and therefore may lead to hampered and unassisted financial management.

Management replied that letters were issued to Establishment Division for posting of Chief Finance and Account Officer on 07.09.2021 and 05.10.2021 but Establishment Division had not yet posted any officer against said post.

DAC in its meeting held on 02.11.2022 pended the para till creation of post and posting of the Chief Finance and Account Officer.

Audit recommends that the post of Chief Finance and Account Officer may be got created and filled by approaching the Establishment Division for ensuring unhampered and assisted financial management of the Ministry.

{Para No.3 of AIR of Human Rights Division for the Audit Year 2022-23}

Directorate General of Special Education (DGSE)

Irregularity and non-compliance

5.4.3 Unauthorized construction of residential units without approval of plans from CDA – Rs. 35.504 million

Para-2.1.1 of the CDA Building Control Regulations-2020 states that only such types of buildings/structures can be constructed in Islamabad Capital Territory plots, which are in accordance with the Master Plan/Functional Plan/these regulations and/or as described in the terms and conditions of allotment of respective plot(s).

Para-2.1.2 of the CDA Building Control Regulations-2020 states that the plots/buildings in Islamabad Capital Territory (ICT) shall be used only for the purpose for which they have been allotted and conveyed.

The management of Directorate General of Special Education, Islamabad was allotted 48400 square yards (10 acres) land for Construction of two Primary/Secondary Schools on each for the Boys & Girls with special facilities for blind children in Sector I-9/4, Islamabad at a per square yards of Rs. 155 and at a total cost of Rs. 7.502 million by the CDA vide allotment letter No.CDA/EM-27(1457)/85/1790 dated.17.04.1985.

Audit observed that the management of Directorate General of Special Education, Islamabad started construction of the Residential Units for Teachers and Staff of DGSE in Sector, I-9/4, Islamabad on the land allotted for Schools and incurred a sum of Rs.35,504,379 upto Interim Payment Certificate No.07.

Audit further observed that the Deputy Director (BCS-II), CDA issued Order vide letter No. CDA/DD(BCS-III)(SE)/I-9/4/2006/3460 dated. 22.12.2006 regarding violations of Building and Zoning Regulations in respect of plot allotted for school for Special Education and also directed to stop the construction work immediately.

Audit is of the view that approval/construction of and expenditure incurred on housing colony on a plot approved by CDA for schools' building was unauthorized and irregular.

Management replied that construction of DGSE Housing Colony (Phase-II) was carried out and continued with the approval of honorable Prime Minister of Pakistan. Correspondences with CDA have been on record. CDA provided facilities including utilities to DGSE Housing Colony in conformity with authenticity of the project approval of competent forums including DDWP and Planning Commission of Pakistan.

The reply is not tenable as required approval from CDA was not obtained.

DAC in its meeting held on 22.11.2022 decided to get a Fact Finding conducted by Director General (SE) and report be shared with audit.

Audit recommends that the Fact Finding be completed for early compliance of DAC decision and these buildings may be converted into schools as approved by CDA.

{Para No.6 of AIR of DGSE for the Audit Year 2022-23}

5.4.4 Un-authorized retention/Non vacation of Buildings of DGSE

Ministry of Women Development Social Welfare and Special Education vide letter No. F.1-3/85-PD(W) dated 07.02.2001 allowed shifting of office of Pakistan Bait-ul-Mal being autonomous body under its control.

Clause (xi) of Ministry of Women Development Social Welfare and Special Education letter No. F.1-3/85-PD(W) dated 07.02.2001 states PBM shall vacate the building on notice of 3 months period by DGSE, if building is required for welfare and rehabilitation of Handicapped children.

The management of Rehabilitation Centre for Children with Developmental Disorder (RCCDD) at that time known as National Special Education Centre for Mentally Retarded Children (NSEC for MRC) handed over the hostel building to PBM on rent free basis.

Audit observed that Hostel Building of NSEC was handed over to PBM in 2001. Vacation notice was given to PBM by Additional Secretary Ministry of Capital Administration & Development in 2013 (within 3 months). Subsequently, multiple reminders have been issued by the Management till 2018. But Pakistan Bait-ul-Mal (PBM) has not vacated the hostel building till date.

Audit is of the view that the hostel building was to be utilized for the purpose specified to accommodate special children from all over Pakistan.

The management replied that a letter was being issued for vacation of said building.

DAC in its meeting held on 22.11.2022 decided that the Ministry may move a case for the vacation of premises.

Audit recommends that the hostel building be got vacated and the same may be used for special children rehabilitation only.

{Para No.5 of AIR of DGSE for the Audit Year 2022-23}

National Commission on the Status of Women (NCSW), Islamabad

Irregularity and non-compliance

5.4.5 Non-establishment of NCSW Fund and non-framing of Financial Rules

Section 14(1) of the NCSW Act, 2012 states that there shall be established by the Federal Government a Fund to be known as the National Commission on the Status of women Fund, which shall vest in the Commission and shall be used by the Commission to meet charges in connection with its functions under this Act.

Section 20(1) of the NCSW Act 2012 states that the Federal Government in consultation with the Commission and by notification in the official Gazette, make rules for the purpose of giving effect to the provisions of this Act.

Section 20(2) of the NCSW Act, 2012 states that the rules of the Commission shall be made within ninety days of the commencement of this Act.

The National Commission on the Status of Women was established under NCSW Act 2012 as a financially and administratively autonomous statutory body.

Audit observed that NCSW Fund has not been established despite lapse of a considerable time.

Audit is of the view that the non-establishment of NCSW Fund was a violation of NCSW Act 2012.

Management replied that NCSW Fund would be established after approval of the Financial Rules which are under the process with the Finance Division. After receipt and incorporation of the Finance Division's views/comments Financial Rules would be placed before the Cabinet for its approval.

The management has accepted the audit observation, however, the creation of NCSW Fund and approval of Financial Rules are two independent activities.

The DAC in its' meeting held on 09.01.2023 pended the para with the direction to pursue the matter vigorously with competent authorities for framing of financial rules and establishment of Fund.

Audit recommends early compliance of DAC directives.

{Para No.2&3 of AIR of NCSW for the Audit Year 2021-22}

National Commission on the Rights of Child

Irregularity and non-compliance

5.4.6 Non-establishment of Child Rights Fund

Section 18(1) of the National Commission on the Rights of Child Act, 2017 states that there shall be established by Division concerned, in consultation with the Finance Division, to be known as the Child Rights Fund, which shall vest in the Commission and shall be used by the Commission to meet charges in connection with its functions under this Act.

The National Commission on the Rights of Child was established under NCRC Act, 2017 as a body corporate.

Audit observed that NCRC Fund has not been established despite lapse of more than five years.

Audit is of the view that the non-establishment of NCRC Fund was a violation of NCRC Act, 2017.

Management replied that the case for establishment of child rights fund was initiated by the Ministry of Human Rights, however the main hindrance was the rules under which fund was required to be established. The Rules for Child

Rights fund are under drafting procedure. Upon which the request for creation of Child Rights Fund will be initiated again.

DAC in its' meeting held on 13.01.2023 decided to take up the matter with concerned authorities for early establishment of Fund.

Audit recommends early implementation of DAC directives.

{Para No.6 of AIR of NCRC for the Audit Year 2022-23}

5.4.7 Database of Children not maintained by NCRC

Section 15(g) of the National Commission on the Rights of Child Act, 2017 *inter alia* states that the Commission shall sponsor, steer, encourage research and maintain a database relating to children and their issues to provide knowledge and awareness for national policy and strategic action for its remedy.

The National Commission on the Rights of Child was established in accordance with international obligations and for the matters connected therewith or incidental thereto.

The management of NCRC has not maintained any database relating to children and their issues to provide knowledge and awareness for national policy and strategic action for its remedy.

Audit is of the view that it was a serious failure on the part of NCRC as database is a main source of information about the issues of children and for formulation of national policy and strategy.

The management replied that the NCRC was established in February, 2020. The management of Commission faced a lot of hardship during its tenure the biggest problem was the Operating budget, office space and human resource. A proper database was required to be maintained on children vide section 15 (c) of NCRC Act, 2017. However, due to aforesaid reasons and absence of an expert to carry out such task the assignment had not been completed. Main hindrance was lack of recruitment rules which had been notified during March, 2022 and non-availability of Secretary. It may also be noted that Executive committee was also incomplete due to non-availability of Secretary. Now, the Government of Pakistan had deputed a grade 20 officer as Secretary of the Commission on deputation basis. The process of recruitment would be finalized shortly.

The DAC in its' meeting held on 13.01.2023 directed to pursue the matter vigorously for early development of database.

Audit recommends early implementation of DAC directives.

{Para No.8 of AIR of NCRC for the Audit Year 2022-23}

5.4.8 *Non-payment of Stipend to Child Members of the Commission*

Rule 5 of National Commission on the Rights of Child Employees (Recruitment and Conditions of Service) Rules, 2022 states that all the posts of Schedule-1 shall be filled and prescribed under these rules.

Schedule-1 of Rule 5 of National Commission on the Rights of Child Employees (Recruitment and Conditions of Service) Rules, 2022 *inter alia* provides that stipend to two Child Members may be as determined by the Commission.

The management of NCRC has paid salaries to the Chair and Members.

Audit observed that NCRC has not determined the stipend of the Child Members till date. Audit further observed that no recommendations have ever been placed before the Commission in this regard.

Audit is of the view that this act of the Commission has been discriminatory towards both its Child Members.

Audit is also of the view that the Child Members of the Commission have not been paid their due stipend while other members have been paid salaries since January, 2022.

The management replied that:

- i. The matter for release of stipend was initiated along with the salary of other Commissioners.
- ii. All the requisite approvals were sought from relevant stakeholder i.e. Law, Establishment and Finance Division
- iii. As the MP scales of the Commissioners were subjected to the approval of Recruitment Rules
- iv. However, Cabinet approved the recruitment rules in March, 2022 with the statement that the Commission may determine the stipend of the Child Commissioners.
- v. There was no clarity in NCRC Act, 2017 on the provision of stipend to child Member, neither any national or regional precedence of having child member in the Commission; however, this Commission had taken up the matter with relevant stakeholders at a number of times.

- vi. Accordingly, the management tabled the agenda of Child Commissioners' stipend in its 3rd and 4th board meeting held on 31st August, 2022 and matter would be resolved upon approval of the minutes of 4th Board Meeting.

The management apprised the DAC that the stipend of Child members has now been determined. DAC in its meeting held on 13.01.2023 pended the para with the direction for early payment of stipends.

Audit recommends early implementation of DAC directives.

{Para No.9 of AIR of NCRC for the Audit Year 2022-23}

CHAPTER 6

POVERTY ALLEVIATION AND SOCIAL SAFETY DIVISION

6.1 Introduction

A. The Division of Poverty Alleviation and Social Safety was established to implement the umbrella initiative, Ehsaas. Launched on March 27, 2019, the objective of Ehsaas is to reduce inequality, invest in people, and lift lagging districts. Ehsaas is about the creation of a ‘welfare state’ by countering elite capture and leveraging 21st century tools – such as using data and technology to create precision safety nets; promoting financial inclusion and access to digital services; supporting the economic empowerment of women; focusing on the central role of human capital formation for poverty eradication, economic growth and sustainable development; and overcoming financial barriers to accessing health and post-secondary education. The functions of the Division are as follows:

- i. The programme’s principles and approaches center on tapping whole-of-government multi-sectoral collaboration of solutions;
- ii. Ensuring joint federal-provincial leadership; and main-streaming the role of the private sector through an approach which will provide a level playing field on the one hand and foster locally-relevant innovation on the other, to create jobs and promote livelihood in quick-win areas.
- iii. The programme’s premise is grounded in the importance of strengthening institutions, transparency and good governance.
- iv. The programme is for the extreme poor, orphans, widows, the homeless, the disabled, those who risk medical impoverishment, for the jobless, for poor farmers, for laborers, for the sick and undernourished; for students from low-income backgrounds and for poor women and elderly citizens. This plan is also about lifting lagging areas where poverty is higher.

B. Comments on Budget & Accounts

(Rs. in million)

Particulars	Original Budget	Supplementary Grant	Reap (+)	Reap (-)	Final Budget	Surrender	Expenditure	Closing Balance
PASS Division	155	47.6	11.283	11.283	202.561	0	204.618	(-2.057)
Ehsaas Delivery Unit	98.910	Nil	14.200	10.200	64.789	38.12	58.902	5.887
Grand Total	253.91	47.6	25.483	21.483	267.35	38.12	263.52	5.887

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

No specific targets were set by Poverty Alleviation and Social Safety Division for poverty reduction specifically related to Zakat.

Table: Audit Profile of PASS DIVISION

(Rs. in million)

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2021-22
1	Formations	61	22	6,430.33

6.2 Classified Summary of Audit Observations

Audit observations amounting to Rs 10,683.664 million were raised by audit. This amount does not include any recoverable amount. Summary of audit observations classified by nature is as under:

(Rs. in million)

Sr. No.	Classification	Amount
1	Irregularities	6,190.000
2	Management of Accounts with commercial banks	4,493.664

6.3 Brief comments on the status of compliance with PAC Directives

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

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2013-14	PAC held	13	10	23
2014-15	PAC not held	-	-	-
2015-16	PAC not held	-	-	-
2016-17	PAC held	1(7)	1(7)	0
2017-18	PAC held	10	10	-
2018-19	PAC held	05	-	100
2019-20	PAC not held	-	-	-
2021-22	PAC not held	-	-	-

6.4 AUDIT PARAS

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Irregularity and non-compliance

6.4.1 Unauthorized exercise of sanctioning power of Chief Administrator Zakat - Rs. 6,190 million

Para 13(1) of Zakat & Ushr Ordinance, 1980 states that for carrying out the purpose of this Ordinance, the Secretary, Religious Affairs, Zakat and Ushr Division, Government of Pakistan, shall perform the functions of the Administrator-General under this Ordinance.

Poverty Alleviation and Social Safety Division disbursed an amount of Rs. 6,190 million during the financial year 2021-22 for Zakat funds.

Audit observed that Secretary Poverty Alleviation and Social Safety Division has exercised powers of Chief Administrator Zakat.

Audit is of the view that the Secretary PASS Division has disbursed Zakat funds without legal cover as the Ordinance authorizes Secretary, Religious Affairs, Zakat and Ushr Division to administer the matters of Zakat.

Management replied that there was no question of exercising unauthorized powers by the Secretary rather than Secretary had administered the funds and sanctioned to the provinces as per agreed formula of CCI.

The reply of the management is not tenable as there is no such provision under Zakat & Ushr Ordinance.

DAC in its meeting held on 03.01.2023 decided that the case would be taken up with appropriate forum for proposing required amendment in the Zakat and Ushr Ordinance, 1980.

Audit recommends early compliance of DAC directives.

{Para No.2 of AIR of PASS Division for the Audit Year 2022-23}

6.4.2 Non-establishment of Labour Advisory Council

Para 31AA(7) of Rules of Business, Government of Pakistan provides business of PASS Division which includes establishment of a time bound and output based Labour Advisory Council and implementation of the proposals thereof.

Poverty Alleviation and Social Safety Division utilized an amount of Rs. 263.52 million during the financial year 2021-22.

Audit observed that Poverty Alleviation and Social Safety Division did not establish time bound and output based Labour Advisory Council.

Audit is of the view that PASS Division has violated Rules of Business, 1973.

Management replied that several labour oriented initiatives had already been taken by this Division, if the special Labour Council was to be established, the Ministry of OP&HRD may also be taken on board.

DAC in its meeting held on 03.01.2023 directed that the Policy formulation may be expeditiously accomplished.

Audit recommends early compliance of DAC directives.

{Para No.24 of AIR of PASS Division for the Audit Year 2022-23}

Central Zakat Administration/Fund

Irregularity and non-compliance

6.4.3 Late deposit of Zakat - Rs 4,493.664 million

Rule 33 (4) of Zakat Collection and Refund Rules, 1981 states that ZCCAs dealing with Savings Bank and similar accounts will make, an additional remittance immediately after the deduction date.

An amount of Rs. 6,817.666 million has been deposited by Zakat Collection and Controlling Agencies under Savings Bank and similar accounts during the financial year 2021-22 into Central Zakat Fund Account No.8.

Audit observed that 22 ZCCAs did not timely deposit the Zakat amounting to Rs. 4,493.664 million under Savings Bank and similar accounts into the Central Zakat Fund Account No. 08.

Detail is as under.

(Rs. in million)

Sr. No.	ZCCA Name	Zakat amount	Late in days	Sr. No.	ZCCA Name	Zakat amount	Late in days
1	Al Baraka Bank	6.83	24	12	MCB Lahore	573.83	24-112
2	Askari Bank	99.27	33	13	NBP	1,954.20	46
3	Bank Al Falah	140.56	24	14	Samba Bank,	1.88	24
4	Bank Islami	12.00	24-203	15	Silk Bank Limited	2.36	24
5	D.G.Post Office,	16.14	74-259	16	Sindh Bank	2.15	24
6	Dubai Islamic Bank	5.13	46	17	Soneri Bank Ltd	18.08	24
7	Faysal Bank Ltd	61.40	46	18	Standard Chartered	84.66	46
8	HBL	603.22	24	19	Summit Bank Ltd.	5.75	24
9	Habib Metropolitan Bank	30.11	24	20	The Bank of Punjab	182.45	24
10	HBL Microfinance Bank	1.00	52	21	The First Women Bank	7.77	24
11	JS Bank Limited	6.93	24	22	UBL	677.93	24-46

Audit is of the view that the late remittances of Zakat resulted in use of Zakat funds by ZCCAs which was unauthorized.

Management replied that the letters have been issued to the formations to justify the late deposit of Zakat into Central Zakat Fund with detailed record within seven days of the receipt of this Ministry's letter.

The DAC in its meeting held on 03.01.2023 decided that the Administrator General Zakat may propose amendments in Ordinance/Rules for imposition of penalty/charges for late deposit in order to discourage retention and late remittances of Zakat. Moreover, letters be issued to SBP in case of commercial banks showing displeasure of DAC for late depositing of Zakat funds by banks besides imposing of penalty.

Audit recommends that directives of the DAC may be implemented in letter and spirit. The definition of the term "Immediate" may be defined in Zakat Collection and Refund Rules, 1981.

{Para No.1 of AIR of CZF for the Audit Year 2022-23}

6.4.4 Allocation of Zakat funds on the basis of Population Census, 1998 instead of Population & Housing Census, 2017

Section 9(1) of Zakat and Ushr Ordinance, 1980 states that the Central Zakat Council shall prepare budget for each financial year and may, from the

Central Zakat Fund, make disbursements and transfer funds to Provincial Zakat Fund in such form and manner as may be prescribed and on a uniform basis.

The Council of Common Interests (CCI) in its meeting held on 08.11.2012 approved distribution of Zakat formula which was based on 1998 Population Census.

Council of Common Interest (CCI) in its 45th meeting held on 12.04.2021 approved the final results of Sixth Population & Housing Census, 2017.

The management of PASS Division moved a Summary for distribution of Zakat amongst Federation and Provinces amounting to Rs. 6,190.370 million on 13.07.2021 to Prime Minister of Pakistan.

Audit observed that the share of Zakat distribution amongst Federation and the provinces was calculated on the basis of Population Census 1998 as decided by the CCI in its meeting held on 08.11.2012.

Audit is of the view that since, the Sixth Population census of 2017 has been approved by CCI on 12.04.2021, therefore the calculation of distribution of Zakat amongst Federation and Provinces may be revised on the basis of 2017 population census. Non-revision of share on the basis of 2017 population census has resulted in less allocation and consequent disbursement of Zakat to Khyber Pakhtunkhwa and Balochistan amounting to Rs. 146.804 million.

Detail is as under:

(Rs. in million)									
Province	Population 2017	Population 1998 census	% 1998 census	% 2017 census	As per 1998 census (100/96.99)	As per 2017 census (100/96.63)	Funds released as per 1998 census (93% of funds)	Funds required to be released as per 2017 census	Variation
Khyber Pakhtunkhwa	30.51	17.74	13.41	14.69	13.82	15.2	795.62	875.07	(79.45)
Punjab	109.99	73.62	55.63	52.96	57.36	54.81	3302.24	3155.44	146.80
Sindh	47.85	30.44	23.00	23.04	23.71	23.84	1365.00	1372.48	(7.48)
Balochistan	12.34	6.57	4.96	5.94	5.11	6.15	294.18	354.06	(59.87)
FATA	4.99	3.18	2.40	2.40	100	100	5757.04	5757.04	-
ICT	2.01	0.81	0.61	0.97					
Total	207.69	132.35	100	100					

Management replied that the Council of Common Interests (CCI) was a constitutional forum to decide the inter-provincial matters at Federal level. The CCI in its meeting held on 08.11.2012 decided a mutually agreed Zakat

distribution formula on Population Cum Poverty basis on the pattern of the NFC award. The same formula was in vogue to date as all the Federating units were comfortable with their allocated share. Further this formula has again be endorsed by the CCI in its meeting held on 07.04.2021 with the directions to release the predetermined share of FATA to KPK Province in wake of 25th constitutional amendment. The based NFC award was also in the field and has no changes as yet, therefore this Ministry was following the Zakat distribution formula approved by the CCI according to its mandate as per Rules of Business, 1973.

The reply is not tenable as the 2017 population census has not been considered for the decision of CCI.

DAC in its meeting held on 03.01.2023 decided to move the Summary for the allocation of Zakat funds for the current Zakat year on the basis of 2017 population census and recommended the para to be placed before the PAC.

Audit recommends that the decision of the DAC may be implemented in letter and spirit.

{Para No.8 of AIR of CZF for the Audit Year 2022-23}

6.4.5 Non-allotment of codes to the companies

Para No.13 of Accounting Procedure of Central Zakat Fund states that for identification of each Zakat Collection Controlling Agency (ZCCA) responsible for the deduction of Zakat, a unique Agency Code Number comprising three numerical digits will be allotted to it on request or *suo moto*, by the Central Zakat Administration under intimation to the State Bank of Pakistan.

18 ZCCAs were allotted codes during the Financial Year 2021-22 by Central Zakat Administration.

The Securities and Exchange Commission of Pakistan (SECP) vide its website hit on 23.12.2022⁵ informed that it had registered 2,504 new companies in June 2021. The total number of registered companies increased to 145,913.

⁵ <https://www.secp.gov.pk/media-center/press-releases/secp-registers-2504-new-companies-in-june-2021/>

Audit observed that Central Zakat Administration allotted codes to 18 ZCCAs during financial year 2021-22.

Audit is of the view that allotment of codes to 18 ZCCAs only during a financial year is too small a figure as compared to 2504 new companies registered by SECP in June 2021. Non-allotment of codes makes the reconciliation and collection of Zakat mechanism less effective.

Management replied that the Zakat was collected/deducted in accordance with the provisions of Zakat and Ushr Ordinance, 1980 and Zakat Collection and Refund Rules, 1981. This Ministry issued to allot Codes to the Companies upon their own request which had the Zakatable assets and declared their dividends more than the amount of Nisab-e-Zakat.

The reply is not tenable as instructions contained in Para No.13 of Accounting Procedure of Central Zakat Fund were not complied with.

DAC in its meeting held on 03.01.2023 decided that the matter may be taken up with CDC, SECP and other stakeholders for allotment of codes to remaining companies/ZCCAs to increase the Zakat net.

Audit recommends that codes may be allotted to all registered ZCCAs/companies by also taking *suo moto* to increase the Zakat net.

{Para No.4 of AIR of CZF for the Audit Year 2022-23}

6.4.6 Non-production of record

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

Rule 2(d) the Zakat Collection and Refund Rules, 1981 states that Zakat Collection Controlling Agency (ZCCA), means the Central Office or the Head Office or the Main Office in Pakistan directing or controlling the affairs and operations of an institution responsible for the deduction of Zakat at source and collection of Zakat paid voluntarily, grants, atiyat and other receipts.

The formations of Attock Petroleum Limited and Pakistan Telecommunication Limited were requested vide letters dated 22.07.2022 and

29.08.2022 respectively for carrying out Audit & Inspection on the accounts of Zakat deduction/collection by them.

Despite repeated requests, the formations refused to conduct the audit of Zakat deducted/collected by them.

Audit is of the view that refusal to carry out the audit of Zakat deduction/collection was a violation of Auditor-General's Ordinance 2001 and Zakat Collection and Refund Rules, 1981. Moreover, without production of record, audit could not ascertain the authenticity of Zakat deducted/collected by such organizations.

Attock Petroleum Limited and PTCL vide their refusal letters responded that, Peshawar High Court judgement which was later confirmed by Supreme Court of Pakistan, the staff of Auditor-General of Pakistan was not authorized to conduct the audit of private entities. The relevant part of the judgement was as under:

“It becomes clear from the perusal of above notification that the President of Pakistan has required the Auditor General of Pakistan to audit the receipt of Federal Government and not the record of the private enterprises/industrial units licensed /registered under the sales Tax/Central; Excise Laws. Thus, the whole exercise conducted by DRRA in this particular case is Coram non justice”.

The response is not tenable as Zakat funds form the part of public money and is withheld by the withholding agents on behalf of the Federal Government.

Audit recommends to produce the complete record and initiate disciplinary action against the person(s) at fault.

CHAPTER 7

THEMATIC AUDIT

Theme: Identification/Selection of beneficiaries for Social Protection Programs

7.1.1 Introduction

Social protection signifies the capacity of a society to meet the basic human needs of its citizens, establish the building blocks that allow citizens and communities to enhance the quality of their lives on sustainable basis and create the conditions for all individuals to attain their full potential. Social protection can help build the resilience of the poor and vulnerable segments by supporting them against negative income shocks and protecting essential household expenditures such that on food, health and education.

Social safety net Programs introduced by the provincial and federal governments from time to time provide minimal safeguard to the poor and vulnerable and has formed an essential element of our poverty reduction strategy. These programs are in the form of direct cash transfers and other empowerment services including budgetary and non-budgetary programs. Budgeted social safety net programs include Benazir Income Support programme (BISP), Pakistan Bait-ul-Mal (PBM) while Zakat, Employees Old-age Benefit Institution (EOBI).Whereas Workers Welfare Fund (WWF) and Pakistan Poverty Alleviation Fund (PPAF) is the non-budgetary part of the programme. Specialized financial institutions also provides micro finance services to the needy poor.

The vision of Pakistan's Social Protection Strategy to reach the poor and vulnerable(2007) is 'to develop an integrated and comprehensive social protection system, covering all the population, but especially the poorest and the most vulnerable'. Consistent with this vision, the goals of the strategy are identified as:

- i. To support chronically poor households and protect them against destitution, food insecurity, exploitation and social exclusion;
- ii. To protect poor and vulnerable households from the impacts of adverse shocks to their consumption and well-being that, if not mitigated, would push non poor households into poverty, and poor households into deeper poverty; and

- iii. To promote investment in human and physical assets, including health, nutrition, and education, by poor households capable of ensuring their resilience in the medium run and of interrupting the intergenerational cycle of poverty.
- iv. In addition to this strategy, Pakistan being a signatory to multiple international treaties under United Nations' umbrella has a target of attaining 'zero hunger' by 2030⁶.

7.1.2 Background

Benazir Income Support Program

Benazir Income Support Program (BISP) was launched in 2008 with the prime objectives of ~~consumption smoothening for the poor families and provide~~ shocks that includes global financial crisis and rising food prices. Its long-term objectives include meeting the target of sustainable Development Goals (SDGs) to end extreme poverty and to improve the status of the downtrodden and the underprivileged ~~strata~~ strata of society. Following programs were launched and sustained by the GoP and BISP authorities during 2021-2022.

A. Un-Conditional Cash Transfer (UCT) Programme:

- i. **Expansion of Ehsaas Kafaalat Programme:** In Financial Year 2022, the number of BISP beneficiaries was increased to 8.0 million.
- ii. **Ehsaas Cash Assistance Programme Phase-II:** In wake of the 3rd wave of COVID-19, Ehsaas Emergency Cash Programme (ECAP-II) was started in June, 2021. An amount of Rs 30.18 billion has been distributed to 2.50 million additional beneficiaries (other than UCT beneficiaries) @ Rs 12,000 per beneficiaries.
- iii. **Payments Related Grievance Redressal System:** BISP has developed an automated Payment Complaint Management System (PCMS) which is used by the BISP's Tehsil offices to register and resolve complaints of the beneficiaries.
- iv. **Financial Inclusion and Financial Literacy Programs:** In pursuance of Ehsaas Financial Inclusion Strategy, BISP initiated a pilot project for opening of Savings Accounts (Mobile Wallets)

⁶ https://www.finance.gov.pk/survey/chapters_21/15-Social%20Protection.pdf

- v. **Indexation of Cash Transfer:** In pursuance to fulfill the requirement under IMF's Extended Fund Facility Program, 2019-20 as well as World Bank's Second Securing Human Investments to Foster Transformation (SHIFT-II) Policy Reform Framework, BISP in coordination with Finance Division and World Bank has developed an institutional mechanism to increase the cash assistance under Kafaalat @ Rs 166.33 per month or Rs. 500 per quarter w.e.f 01.01.2022 .
- vi. **Imported Service Delivery:** BISP is providing assistance and guidance to its beneficiaries regarding all initiatives at tehsil level. BISP has a dedicated call center Social Protection 281 to improve service delivery, ~~and also address the~~ are addresses The -grievances of the beneficiaries are addresses Voice Response System for solution of complaints timely. The call center can be accessed through out Pakistan at Toll free number (080026477) from 9 A.M to 5 P.M.

B. Conditional Cash Transfer (CCT) Programme:

- i. **Conditional Cash Transfer-Education:** The overall objective of this programme is to encourage education of BISP beneficiary families and households through regular cash transfers so as to ~~to~~ invest in human development. Since 1st July 2021, the scope of work of programme expanded from Primary to Secondary and Higher Secondary level and is currently operational in all over the country. Attendance of at least 70 percent for a beneficiary child is mandatory in school/college ~~per within a~~ so as to receive cash transfer for next from 2nd ~~from 2nd~~ quarter and onwards. So million children have been enrolled and Rs 25 billion has been paid through Ehsaas Taleemi Wazaif Programme since inception and 3.22 million children have been enrolled and Rs 5.0 billion has been disbursed during FY2022.
- ii. **Ehsaas Undergraduate Scholarship Project (EUSP):** Aiming to provide higher education opportunities for 200,000 students (50 percent girls) coming from under-privileged backgrounds having family income of Rs 45,000 per month or less, ~~of the applicant student, T~~ the 4-year Ehsaas programme worth Rs 24 billion was launched in 2019. The project envisages providing merit and need based scholarships for over 4-5 years ~~education~~ including tuition fees and stipends to cover living expenses for HEC recognized 135 public sector Higher Education Institutions. During

FY2020 and FY2021, Rs 13.2 billion were disbursed against 1,38,133 scholarships awarded to deserving students. For FY2022, Rs 9.5 billion were allocated and 122,000 applications have been received [so far](#).

- iii. **Conditional Cash Transfer (CCT)** BISP has designed a CCT intervention in August, 2020 to increase the uptake of Health & Nutrition services of its beneficiaries. The primary objectives of the programme is to prevent stunting in children under two years of age, improved weight gain of pregnant women during pregnancy, reduce anemia and micronutrient deficiencies and prevent low birth weight. World Food Programme is the lead implementing partner for Ehsaas Nashonuma. 50 Ehsaas Nashonuma Centres across 14 districts are being established countrywide at the district and tehsil level to provide health services and conditional cash transfers. The total budget of the three-year program is approximately Rs 8.52 billion. Since the inception of this programme, 99,190 beneficiaries have been enrolled and Rs 310.81 million has been disbursed till March FY2022.
- iv. **National Socio-Economic Registry (NSER):** BISP has completed a nationwide assessment of socio-economic and poverty condition of households through data collection of door-to-door (D2D) during the current fiscal year. BISP has enumerated approximately 34 million households depicting 104% coverage based on the 2017 National Census caseload. ~~After completing D2D survey, now BISP is transitioning this registry into a Dynamic Registry capable of updating the existing database household information. information of existing households. The Dynamic NADRA through API-based validation mechanism. All CNICs are~~ validated, poverty scores for households are calculated using Proxy Means Test (PMT) approach, and households with scores of 32 and below are considered potential beneficiaries. During the outgoing fiscal year, the operationalization of NSER Registration Desks network has been increased to over [There are over 500 NSER Registration Centres, throughout the country which are established till at the Tehsil level in the](#) established to redress citizens' grievances, including households who were missed out during the door-to-door coverage of households.

Pakistan Bait-ul-Mal

Pakistan *Bait-ul-Mal* (PBM) is an autonomous body established in 1992 by the government through Pakistan Bait-ul-Mal Act, 1991. It works under the umbrella of Poverty Alleviation and Social Safety Division (Old Ministry of Social Welfare & Special Education). 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.

The PBM was established for assistance to destitute and needy widows, orphan, invalid, infirm ~~and such other persons and thereby save from hardship and~~ During FY2022, Rs 6.505 billion has been allocated to PBM for its following core projects/schemes is as under.

- i. **Individual Financial Assistance (IFA):** Through IFA, poor, widows, destitute and orphans are supported for medical treatment, education and general assistance. PBM has envisioned providing Wheel Chairs to every disabled person in the country. A family having two or more special (disabled) children has been declared “special family” and is benefited with Rs 30,000 annually, whereas the family with two special children are being provided financial assistance of Rs 60,000 per annum. From July-March FY2022, an amount of Rs 1.5 billion has been disbursed.
- ii. **Schools for Rehabilitation of Child Labor (SRCLs):** PBM has established National Centers for Rehabilitation of Child Labor countrywide since 1995 for primary (non-formal) education. Children (male & female) between the ages of 5-6 years are weaned away from hazardous labor and enrolled in these centers with free provision of uniform, books and stationery. An amount of Rs 524.080 million has been utilized for the period July-March, FY2022.
- iii. **Women Empowerment Centers (WEC):** Vocational Training Centers now called Women Empowerment Centers have been established throughout the country since 1995. WECs are providing free training to widows, orphans and poor girls in different skills i.e. cutting, sewing, knitting, computers and embroidery along with other trades. The trainees are being provided with free training material. An amount of Rs 335.797 million has been utilized during July to March FY2022.

- iv. **Darul Ehsaas (Orphanages):** PBM has established Dar-ul-Ehsaas (orphanages) for the orphan children, where they are being provided free food, nutrition, medical treatment, boarding and lodging, as well as, free education through well reputed Pakistan Economic Survey 2021-22 290 educational institutes. An amount of Rs 441.649 million has been spent up to month of March FY2022.
- v. **Ehsaas Kada (for shelter less senior citizen):** Presently 02 centers have been established thereafter, this initiative would be up-scaled in phased manner. The enrolled senior citizens (above 60 years of age) are being provided free of cost boarding/lodging, messing and medical care of excellent standard. An amount of Rs 7.100 million has been utilized for the period from July-March, FY2022.
- vi. **Ehsaas Panahgahs:** PBM has established Panahgahs under Ehsaas Programme, mainly focus on quality service delivery to the shelter-less persons, by taking care of multiple aspects including health care, safe /secure living environment, hygienic food etc. in a respectable manner. Since inception of the Programme, 39 Ehsaas Panahgahs are functional. So far, an amount of Rs 183.015 million has been utilized up to March FY2022.
- vii. **Ehsaas Koi Bhooka Na Soye (EKBNS):** PBM has procured food vehicles to deliver the foods by donors, since inception of the Programme, 40 EKBNS food vehicles are functional. So far, an amount of Rs 161.088 million has been utilized till March FY2022.

Institutional Rehabilitation for NGOs: PBM provides grant-in-aid to registered Non-Governmental Organizations (NGOs) having excellent track record aimed at institutional rehabilitation of the poor and deserving persons of the society. An amount of Rs 22.174 million has been disbursed till March FY2022.⁷

7.1.3 Establishing the Audit theme

7.1.3.1 Reasons of selection:

It is imperative to study the processes of identification/Selection of beneficiaries of Social Protection Programs through BISP & Pakistan Bait-ul-Mal

⁷ https://www.finance.gov.pk/survey/chapter_22/PES15-SOCIAL.pdf

due to Pakistan's international commitments to the SDGs. The social security network programs cover all seventeen SDGs in general but SDGs 1,2 and 3 in particular related to poverty reduction, zero hunger and good health and well being of reduction of hunger and poverty and to enhance access to education. This of social protection programs/initiatives. These initiatives/programs are significant in the wake of global economic recession due to economic fallout of COVID-19, regional wars influx of Afghan refugees, impact of global financial crises particularly rise in inflation, economic and political instability in the country, flood 2022 that greatly hampers the economic activities of the country, /economic battles among the nations of the world. Due to these events millions of Pakistan across the globe since December 2019. Pakistan being a developing resources, huge loan commitments and few funds available for protection of its ever increasing population comprising of a sizeable non-earning young people. This portion is an effort to fathom and gauge the targets, financials and gaps in the roll out of the social protection programs in Pakistan in order to point out issues and possible remedial measures in an effort to assist GoP to improve its social safety nets structure.

7.1.3.2 Purpose/Objective:

To obtain assurance that governance and relevant controls are in place in the social security organizations and to mitigate key targeting risks so -as and to ensure that targeting methods being used are able to identify only poor people to achieve the SDGs (1,2,3,4 & 17).

7.1.3.3 Scope:

The scope of the audit covers key areas of selection of beneficiaries of BISP and PBM only during 2021-2022 only. This part is limited to identification of issues only as all audit findings during the audit must be responded to by the PAOs in the respective DACs/PACs.

7.2 Legal framework governing the Theme:

Benazir Income Support Program

- i. BISP Act, 2010
- ii. BISP Financial Regulations, 2017
- iii. BISP Payment Regulations, 2018
- iv. Delegation of Financial Powers (Revised, 2017)
- v. Delegation of Administrative Powers Dec, 2017

- vi. Accounting Procedure for BISP
- vii. Public Procurement Rules, 2004

Pakistan Bait-ul-Mal

- i. Pakistan Bait-ul-Mal Act 1991.
- ii. Decisions of Bait-ul-Mal Board.
- iii. Zakat & Usher Ordinance 1980
- iv. Instructions issued time to time by PASS Division.
- v. Instructions issued time to time by M/O Zakat & Ushr and Provincial Zakat Council.

7.3 Stakeholders and governmental organizations identified as directly/indirectly involved:

BISP, Pakistan Bait-ul- Mal (PBM), Government of Pakistan, Development Partners and NADRA for verification of beneficiaries data , etc.

7.4 Role of important organization(s):

BISP, PBM, Government of Pakistan, Development Partners and NADRA etc.

7.5 Organization's Financials:

Pakistan Bait-ul-Mal (2021-22)

(Rs. in million)

Particulars	Amount
Budget received from GOP	6,505.000
Total Expenditure	6,504.992

BISP (2021-22)

(Rs. in million)

Sr. No.	Sources of Fund (GoP/ Loan/Grant)	Name of Foreign Aid Projects	Budget In million	Expenditure In million
1	GoP	-	229,587.39	229,586.92
2	ADB Loan No.3049-PAK (SF)	Social Protection Development Project	3,885.00	3,885.00
3	ADB Loan No. 3837-Pak	Social Protection Development Project	21.77	21.77
4	IDA 5973-PK	NSPP (National Social Protection Programme)	1,633.31	1,633.31
Total			235,127.47	235,127.00

7.6 Field audit activity

Desk Audit and Field Audit; reviewing the documents of audit entities selected, disbursement of funds and discontinuation (if any) and internal controls in place for whistle blowing and detection of frauds.

7.6.1 Methodology

Sample based Field Audit of the BISP & PBM beneficiaries' selection and disbursement cycle during 2021-2022 was carried out in order to ensure that the requisite internal controls were put in place and that all the disbursement to beneficiaries was in line with the government policies.

7.6.2 Audit Analysis

7.6.2.1 Review of internal controls

During audit sufficient internal control mechanisms were found in place in BISP. BISP has developed its independent data base which can calculate PMT score along with other checks automatically. BISP has also developed Error Fraud Corruption Manual under guidance and approval from World Bank ~~couple of~~ development of this manual, loopholes in various department ~~(names)~~ were identified ~~—and communicated and after detailed review~~ Relevant Standard were given in this manual; another 'whistle blowing policy' has also been put in place wherein any employee can point out any system loophole etc. by writing to designated management members at any time. In addition, an independent Internal Audit Cell is also working in BISP which carries out audit on periodical basis. The findings of the internal audit are placed in front of the Audit Committee of the BISP Board.

Internal control review mechanism is not very effective and therefore satisfactory in Pakistan *Bait-ul-Mal*. Internal Audit Wing did not exist in Pakistan Bait ul Mal ~~however it's~~ only focus was pre-audit of the claims. Audit has multiple times observed that internal audit mechanism generally did not exist in PBM. This has hampered the effective management of resources through insufficient monitoring by the Internal Audit. Instead of working as the whistle blowing mechanism for the organization, it was only pre-auditing the claims.

There is a need of periodic review and updation of internal controls ~~All the~~ basis of whatever internal audit conducted by the management and improvement may be made in the implementation of the policies. Fraud and wrong payment control procedures and SOPs may be updated as well.

7.6.2.2 Critical Review

According to World Bank poverty is broader mix of malnutrition, poor education, unemployment/underemployment and the vulnerability. Thus, in order to alleviate poverty, there is a need to identify/target the poor. The World Bank is of the view that this exercise is carried out in order to and subsequently target the poor. What are the reasons to target or identify those who need the help? The answer lies in the fact that a need arises because of demand of controlling poverty, need of the poor people to ameliorate the situation. Similarly, the Identity of the poor may also play an important part in it. It is also opined that the attitude towards the overall situation and the pro-poor approaches also play important part in it.

The World Bank is also of the view that a good identification/targeting system provides following benefits. A good targeting system provides, first and foremost, transparency and consistency. By this, it is meant that a clear and consistent application of centralized criteria is ensured and is built into the system and it also helps in limiting the political interference and thus minimizing the consequential manipulation at the hands of people who want to circumvent it. Similarly, it helps in maximum inclusion of the poor as the people who think they are eligible are encouraged to apply on an ongoing basis. It also helps to capture the data within the given budget and thus ensures an optimum outreach of the identification program. This is again one of the reasons that it is considered that it helps to minimize leakage to the non-poor as technically these are generally sound and there is generally the possibility of errors rather than fraud. Last but not least it is always considered as a cost-efficient mechanism to outline the needy people.

Now the question arises as to what are the possible identification/targeting methods available so that the population is estimated which has to be brought into the social safety nets. The answer would be six broader methods of targeting/identifications are outlined in the literature related to the subject, these are Geographical, Self-selection, Categorical (demographic), Community based, (Proxy) Means Test and their combination. It is generally viewed that combining methods may improve accuracy. However, this not the universal truth. Some people are of the opinion, as stated in the literature that Proxy-Means Testing (PMT) and Community-Based Targeting (CBT) are among the most widely used methods for poverty targeting in low-income settings. This means that the countries, communities and the governments may use the methods that best suits

their natural settings and get the desired results. These methods have their own definitions and pros and cons. Thus, their usage would require an understanding of these.

The theme selected for the thematic audit was “identification/selection of beneficiaries for social safety programs”. The targeted organizations were BISP and Pakistan Bait ul Mal This means that we audited both the formations and the found out about their use of the identification/ targeting methods employed and the efficacy of the methods used, we were also able to highlight both error and to a very small extent the fraud. It was generally observed that the causes of both error and fraud were different and may not have relation to identification/targeting and the methods adopted for this.

Historical Background of selection criteria of BISP Beneficiaries:

Parliamentarian Phase: Phase-1: At the start of BISP UCT Programme in July 2008, no reliable data was available for the identification of underprivileged and vulnerable people in the country. The task of identification of the potential beneficiaries of BISP was, therefore, entrusted to the Parliamentarians, in what was termed as the Phase-I of Targeting. Application Forms were distributed among the Parliamentarians in equal number, irrespective of party affiliation. The forms received were verified through NADRA database. Out of the total 4.2 million received forms, 2.2 million families were found eligible for cash transfers. Under this system of targeting, an amount of Rs. 26.6 billion was disbursed to a total of 1.76 million eligible families in 2008-09 @Rs.1000 per family.

Poverty Scorecard Survey: Phase-II The Parliamentarian Phase had its own shortcomings as it was difficult for everybody to get access and apply for the programme. There was also recognition to transform BISP into a modern safety net system with more scientific targeting mechanism. Based on international best practices, the Government decided to make reforms by improving the targeting process and giving equal chances to everyone for applying to the Programme. The aim was to make targeting of the poorest in the society more objective and in transparent manner, so BISP adopted the World Bank designed instrument named “Poverty Scorecard” for identification of the poorest.

Poverty Scorecard was based on Proxy Mean Testing for the selection of deprived/poorest families. A Poverty survey/census was carried out across

Pakistan, which started in 2009. This included step wise Implementation i.e. Test Phase in year 2009 and National Socio-Economic Registry (NSER) in 2011. NSER is a data repository containing information on the socio- economic status of all the households (HHs) participated in the data collection exercise. Data of 27 million HHs was collected in 2010 for the first time by visiting the doorstep of each and every household in the country. NSER served as a platform for all social protection programmes in the public and private sectors to improve the overall targeting efficiency during the implementation.

Updation of National Socio-Economic Registry (NSER). In 2016, BISP decided to update the NSER 2011 survey design and questionnaire, so as to lead to an updated registry database to improve the targeting efficiency of the BISP. The objective of the NSER update was to recertify the existing beneficiaries, include new beneficiaries in the programme, and serve as a platform for other social protection programmes. Significant data collection in the field was carried out during the time between 2019-2021. BISP has now completed the update of NSER through which a data of 35 million HHs has been collected. Today, BISP has the largest socio-economic database of all the HHS in Pakistan. Besides BISP own targeted unconditional and conditional cash transfer programme components, which make use of the registry data. After static registry update, NSER is now transitioning to a dynamic registry platform that allows relatively frequent updates in the existing data and on-demand open and continuous access for a new registration to the masses. The registry has mechanisms to work as a shock-responsive registry which allows capturing changes in the socio-economic conditions of the calamity affected areas. Using Poverty Scorecard method, around 12.20 million eligible families were identified and currently 8.2 million families have been made active beneficiaries as of 2022.

Historical Background of selection criteria of PBM Beneficiaries:

Pakistan Bait-ul-Mal (PBM) is an autonomous body established by PBM Act, 1991. The organization works under the umbrella of Poverty Alleviation and Social Safety Division. The mission of the PBM is to provide social protection to the poor marginalized segments of the society. According to Section 4 of PBM Act, 1991, the money in the Bait-ul-Mal shall be utilized for the following purposes: -

- To provide financial assistance to destitute and needy widows, orphans, invalid, infirm and other needy persons;
- For rendering help for rehabilitation of the persons specified in clause (a) in various professions or vocations;
- To provide assistance to children of the deserving persons for educational pursuits;
- To provide residential accommodation and necessary facilities to the deserving persons;
- To 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;
- To provide stipends to educated youth during training before their employment in jobs;
- To 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;
- To sponsor and promote self-employment scheme

Keeping in view the mandate given by the act, the PBM Board has devised and approved the Individual Financial Assistance (IFA) Policies. These policies include the IFA Education Policy which was approved in its 51st Board meeting dated 19.01.2009. Similarly, The Board also approved Individual Financial Assistance (General) Policy in next meeting dated 14.04.2010. And, lastly, the Board approved Individual Financial Assistance (Medical) Policy in its 60th meeting held on 27.07.2016.

These Policies are elaborate documents which provide broader framework as to how the individual financial assistance will be provided and administered. These policies give guidelines about implementation network, beneficiaries, procedure to be utilized, nature of the assistance, monitoring and evaluation, annual review and internal audit.

Overall Review of The Two Programs

Benazir Income Support Program

The BISP policies and the targeting methodologies speak about following major issues and their implementation. However, Audit through its observation has observed that these activities are generally not performed by the BISP management and there were gaps in implementation of the NSER regime. These gaps could be errors and at times also point to fraud committed by not BISP but the distributor/agents.

Audit observed that:

- Fresh re-survey of large number of female beneficiaries having valid CNIC was carried out by NADRA. These beneficiaries were surveyed earlier by other survey firms or in Teacher based model.
- Same household were surveyed more than once under Teacher Based Model resulted in different PMT scores.
- A number of ever-married women, as per NSER database, whose PMT scores were below or at 32 PMT score in latest updated NSER but they have not been enrolled to receive BISP UCT.
- In numerous cases, same Electronic Registry form (ERF) number was reflected with more than one PMT score.
- A number of Government employees & pensioners (Grade 1 to Grade 19) were drawing Cash Transfers payments.
- A number of spouses of Government employees & pensioners were also drawing Cash Transfers payments.
- There was no mechanism/system to certify or verify threshold income of Rs 45,000.
- One hundred Eight students have been enrolled against same CNIC and Nine students with dual domicile were enrolled
- One hundred thirty four students were enrolled in more than one university, simultaneously in more than one subject, whereas Fifty-eight students were enrolled who were simultaneously studying in more than one discipline

Based on these few observations Audit was of the considered opinion that there were multiple gaps in the data and data integration and these gaps are required to be plugged in. BISP as a living organization has evolved and Audit has also contributed towards making these changes. Thus Audit point of view has been much appreciated and utilized for improvement in the system

- Audit is of the view that fresh re-survey of beneficiaries by NADRA has resulted in different PMT scores of same beneficiaries and the eligibility of beneficiaries enrolled on the basis of such surveys of same household was doubtful.
- Audit is further of the view that NADRA was contracted by BISP for surveying the left-over population and roaster-update of beneficiaries and was therefore irregular.
- Audit is of the view that the eligibility of beneficiaries enrolled by BISP on the basis of such surveys of same household was doubtful.
- Audit is of the view that a majority of eligible beneficiaries are suffering due to different matters relating to NADRA, BISP and Banks.
- Audit is of the view that more than on PMT score one same form was irregular and needed immediate attention.
- Audit is of the view that the payment of cash transfers to the Government employees created error which was required to be rectified.
- Audit is of the view that the payment of cash transfers to the spouses of Government employees speaks volume about multiple data sets not interacting with each other and there was a dire need for integration efforts.
- Audit is of the view that in the absence of verified threshold income of Rs. 45,000 and proper scrutiny of cases of above 309 students, authenticity of expenditure incurred on these students to the tune of approximately Rs. 29.355 million couldn't not be ascertained and the possibility of duplication could not be ruled out.

Pakistan Bait-ul-Mal

The Individual Financial Assistance (IFA) Policies speak about following major items and their implementation. However, Audit through its observation

has time and again pointed out that these activities are generally not performed by the PBM management.

- As per Individual Financial Assistance Policy budget was to be distributed in districts on poverty ranking basis.
- Through the application of Management Information Systems (MIS) down to the district level each application for IFA will be given a computerized number. This will also built a database of poor population.
- Interfacing with other poverty alleviations programs such as Khushali Bank, Pakistan Poverty Alleviation Fund (PPAF), Micro Credit Programs, Zakat and NADRA shall help in tracing the duplicate beneficiaries. Hence, the applicants should not be beneficiary of similar subsistence from any other Govt. organization i-e Zakat, Khushhali Bank, Provincial Bait Ul Mal & BISP etc.
- The Government Servants (including their dependents) are not eligible to apply for IFA.
- Employee serving in Public Sector Enterprises, Corporations and autonomous bodies are also not eligible to apply.
- After disbursement of grant, Investigation officer from head office should conduct quarterly survey of at least one district of each regional office. This survey report will bring out factual position of service delivery and its impact upon beneficiary.
- During survey, emphasis should be laid down to verify the genuineness of beneficiary. An Impact assessment report will also be submitted by District In charge to concern Provincial/Regional office.
- Bait-ul-Mal Board enhance power of Managing Director from Rs. 30,000” to Rs. 60,000” in IFA General cases.
- Bait-ul-Mal Board enhance IFA-Education Stipend from “One Lac per Family” to “One Lac per Student”.
- Furthermore, as per policy for grant of IFA (General), preference will be given to widows, infirm and disables every year. Other categories of individuals would be catered only twice in the entire life.

- The eligible applicants will be provided financial assistance on first come first basis.

During the course of Audit of PBM, Audit time and gain observed that these guiding principles were flouted by the management. Audit also observed that PBM has adopted Self-selection targeting method but vaguely. It was opined that the PBM Board did envision that Interfacing with other poverty alleviations programs and building a database of poor population would be achieved but did not provide any methodology as to how it will be achieved. Since, Audit on numerous occasions has pointed out that both of these elements were missing from the actual implementation of financial assistance regime. Few examples would include:

- Pakistan Bait-ul-Mal management did not allocate/disburse the budget in districts on poverty ranking basis.
- It was observed that the Bait-ul-Mal fund was not paid on the basis of poverty ranking and certain districts were paid in excess on the cost of others. In certain cases, no fund was allocated/ paid in some districts which show the poor planning of management.
- There is no such mechanism/database established in Pakistan so far under which beneficiary could be checked that the applicant is beneficiary of other Govt. organization i.e. Zakat, Khushali Bank and Provincial Bait-ul-Mal.
- Amount was paid without assessing the financial position and without getting the inquiry/investigation to assess whether the beneficiaries were deserving.
- Number of cases of Individual Financial Assistance were pending without any reason
- The amount released to different hospitals on account of Individual Financial Assistance medical has not been reconciled to check whether the amount has been utilized properly and the patients against whom fund was released were actually treated by hospitals.
- The extent/amount of grant to be distributed was decided on personal like and dislike basis without any specific criteria.
- Inordinate delay in processing of Individual Financial Assistance cases has been observed as most of the cases processed, have taken

8 to 11 months for finalization, whereas, it is evident that the applicants needed the fund urgently.

7.6.2.3 Significant Audit Observations

Benazir Income Support Program

Irregular fresh re-survey of beneficiaries by NADRA

Audit observed that fresh re-survey of 679,018 female beneficiaries having valid CNIC was carried out by NADRA, who were surveyed earlier by other survey firms or in Teacher based model.

Audit is of the view that it resulted in different PMT scores of same beneficiaries and the eligibility of beneficiaries enrolled on the basis of such surveys of same household was doubtful.

Audit is further of the view that NADRA was contracted by BISP for surveying the left-over population and roaster-update of beneficiaries. Therefore, the fresh re-survey of beneficiaries by NADRA was held as irregular.

Same household surveyed more than once

Audit observed, on sample basis, , that same household were surveyed more than once under Teacher Based Model resulted in different PMT scores. There were 278,446 such cases.

Audit is of the view that it was not only wastage of resources but was also illogical. Moreover, the eligibility of beneficiaries enrolled by BISP on the basis of such surveys of same household was doubtful.

Unjustified non-enrollment of beneficiaries having PMT score within permissible limit

Audit observed from NSER database that, a total number of 4,204,858 ever married women PMT scores are below or at 32 PMT score in updated NSER but they have not been enrolled to receive BISP UCT.

Audit is of the view that a majority of eligible beneficiaries are suffering due to different matters relating to NADRA, BISP and Banks.

Irregular more than one PMT score on same Electronic Registry Form

Audit observed, on sample basis, that in 747,102 cases, same Electronic Registry form (ERF) number was reflected with more than one PMT score.

Audit is of the view that more than on PMT score one same form is irregular and needs proper justification.

Irregular payment of Cash Transfers to Government employees/ pensioners

Audit observed that a total number of 324 Government employees & pensioners (Grade 1 to Grade 19) were drawing Cash Transfers payments. A total of Rs. 5,025,000 has been disbursed by BISP during the FY 2021-22 to them.

Audit is of the view that the payment of cash transfers to the Government employees was held as irregular.

Irregular payment of Cash Transfers to the spouses of Government employees/ pensioners

Audit observed that a total number of 2,103 spouses of Government employees & pensioners (Grade 11 to Grade 20) were drawing Cash Transfers payments. A total of Rs. 32.741 million has been disbursed by BISP during the FY 2021-22 to them.

Audit is of the view that the payment of cash transfers to the Government employees was held as irregular.

Unjustified enrollment of students in Undergraduate Scholarship Project

Audit observed that:

- i. There was no mechanism/system to certify or verify threshold income of Rs 45,000.
- ii. One hundred Eight students have been enrolled against same CNIC.
- iii. Nine students with dual domicile were enrolled
- iv. One hundred thirty four students were enrolled in more than one university, simultaneously in more than one subject
- v. Fifty-eight students were enrolled who were simultaneously studying in more than one discipline

Audit is of the view that in the absence of verified threshold income of Rs. 45,000 and proper scrutiny of cases of above 309 students, authenticity of expenditure incurred on these students to the tune of approximately Rs. 29.355 million couldn't not be ascertained.

Pakistan Bait-ul Mal

Proper utility of the funds towards the needy in case of medical can only be assure by the PBM, when it will have a proper utilization and corresponding reconciliation report(s) from the hospitals. In the year 2021, Rs.1,837.778 million were released to different hospitals against 11,946 number patients. Out of that total money allocated, Rs.164 million couldn't be utilized by the hospital and ultimately they had to return back this money. Management of PBM failed to reconcile this cash transfer with the hospitals.

Management of Pakistan *Bait-ul-Mal* transferred cash to 160 Women Empowerment Centers (WECs) across country. During audit it was observed that the WECs in KPK and Balochistan were not registered with their Technical Boards respectively. These Women Empowerment Centers are working from more than 20 years without registration.

7.7 Departmental Responses

Benazir Income Support Program

Management replied that there has been a mechanism/ system in place to verify threshold of Rs.45,000. The evaluation criteria of the scholarship project include many parameters supported by the documentation required to be provided by the applicant with the application form. For example, proof of salary, income, utility bills, house rent (in case of rented accommodation), receipts of the educational expenses of family dependents paid by the earning hand of the applicant household, medical bills (where applicant's guardian is suffering from chronic illness), pictures of household of the applicant, deceased parent death certificate etc. which gives information about the circumstances of the household of the applicant. Further, complete awardees' data was also screened by the AGPR/CGA for identifying cases of awardees' whose parent are Govt employees drawing salary above Rs. 45,000 Such cases where income was found above Rs.45,000 scholarships were cancelled and process of recovery initiated

Moreover, there had been no duplication in the master data of Batch – II and HEC is ready for getting record verification for the same.

Pakistan Bait-ul-Mal

Management of Pakistan Bait ul Mal replied that Pakistan *Bait-ul-Mal*'s main purpose is to provide free medical treatment for poor/needy sick persons.

PBM use its major portion of budget for this purpose, but due to large number of applications received from general public it is not possible to full fill the requirement of medical cases under this budget allocation. According to PBM Individual Financial Assistance Policy unspent amount will be used for pending cases of IFA (Medical). In this regard PBM Board in its 67th meeting held on 10th June 2020 was apprised that PBM received a large number of requests for provision of IFA (Medical) from deserving people which required funds much more than the budget released for the purposes by the Finance Division. Hence excess demand will be met through the PBM unspent amount retrieved from hospitals, and profit earned on reserves. The board approved the point with the desire that the amounts retrieved from hospitals and expenditures out of these may be clearly indicated in the financial statements of PBM. Furthermore, according to Finance Division, Budget Wing Letter No.F.2(32)/S.O(TSA)/187/2020 dated 16.12.2020, Cash Management & Treasury Single Account Rules, 2020 are not applicable on Pakistan *Bait-ul-Mal* being autonomous body. Regarding in ordinate delay in medical cases the management of PBM was of the opinion that they provide financial assistance to the poor/ deserving beneficiaries in the field of Medical. All the medical applications of deserving beneficiaries are processed on priority and the assistance is provided well in time. However, incomplete documentation or non-availability of funds may result non treatment of the patients and delay in provision of financial assistance. The preference is given to the continued patients of Cancer, Heart, already getting treatment from PBM. Moreover, the processing time of IFA Medical cases has been minimized by launching the E-filing Software in December 2021.

Now PBM established F.C facilitation center at Headquarter and at regional offices, BMS and E filling/ E processing of cases and more than 90% case are being concluded/ disposed of within 10 to 12 days.

7.8 Recommendations

Proactive and synergetic approach may be adopted to gain maximum value out of the public money and to lower the incidence of poverty and hunger in our country.

~~As number of~~ ~~poors are increasing due to global financial crises in general and Pakistan economic instability in particular~~ ~~the events leading to~~

sustain all the weight of social protection programs alone. Hence a model to work hand in hand with the private charitable organizations ~~inside our country and~~

In order to ensure equal and fair distribution of contribution to the poorest of the poor households, a reliable national database of the poor household is a must.

~~Then-~~There must be an approved mechanism of transferring money the beneficiaries' bank accounts even by private donors. Similarly, GoP needs to invest more in capacity building on sustainable basis. In case GoP intends to increase the capacity of students, women, older people proper SOPs may be adopted to ~~reduce the drop outs and avoidding~~ the waste of investment in human

Data cleansing of households in BISP and other ERPs is vital. This is also extremely important that there should be a single database for special children, widows, orphans, old people, transgender, people living under extreme poverty, internally displaced people, government employed, pensioners etc. If this database cannot be developed due to ~~lack of resourcecosts~~ then a mechanism might be developed wherein various automated systems start talking to each other at nominal or no costs. Only in this way a nation strategy can be developed on the long term basis.

It will make an interesting study if a special audit is carried out to see how many poor households were taking help from all social protection programs launched by GoP.

7.9 Conclusion:

Processing delays despite the availability of funds causes a lot of issues to the poor. Government at times decides to allocate the funds under BISP to the affectees of other calamities across the country. It may be ensured that the already registered beneficiaries' share is not reduced and payments to them are not stopped abruptly. Similarly in view of the mounting pressures on our national economy government may need to devise timely policies to share its burden with the reputable charities working in our country.

Annexures

Annex-1

MFDAC Paras

1. Benazir Income Support Program (1st Batch)

S. No.	Para No.	Subject of Audit Para	DAC's Decision
1.	5	Unauthorized payment of 15% Executive Allowance	The DAC pended the para and directed to provide the minutes of Board Meeting in which payment of Executive Allowance was approved.
2.	6	Non recovery of normal rent @ 5% from the allottees of Govt. accommodation – Rs.2.423 million.	DAC pended the para and directed that the clarification of Estate Office vide letter dated 20.09.2020, did not answer the query regarding recovery of 5% House Rent Charges and directed BISP to take up the matter again with Estate Office to clarify the issue.
3.	9	Non-deduction of salary from absentees	The Committee Pended the para with the direction to take appropriate action in the light of relevant rules.
4.	17	Procurement by splitting to avoid open tenders – Rs.120.417 million	DAC pended the para with the direction to furnish consolidated procurement detail to audit for necessary verification within one week.
5.	19	Irregular expenditure on construction of 3rd floor – Rs.89.716 million	The DAC directed that matter may be taken-up with CDA and NOC be obtained.
6.	25	Un-authorized appointment of external auditors - Rs 1.699 million	Management informed that case has been taken up with AGP office. DAC directed to obtain the concurrence of AGP. Para pended.
BISP HQ (2nd Batch) Audit Year 2022-23			
7.	4	Irregular payment of HRA to the allottees of Government Accommodation – Rs. 0.80 million	Management explained that recovery of HRA from one employee namely Mr. Muhammad Amir Shahzad, Assistant Admn Officer (SPS-16) has already been made, while matter regarding recovery from Mr. Muhammad Khadim has already been taken up with his parent office i.e. M/o Communications.

			DAC pended the para till recovery of remaining amount.
8.	5	Non-recovery of embezzled amount – Rs. 2.503 million	DAC directed to conduct a fact finding by 31.03.2023 and action be taken as per rules/SOP of BISP
9.	6	Non-reconciliation of LMA-I accounts	DAC directed that necessary reconciliation be carried out by 10.02.2023 and reconciled accounts alongwith supporting documents on the lines of points mentioned in the para may be verified from audit.
10.	8	Transactions made without reporting of GPS coordinates of ATMs	DAC directed that the coordinates may be obtained from Banks and verified from audit by 10.02.2023.
11.	11	Unauthentic survey conducted without reporting of GPS coordinates by survey firms–Rs.30.303 million	DAC directed to verify the GPS coordinates from audit within 02 days.
12.	14	Non-payment of arrears to existing and exited beneficiaries	DAC directed that the disbursement of arrears to re-verified beneficiaries be got verified by audit. Further, the systemic issue be addressed, in accordance with the prevailing policy of BISP, by proper disclosure in Financial Statements in consultation with the auditors i.e., CA firm.
13.	16	Irregular roaming of devices/geo fencing not observed	DAC directed that the objected cases may be cleaned by BISP on the basis of valid justifications. The cases where, in violation of contract, geo-fencing was not observed, a sample study be carried out to ascertain payments to the beneficiaries. Moreover, reasons of possible lapses in controls be identified for taking corrective measures. The whole exercise be completed within one month
14.	20	Non-deposit of penalty amount into government treasury	DAC directed to refer the matter to Finance Division for clarification regarding non-deposit in Government Treasury.

15.	21	Non-refund of unspent balances from the universities-Rs.57.605 million	Management informed that action in this matter has already been taken and unspent balances refunded by universities have already been deposited in government treasury. DAC directed that treasury challans duly verified by FTO be provided to Audit alongwith breakup by 23.01.2023.
BISP Tehsil Office Kasur (Audit Year 2022-23) (1st Phase)			
16.	1	Non-registering of cases against retailers involved in fraudulent activities	DAC meeting not held
BISP Sukkur (Audit Year 2021-22) (2nd Phase)			
17.	1	Non-registering of cases against retailers involved in fraudulent auto/out of district Withdrawals	DAC meeting not held
18.	5	Failure to Maintain POS-Beneficiary Ratio and Non imposition of Penalty	-do-
BISP Abbottabad (Audit Year 2021-22) (2nd Phase)			
19.	3	Non-withdrawal of cash grant by beneficiaries due to excess limit - Rs. 2.305 million	DAC meeting not held
BISP Bahawalpur (Audit Year 2021-22) (2nd Phase)			
20.	6	Non-payment to the Widows/Mothers/Children of deceased beneficiaries against Group Life Insurance claims – Rs.2.600 million	DAC meeting not held
BISP Dera Ismail Khan (Audit Year 2021-22) (2nd Phase)			
21.	4	Non-registering of cases against retailers involved in fraudulent auto/out of district Withdrawals – Rs.0.120 million	DAC meeting not held

2. Pakistan Bait-ul-Mal (PBM) Head Office Islamabad

S. No.	Para No.	Subject of Audit Para	DAC's Decision
22.	6	Irregular utilization of funds out of PBM IFA Recovery Account of Rs. 29.579 million	DAC pended the para with the directions to get record verified, that the funds have not been utilized for any other purpose, within one month.
23.	12	Irregular expenditure out of PBM (HQ) Budget	DAC pended the para with the directions to get record of payments made by the Headquarters verified within one month
24.	17	Irregular/un-justified payment from donation account – Rs.10.034 million	DAC pended the para with the directions to provide PBM Board's approval to audit for verification within one month
25.	19	Non-deposit of amount in Government Treasury against auctioned items – Rs.10.802 million	DAC pended the para with the directions to get opinion from Finance Division regarding the matter
26.	22	Non-deposit of recovered installments into Federal Consolidated Fund against HBA/MCA and Motorcycle Advances – Rs.45.391 million	Audit was of the opinion that the matter was also discussed in DAC meeting held on 04.01.2022 and no compliance has been shown. Therefore, pended the para with the directions to get approval from the Finance Division, immediately, to stop such practice and also place this issue before PBM Board
27.	29	Non Evaluation of Child Support Programme at its closure	DAC pended the para with the directions to share evaluation report with audit within three months
28.	30	Award of work on ambiguous specifications and rates instead of schedule of rates provided by the government – Rs.40.902 million	DAC pended the para with the directions to conduct a Fact Finding inquiry within two months
29.	31	Non vacation of building by PBM allotted on temporary basis.	DAC pended the para with the directions to take up the matter with Ministry and resolve the matter

Pakistan Bait-ul-Mal Regional Office Karachi			
S.No	Para No.	Subject of Audit Para	DAC's Decision
30.	16	Whereabouts of Purchase of Machinery and Equipment for Provincial Office Karachi during 2020-21 are unknown – Rs.1.053 million	DAC not held
Pakistan Bait-ul-Mal Regional Office Quetta			
S.No	Para No.	Subject of Audit Para	DAC's Decision
31.	5	Loss to PBM exchequer due to ill-planning regarding establishment and closure of 04 Nos Panahgha (s) – Rs.40.237 million	DAC not held
32.	26	Non-payment of Stipend to the students of SRCL and subsistence allowance to parents – Rs.12.716 million	-do-
Pakistan Bait-ul-Mal Regional Office Lahore (Audit Year 2021-22) (2nd Phase)			
S.No	Para No.	Subject of Audit Para	DAC's Decision
33.	1	Un-authorized use of unspent balance on IFA medical in annual budget -Rs. 156.669 million	DAC not held
34.	5	Unauthorized Payment of Various Allowances – Rs. 35.244 million	-do-
Pakistan Bait-ul-Mal Regional Office Peshawar (Audit Year 2021-22) (2nd Phase)			
S.No	Para No.	Subject of Audit Para	DAC's Decision
35.	4	Irregular transfer of funds into district office accounts instead of Panahghahs accounts – Rs. 2.762 million	DAC not held
36.	9	Less deduction of tax on services an amount - Rs. 566,739	-do-
37.	23	Unjustified payment of subsistence from both PBM and BISP to same beneficiaries - Rs 0.967 million.	-do-
Pakistan Bait-ul-Mal Regional Office Multan (Audit Year 2021-22) (2nd Phase)			
S.No	Para No.	Subject of Audit Para	DAC's Decision
38.	9	Unjustified Withdrawal of IFA (Education) from both PBM and BISP by same beneficiaries –Rs. 4.703 million.	-do-
39.	11	Irregular Purchases of clothes and hiring of security services - Rs. 6.575 million	-do-
PBM Fund BINO Hospital Bahawalpur (Audit Year 2021-22) (2nd Phase)			
S.No	Para No.	Subject of Audit Para	DAC's Decision
40.	3	Non-recovery of Income Tax due to less deduction – Rs.0.254 million	DAC not held
41.	5	Overpayment due to non-provision of discount rate by M/s BACAS Pharmacy as	-do-

		per agreement – Rs.0.677 million	
42.	6	Non-utilization of funds received on behalf of patients - Rs 7.957 million	-do-

Ministry of Overseas Pakistanis and Human Resource Development:

3. M/o OP&HRD, HQ Islamabad

S.No	Para No.	Subject of Audit Para	DAC's Decision
50.	5	Non-formulation of Welfare Fund Rules	DAC not held
51.	14	Unauthorized expenditure of foreign visits - Rs 3.544 million	-do-

4. EOBI HQ, Karachi

S.No	Para No.	Subject of Audit Para	DAC's Decision
52.	3	Unjustified more than one benefit on same CNIC	The management informed that there was no duplication. DAC pended the para with the direction to the management to verify the record from audit within one month.
53.	5	Unjustified payment of Old Age Pension after disbursement of Old Age Grant in their accounts – Rs. 2.04 million	DAC pended the para with the direction to reconcile the cases and verify the record from audit within one month.
54.	9	Non-reconciliation of contribution collection	DAC pended the para with the direction to the management to complete the reconciliation process within two months and verify the results from audit.
58.	34	Less giving of Profit by Banks on deposits of EOBI- Rs. 4.538 million	DAC pended the para with the direction to the management to verify the details of profits given by banks for whole Financial Year from audit within one month.
59.	38	Payment of unknown arrears to Employees of EOBI - Rs. 1.251 million	DAC pended the para with the direction to the management to expedite efforts of recovery and verify record from audit .

5. EOBI Reg. Office, West Wharf, Karachi

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
60.	8	Pending status of approval and printing of VR-08 against certain employers	DAC not held

6. EOBI Reg. Office, Hyderabad (Audit Year 2021-22) (2nd Phase)

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
61.	4	Non-maintenance of record	DAC not held

7. EOBI Reg. Office, Gilgit

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
62.	5	Non-recovery from defaulter Employers	DAC not held

8. EOBI Reg. Office, Mardan

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
63.	2	Non-recovery of Statutory Increase from employers	DAC not held

9. EOBI Reg. Office, Sialkot

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
64.	4	Lesser recoveries made against the amount already pointed out by EOBI, RO Sialkot	DAC not held

10. EOBI Reg. Office, Chakwal

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
65.	8	Non-reconciliation of Accounts & non-reconciliation with Employers difference shown	DAC not held

11. EOBI Reg. Office, Bahawalpur (Audit Year 2021-22) (2nd Phase)

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
66.	8	Loss to EOBI due to late/Non de-credit of funds by bank – Rs. 28,366	DAC not held

12. EOBI Reg. Office, Sargodha (Audit Year 2021-22) (2nd Phase)

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
67.	2	Loss to EOBI Due to Excess award of pension to the Employees of different establishments as compare to their total Registered IPs	DAC not held

13. EOBI Reg. Office, Rahim Yar Khan (Audit Year 2021-22) (2nd Phase)

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
68.	3	Target of Contribution Collection & Registration of Employers and Employees (IPs) not Achieved by the Regional Office Rahim Yar Khan – Rs.59.11 million	DAC not held

14. EOBI Reg. Office, Muzaffargarh (Audit Year 2021-22) (2nd Phase)

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
69.	3	Irregular and un-authorized expenditure on hiring of building - Rs. 0.843 Million	DAC not held

15. WWF, Islamabad

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
70.	2	Payment of gratuity in addition to Contributory Provident Fund (CPF) – Rs 1.566 million	DAC directed the management to take up the matter with Finance Division and share response of

			F.D with Audit accordingly. Para pended.
71.	5	Irregular allotment of Government Accommodation to WWF Regular employees and no proof of payment of monthly House Rent Allowance into Govt. Treasury – Rs. 1.99 million	DAC directed to share the revised reply along with relevant record with Audit. It further directed Audit department to also refer the matter to DG Audit Works for further necessary action. Para pended.
72.	9	Irregular release of funds to the Provincial Boards directly from the WWF Bank Accounts instead through advice to the SBP	DAC directed the management to review its Accounting & Release Procedure and share results with Audit within one month.
73.	11	Recoverable advances from employees who were on deputation in WWF- Rs.8.995 Million	The management informed the DAC that it has stopped the practice of granting advances/loans to educationists. DAC pended the para with the direction to write letters to parent departs of the deputationists. DAC further directed to provide record that no advances have been given post the decision of the BoD and re-ensure that the practice has been stopped.
74.	13	Non-transparent tendering process of award of Security Services amounting to Rs. 17.172 million-loss of Rs. 2.268 million	DAC directed the management to conduct a Fact Finding in the matter to probe into the matter and share report with Audit within 30 days. Para pended.
75.	20	Non-maintenance of database and inventories of the workers and their children	DAC pended the para till completion of database
76.	25	Non-imposition/deduction of 10% Liquidated Damages from the payments to the Contractor - Rs.86.90 million	DAC pended the para till imposition of LD charges and verification of relevant record by the Audit.

16. WWF, Punjab

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
77.	2	Irregular Implementation of financial delegation without finance department's appraisal	DAC pended the para and directed the management of PWWB to provide the working papers, presented before GB and minutes of

			meetings held on 12.11.2020 & 15.12.2020 to Audit.
78.	3	Irregular procurement through Splitting under heads office equipment and office stationery without calling open tender - Rs 4.3 million	DAC pended the para and directed the management to prepare annual procurement plan and maintain a list of pre-qualified vendors for such procurement. It was further directed that the relevant record be verify from audit within one month.
79.	6	Unlawful construction of worker welfare complex at Multan Rs.2,294.506 million.	The management informed the DAC that the industrial estate land was purchased from PIEDMC, Multan solely for the purpose of establishing of residential complex in the respective industrial area. DAC pended the para and directed the management to seek opinion for PIEDMC for this act i.e. construction of residential complex at a commercial land, and take further action as per their guidance under intimation to Audit.
80.	11	Un-justified payment of scholarship to employees of PWWF (Punjab) - Rs.60.583 million	DAC pended the para and directed the management to make necessary amendment in their Act. It was further directed to conduct a Fact Finding in the matter and share results with Audit within one month
81.	12	Un-justified exemption from school fees to employees of PWWF (Punjab) - Rs. 13.074 million	DAC pended the para and directed the management to make necessary amendment in their Act. It was further directed to conduct a Fact Finding in the matter and share results with Audit within one month.
82.	13	Inadmissible Payment on account of Talent Scholarship and marriage grant Rs.4.994 million	DAC pended the para and directed the management to make necessary amendment in their Act. It was further directed to conduct a Fact Finding in the matter and share results with Audit within one month.
83.	14	Utilization of Funds by Punjab Worker Welfare Board without an Approved Accounting	DAC pended the para and directed the management to expedite efforts for early compliance.

		Model and Disbursement Procedure	
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17. Overseas Pakistanis Foundation (OPF), HQ Islamabad

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
84.	8	Payment without recording quantities in measurement Book	DAC pended the para with the direction to conduct a Fact Finding on the matter within one month.
85.	16	Loss due to non-awarding of contract of consultancy to lowest bidder - Rs. 2.840 million	DAC pended the para with the directions to conduct a Fact Finding on the matter within one month.
86.	19	Payment to contractor in excess to actual work - Rs 1.07 million	DAC pended the para with the direction that the matter be reviewed and recovery be made from contractor
87.	23	Excess Payment due to two-time entry in Measurement Book against one work - Rs 6.871 million	DAC pended the para with the direction to conduct a Fact Finding on the matter within one month.
88.	33	Non recovery of amount from allottees on account of allotments of plots against Housing Schemes	Management apprised the DAC that the matter was Sub-Judice. DAC pended the para till the decision of the court
89.	34	Non recovery of charges against non-completion of construction works despite issuance of NOCs	DAC pended the para with the directions to develop the SOPs for recovery within 45 days.

18. OPF Girls College, F-8 Islamabad

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
90.	3	Estimated Loss to OPF Girls College due to non-tender of College canteens and tuck shop Rs. 3.429 million	DAC not held

19. OPF Regional Office, Lahore (Audit Year 2021-22) (2nd Phase)

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
91.	4	Loss due to Non-Collection of Water Supply Charges during Construction of Houses Rs. 1.240 million	Management informed the DAC that amount has been recovered. DAC pended the para and directed the management to verify the relevant record of recovery from Audit within one month.
92.	7	Irregular withdrawal in cash instead of crossed cheque - Rs.	DAC pended the para and directed the management to stop

		2.461 million	the issuance of open cheques or payments in cash forthwith and adopt only crossed cheque method for payments. It was further directed to devise a systematic formal mechanism through an approved Manual regarding Petty Cash disbursements & recoupment within one month.
93.	8	Unauthorized retention of withholding tax - Rs. 0.939 million	Management informed that the withholding tax has been deposited. DAC pended the para and directed the management to verify the record from Audit within one month.

20. OPF Regional Office, Karachi (Audit Year 2021-22) (2nd Phase)

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
94.		Loss to OPF due to vacant ground floor at OPF Karachi building- Rs. 3.300 million	DAC not held

21. Overseas Employees Corporation (OEC), HQ Islamabad.

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
95.	2	Non-recovery of outstanding amount of credit on issuance of Air Ticket- Rs. 3.079 million	DAC pended the para till recovery of amount and directed to expedite the process.
96.	10	Purchase of vehicles during ban period and without clearance from Privatization commission – Rs. 4.678 million	DAC pended the para with the direction to take up the matter with Privatization Commission.
97.	11	Loss due to exchange rate- Rs. 5.834 million	DAC pended the para with the direction to take up the matter with Finance Division regarding opening of Foreign Currency account and collection of test fee in USD
98.	13	Non Constitution of Board of Director in line with Corporate Governance rules	Management of OEC informed that the composition of Board was under process. DAC pended the para till compliance of the Corporate Governance rules.

22. Protectorate of Emigrants, Multan (Audit Year 2021-22) (2nd Phase)

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
99.	1	Improper reconciliation of Non	DAC not held

		Tax Receipt with Treasury Office and Non reconciliation of Non Tax Receipt with National Bank of Pakistan- Rs. 270.364 million	
100.	2	Payment in cash instead of crossed cheques - Rs. 1.651 million	-do-
101.		Un-reconciled non-tax receipt - Rs.5.14 million	-do-

23. Protectorate of Emigrants, Karachi (Audit Year 2021-22) (2nd Phase)

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
102.		Un-reconciled non-tax receipt - Rs.1.75 million	DAC not held

Ministry of Human Rights:

24. Human Rights Division, HQ Islamabad

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
103.	1	Lapse of Funds – Rs. 11.720 million	DAC pended the para till regularization.
104.	2	Irregular deduction of tax from the Fund Account titled “Diyat Arsh and Daman Fund” of Rs.1.498 million	DAC pended the para till the adjustment / finalization of the deduction of tax.
105.	4	Unauthorized placement of public money in bank account in violation of PFM Act, 2021 of Rs. 47.656 million	DAC pended the para till the transfer of funds to LAJA Fund.

(Audit Year 2021-22) (2nd Phase)

106.	3	Regularization of services of contract employees without concurrence of Finance Division	Para pended till production of remaining record for verification
107.	7	Un-authorized expenditure on the rented building on account of repair and maintenance - Rs. 0.998 million	Para pended till production of inquiry report on objected issue.

25. Human Rights Regional Directorate, Lahore

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
108.	6	Non-recovery of 5% house rent charges – Rs.128,204	DAC pended the para till complete recovery

26. NISE Islamabad (Audit Year 2021-22) (2nd Phase)

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
109.	3	Non-Verification of the Degrees /Certificates/ Diplomas of 12 Employees	DAC directed to get the degrees verified from HEC in one month.

**27. National Special Education Centre for Visually Handicapped Children (NSEC)
(Audit Year 2021-22) (2nd Phase)**

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
110.	3	Non-surrender of anticipated savings amounting to Rs. 1.433 million	DG (SE) to chair a budget execution committee every month and send a report to the Ministry every month.

**28. National Special Education Centre for Hearing Impaired Children
(NSECHIC), Islamabad (Audit Year 2021-22) (2nd Phase)**

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
111.		Savings of project funds - Rs 22.00 million	Fact Finding

**29. Rehabilitation Centre for Children with Developmental Disorder (RCCDD)
(Audit Year 2021-22) (2nd Phase)**

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
112.	1	Non-utilization of Establishment of Resource unit for Autistic Children Allocation funds	DAC directed that DG (Dev) to conduct Fact Finding and submit the report within one month
113.	5	Non-pursuance of matter with respective authorities regarding vacancy of building used by PBM	DAC directed the Ministry to move a case for the vacation of premises.

**30. National Commission on the Status of Women (NCSW) (Audit Year 2021-22)
(2nd Phase)**

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
144.	5	Irregular appointment of consultants – Rs. 7.35 Million	DAC decided that a Fact Finding Inquiry be conducted by a two member committee (not less than BS-20 officer) including one from Ministry of Human Rights and submit the report.
145.	7	Non-filling of vacancy in the office of chairperson NCSW within stipulated period	DAC was informed that the matter relates to Ministry of Human Rights therefore DAC decided to take up the matter with relevant forum.
146.	10	No progress on achievement of functions and powers vested in the commission	DAC pended the para with the direction to submit revised response to the audit para

31. National Commission on the Rights of Children (NCRC), Islamabad

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
147.	2	Non-surrender of savings at close of FY from Allocated Budget in FY	DAC directed the management to surrender the

		2019-22	savings in time in future. Para pended till final decision of similar commissions
148.	8	Database of Children not maintained by NCRC	DAC pend the para till developing and implementing mechanism for Children Database.

32. National Training Centre for Special Persons (NTCSP), Islamabad

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
149.	3	Tempering of official documents	DAC directed to conduct a Fact Finding within one month

33. Directorate General Special Education Islamabad

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
150.	1	Loss to Government Exchequer due to non-allotment of DGSE Accommodation to the employees – Rs.9.845 million	DAC pended the para till allotment of houses on merit, report be submitted to the Audit.
151.	5	Unauthorised retention/Non Vacation of Buildings of DGSE	DAC pended the para and decided to issue D.O letter to Ministry of Health and Cabinet Division for resolution of the issue.
152.	6	Unauthorized/illegal construction of residential units without approval of plans from CDA	DAC pended the para with the directions that Director General (SW) will conduct a Fact-Finding inquiry and report upto 30.12.2022.
153.	8	Loss to Government Exchequer due to delay in completion of Housing colony	DAC pended the para with the directions that the Director General (SW) will conduct a Fact-Finding Inquiry and report upto 30.12.2022.
154.	9	Wasteful expenditure due to non-operational/use of community center I-9/4, Islamabad	DAC pended the para with the directions that the Director General (SW) will conduct a Fact-Finding Inquiry and report upto 30.12.2022.

34. National Commission for Human Rights (NCHR) Islamabad

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
155.	4	Non-formulation of Service/ Recruitment Rules	DAC directed to issue a Gazette notification under intimation to audit.

Poverty Alleviation & Social Safety Division:**35. PASS Division Islamabad**

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
156.	1	Non-preparation of Year Book	The management apprised the DAC that the Year Book is under submission. The DAC pended the para till preparation of Year Book

36. MOZU Central Zakat Fund (CZF), Islamabad

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
157.	2	Variation of Zakat figures between SBP and CZA	DAC directed that the necessary reconciliation may be carried out under intimation to audit

37. Sui Sothern Gas Company Limited, Karachi

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
158.	1	Irregular exemption granted without obtaining declarations	DAC not held
159.	2	Irregular exemption granted from Zakat against late received declarations (CZ-50)	-do-

38. District Account Office, Khairpur

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
160.	1	Irregular Zakat exemptions granted to the G.P. Fund Account on Zakat declarations which were not received 30 days prior to valuation date	DAC not held
161.	2	Irregular exemption granted without declarations	-do-

39. District Account Office, Sukkur

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
162.	1	Irregular Zakat exemptions granted to the G.P. Fund Account on Zakat declarations which were not received 30 days prior to valuation date	DAC not held
163.	3	Irregular exemption granted without declarations	-do-

40. District Account Office, Shaheed Benazirabad

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
164.	1	Irregular exemption granted without declarations	DAC not held

41. District Account Office, Hyderabad

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
165.	1	Irregular exemption granted without declarations	DAC not held

42. District Account Office, Larkana

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
166.	1	Irregular exemption granted from Zakat against late received declarations (CZ-50)	DAC not held
167.	3	Irregular exemption granted without declarations	-do-

43. Chief Accounts Office (Zakat Fund), M/o Foreign Affairs

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
168.	1	Exemption Granted against Final Settlement / Non-Refundable Advances of GPF on Declaration Received Less than Thirty Days before/After Valuation Date / without obtaining CZ-50	DAC not held
169.		Irregular exemption granted without declarations	-do-

44. Accountant General Office Sindh Karachi

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
170.	1	Irregular exemption granted from Zakat against late received declarations (CZ-50)	DAC not held

45. National Saving Centre, Gulberg, Lahore

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
171.	1	Irregular exemption granted from Zakat against late received declarations (CZ-50) from account holders	DAC not held
172.	2	Non-Deduction of Zakat at the time of withdrawal of Profit on Saving Certificates –	-do-

46. National Saving Centre, Karachi

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
173.	2	Exemption allowed without receiving declaration (CZ-50)	DAC not held

47. HEC Islamabad

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
174.	1	Grant of Exemption from deduction of Zakat against late received declaration (CZ-50)- Rs. 164,785	DAC not held

175.	5	Late deposit of Zakat in Central Zakat Fund Account	-do-
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48. Meezan Bank Quetta

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
176.	2	Irregular exemption from deduction of Zakat (CZ-50) - Rs. 190,036	DAC not held

49. MCB Jinnah Road Gujranwala

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
177.	1	Irregular exemption granted on invalid/defective declarations – Rs.0.358 million	DAC not held
178.	2	Irregular exemption granted on invalid declarations - Rs.0.025 million	-do-

50. Bank UBL Civic Centre Bharia Town, Rawalpindi

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
179.	2	Exemption Allowed to Accountholders from Deduction of Zakat without Declaration (CZ-50) – Rs. 266,008	DAC not held
180.	3	Non deduction of Zakat on Payment/Encashment of TDRs	-do-

51. Bank of Khyber, Peshawar

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
181.	1	Exemption allowed without declaration on CZ-50	DAC not held
182.	4	Exemption allowed on doubtful declarations -Rs. 444,850	-do-

52. Bank ABL Karachi

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
183.	1	Non deduction of Zakat from Saving Bank Accounts /Grant of Exemption from deduction of Zakat without declaration	DAC not held
184.	3	Avoidance from Zakat by using banking System-Rs. 14.806 million	-do-

53. Bank HBL DHA Lahore

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
185.	1	Irregular exemption granted without declarations	DAC not held

54. Bank Askari Bank Sialkot

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
186.	1	Exemption allowed without declaration on CZ-50-Rs.0.642 m	DAC not held

55. Bank National Bank of Pakistan Faisalabad

Sr.No	Para No.	Subject of Audit Para	DAC's Decision
187.	1	Irregular exemption granted without obtaining declarations	DAC not held
188.	4	Exemption granted to individuals by tagging them as government entities	-do-

Annex-2
(Para 2.4.11)

Unjustified enrollment of students in Undergraduate Scholarship Project

(ii) Un-justified enrollment against same CNIC

S. No.	CNIC	Discipline	Subject	University
1	11101-6860614-7	Engineering & Technology	Mechanical Engineering	University Of Engineering & Technology, Peshawar
2	11101-6860614-7	Engineering & Technology	Civil Engineering	UET Peshawar
3	12201-1427152-5	Physical Sciences	Chemistry	Gomal University, D. I. Khan
4	12201-1427152-5	Physical Sciences	BS Hons Environmental Sciences	Government College University, Lahore
5	12201-5338422-0	Physical Sciences	Zoology	Gomal University, D. I. Khan
6	12201-5338422-0	Arts & Humanities	Law	Gomal University, D.I. Khan
7	13101-1432612-0	Allied Sciences	Physiotherapy	Khyber Medical University, Peshawar
8	13101-1432612-0	Allied Sciences	BDS	Khyber Medical University, Peshawar
9	13202-4559266-5	Physical Sciences	Microbiology	Hazara University Mansehra
10	13202-4559266-5	Physical Sciences		Hazara University, Dodhial, Mansehra
11	14203-5558569-3	Allied Sciences	Medical Sciences	Abbottabad University Of Science And Technology
12	14203-5558569-3	Allied Sciences	Medical Sciences	Abbottabad University Of Science & Technology (Aust), Abbottabad
13	15201-3575818-7	Physical Sciences	Computer Science	University Of Sargodha, Sargodha
14	15201-3575818-7	Business, & Management Sciences	BBA	University Of Sargodha, Sargodha
15	15402-2970563-0	Business, & Management Sciences	English	University Of Malakand
16	15402-2970563-0	Arts & Humanities	Islamic Studies	University Of Malakand, Chakdara
17	15604-0340214-1	Allied Sciences	Pathology	Khyber Medical University, Peshawar
18	15604-0340214-1	Allied Sciences	Nursing	Khyber Medical University, Peshawar
19	15701-4406242-1	Allied Sciences	Medical Lab Technology	University Of Haripur
20	15701-4406242-1	Allied Sciences	Pathology	University Of Haripur

21	21107-4534267-5	Physical Sciences	Physics	Quaid-I-Azam University, Islamabad
22	21107-4534267-5	Social Sciences	Pakistan Studies	Quaid-I-Azam University, Islamabad
23	21201-6694368-7	Physical Sciences	Computer Science	Fata University, Kohat
24	21201-6694368-7	Engineering & Technology	Computer Science	University Of FATA, Kohat
25	21405-5685474-5	Agriculture & Veterinary Sciences	Agriculture Sciences	The University Of Agriculture, Peshawar
26	21405-5685474-5	Arts & Humanities	Art And Design	National College Of Arts, Lahore (Nca)
27	21501-1240010-3	Business, & Management Sciences	Physics	University Of Peshawar
28	21501-1240010-3	Engineering & Technology	Computer System Engineering	Dawood University Of Engineering & Technology, Karachi
29	21506-2388522-1	Physical Sciences	Geology	Fata University, Kohat
30	21506-2388522-1	Physical Sciences	Geology	University Of Fata, Kohat
31	21604-3747874-7	Physical Sciences	Computer Science	Kohat University Of Science & Technology
32	21604-3747874-7	Business, & Management Sciences	Business Administration	Kohat University Of Science And Technology, Kohat
33	21702-7369753-9	Social Sciences	International Relations	University Of Sargodha, Sargodha
34	21702-7369753-9	Social Sciences	International Relations	University Of Sargodha, Sargodha
35	31102-4579658-5	Arts & Humanities	English	The Islamia University Bahawalpur
36	31102-4579658-5	Arts & Humanities	Urdu And Iqbaliat BWN	Islamia University, Bahawalpur
37	31201-5864463-9	Agriculture & Veterinary Sciences	Poultry Science	Cholistan University Of Veterinay And Animal Sciences, Bahawalpur
38	31201-5864463-9	Arts & Humanities	Law	Islamia University, Bahawalpur
39	31202-2240749-9	Physical Sciences	Zoology	Cholistan University Of Veterinay And Animal Sciences, Bahawalpur
40	31202-2240749-9	Agriculture & Veterinary Sciences	DVM	Cholistan University Of Veterinary And Animal Sciences, Bahawalpur
41	31202-8866909-1	Social Sciences	Economics	The Islamia University Bahawalpur
42	31202-8866909-1	Engineering & Technology	Information Technology	Islamia University, Bahawalpur
43	31205-3396804-1	Physical Sciences	Computer Science	-do-

44	31205-3396804-1	Business, & Management Sciences	Business Administration & Management	Islamia University, Bahawalpur
45	31301-7676902-7	Physical Sciences	Mathematics	The Islamia University Bahawalpur
46	31301-7676902-7	Physical Sciences	Mathematics (Ryk)	Islamia University, Bahawalpur
47	31302-8160326-5	Engineering & Technology	Software Engineering	Khawaja Fareed University Of Engineering & Information Technology, Rahim Yar Khan
48	31302-8160326-5	Social Sciences	English	Khawaja Fareed University Of Engineering And Information Technology, Rahim Yar Khan
49	31303-3743117-9	Physical Sciences	Mathematics	The Islamia University Bahawalpur
50	31303-3743117-9	Physical Sciences	Mathematics (Ryk)	Islamia University, Bahawalpur
51	31303-4845048-5	Engineering & Technology	Mechanical Engineering	Khawaja Fareed University Of Engineering & Information Technology, Rahim Yar Khan
52	31303-4845048-5	Business, & Management Sciences	Business Administration & Management	Islamia University, Bahawalpur
53	31304-1594542-1	Physical Sciences	Computer Science	Khawaja Fareed University Of Engineering & Information Technology, Rahim Yar Khan
54	31304-1594542-1	Physical Sciences	Physics	Khawaja Fareed University Of Engineering And Information Technology, Rahim Yar Khan
55	32102-6314107-5	Allied Sciences	Pharmacy	University Of Karachi, Karachi
56	32102-6314107-5	Business, & Management Sciences	BBA	IBA Karachi
57	32103-2139957-7	Physical Sciences	Chemistry	Bahauddin Zakariya University, Multan
58	32103-2139957-7	Medical Sciences	MBBS	University Of Health Sciences, Lahore
59	32201-7199005-6	Social Sciences	Orthoptics	Government College University Faisalabad

60	32201-7199005-6	Engineering & Technology	Environmental Engineering	Government College University, Faisalabad
61	32303-7213384-1	Medical Sciences	BDS	University Of Health Sciences, Lahore
62	32303-7213384-1	Agriculture & Veterinary Sciences	DVM, City Campus, Lhr	University Of Veterinary And Animal Sciences, Lahore
63	32304-3749834-1	Arts & Humanities	English	Bahauddin Zakariya University, Multan
64	32304-3749834-1	Social Sciences	BS Political Science	Bahauddin Zakariya University, Multan
65	32304-7488151-5	Arts & Humanities	English	Bahauddin Zakariya University, Multan
66	32304-7488151-5	Arts & Humanities	BS Political Science	Bahauddin Zakariya University, Multan
67	32304-9594844-3	Engineering & Technology	Electrical Engineering	Bahauddin Zakariya University, Multan
68	32304-9594844-3	Engineering & Technology	Civil Engineering	University Of Engineering & Technology, Taxila
69	32404-8618340-0	Allied Sciences	Audiology	King Edward Medical University, Lahore
70	32404-8618340-0	Social Sciences	Public Policy	National Defence University, Islamabad (Ndu)
71	33100-6975317-7	Arts & Humanities	Pharmacy	Government College University Faisalabad
72	33100-6975317-7	Medical Sciences	MBBS	University Of Health Sciences, Lahore
73	33102-8855471-9	Physical Sciences	Computer Science	University Of The Punjab, Lahore
74	33102-8855471-9	Engineering & Technology	Computer Science	University Of The Punjab, Lahore
75	33105-6433955-3	Agriculture & Veterinary Sciences	Dairy Sciences	University Of Agriculture, Faisalabad
76	33105-6433955-3	Allied Sciences	Food Science & Technology	University Of Agriculture, Faisalabad
77	33105-8882368-7	Physical Sciences	Biotechnology & Informatics	University Of Agriculture, Faisalabad
78	33105-8882368-7	Agriculture & Veterinary Sciences	Agriculture	University Of Agriculture, Faisalabad
79	33204-0491017-1	Agriculture & Veterinary Sciences	DVM	Pir Mehr Ali Shah Arid Agriculture University, Rawalpindi
80	33204-0491017-1	Agriculture & Veterinary Sciences	DVM, City Campus, Lhr	University Of Veterinary And Animal Sciences, Lahore

81	33302-4115579-1	Physical Sciences	Computer Science	University Of Sahiwal, Sahiwal
82	33302-4115579-1	Engineering & Technology	Computer Science	University Of Sahiwal, Sahiwal
83	34101-0328517-5	Agriculture & Veterinary Sciences	Agriculture	University Of Agriculture, Faisalabad
84	34101-0328517-5	Engineering & Technology	BS Hons Electronics	Government College University, Lahore
85	34101-3365951-7	Agriculture & Veterinary Sciences	Food Engineering/ Food Process Engineering	University Of Agriculture, Faisalabad
86	34101-3365951-7	Engineering & Technology	Mechanical Engineering	Khwaja Fareed University Of Engineering And Information Technology, Rahim Yar Khan
87	34101-6837112-1	Engineering & Technology	Electrical Engineering	Comsats University, Islamabad
88	34101-6837112-1	Engineering & Technology	Computer And Information Sciences	Comsats University Islamabad
89	34104-5874294-7	Engineering & Technology	Mechanical Engineering	University Of Engineering & Technology, Lahore
90	34104-5874294-7	Engineering & Technology	Mechanical Engineering	University Of Engineering & Technology, Lahore
91	34501-2460388-1	Physical Sciences	Computer Science	University Of Narowal, Narowal
92	34501-2460388-1	Physical Sciences	Computer Science	Comsats University Islamabad
93	34501-4158314-3	Social Sciences	Business Administration	University Of Narowal, Narowal
94	34501-4158314-3	Business, & Management Sciences	Business Administration & Management	University Of Narowal, Narowal
95	34502-2933911-5	Engineering & Technology	Civil Engineering	University Of Engineering & Technology, Lahore
96	34502-2933911-5	Engineering & Technology	Civil Engineering	National University Of Sciences & Technology, Rawalpindi/Islamabad (NUST)
97	34603-1731585-8	Physical Sciences	Zoology	Government College Women University, Sialkot
98	34603-1731585-8	Medical Sciences	MBBS	University Of Health Sciences, Lahore
99	34603-7043211-5	Allied Sciences	Medical Lab Technology	University Of Haripur

100	34603-7043211-5	Allied Sciences	Medical Sciences	University Of Haripur, Haripur
101	35102-1051187-7	Physical Sciences	Physics	University Of Education, Lahore
102	35102-1051187-7	Physical Sciences	Computational Physics	University Of The Punjab, Lahore
103	35102-8276282-1	Physical Sciences	Mathematics	University Of Education, Lahore
104	35102-8276282-1	Physical Sciences	Computational Physics	University Of The Punjab, Lahore
105	35201-9031377-5	Physical Sciences	Space & Planetary Sciences	University Of The Punjab, Lahore
106	35201-9031377-5	Engineering & Technology	Mechanical Engineering	University Of Engineering & Technology, Lahore
107	35202-2847483-2	Arts & Humanities	History	Lahore College For Women University, Lahore
108	35202-2847483-2	Social Sciences	Applied Psychology	Lahore College For Women University, Lahore
109	35202-6235131-5	Physical Sciences	Space & Planetary Sciences	University Of The Punjab, Lahore
110	35202-6235131-5	Engineering & Technology	Electrical Engineering	University Of Engineering & Technology, Lahore
111	35301-5429905-5	Agriculture & Veterinary Sciences	DVM	University Of Veterinary & Animal Sciences, Lahore
112	35301-5429905-5	Allied Sciences	B.Sc. (Hons.) Medical Laboratory Technology	University Of Health Sciences, Lahore
113	35301-9639528-6	Engineering & Technology	Industrial Engineering	University Of The Punjab, Lahore
114	35301-9639528-6	Engineering & Technology	Chemical Engineering	University Of The Punjab, Lahore
115	35302-1762847-5	Social Sciences	Mass Communication & Media	University Of The Punjab, Lahore
116	35302-1762847-5	Business, & Management Sciences	BBA	Iba Karachi
117	35303-9305600-3	Arts & Humanities	English	University Of Okara, Okara
118	35303-9305600-3	Social Sciences	BS Hons Geography	Government College University, Lahore
119	36202-1038838-1	Engineering & Technology	Electrical Engineering	University Of Engineering & Technology, Lahore
120	36202-1038838-1	Engineering & Technology	Electrical Engineering	NUST

121	36203-2403172-5	Engineering & Technology	Telecommunication Engineering	The Islamia University Bahawalpur
122	36203-2403172-5	Engineering & Technology	Computer Science	Islamia University, Bahawalpur
123	36203-4661610-1	Physical Sciences	IT	Bahauddin Zakariya University, Multan
124	36203-4661610-1	Social Sciences	BPA	Bahauddin Zakariya University, Multan
125	36203-9486070-9	Physical Sciences	Computer Science	The Islamia University Bahawalpur
126	36203-9486070-9	Business, & Management Sciences	Business Administration & Management	Islamia University, Bahawalpur
127	36302-5078485-9	Engineering & Technology	Electronics	Comsats University, Islamabad
128	36302-5078485-9	Engineering & Technology	Electrical Engineering	Comsats University Islamabad
129	36302-8284641-9	Engineering & Technology	Civil Engineering	Bahauddin Zakariya University, Multan
130	36302-8284641-9	Engineering & Technology	Civil Engineering	University Of Engineering & Technology, Lahore
131	36402-4745576-0	Physical Sciences	Human Nutrition	Government College University Faisalabad
132	36402-4745576-0	Physical Sciences	Chemistry	University Of Sahiwal, Sahiwal
133	36402-5952498-9	Physical Sciences	Other	University Of The Punjab, Lahore
134	36402-5952498-9	Arts & Humanities	Law	University Of The Punjab, Lahore
135	36601-0995567-2	Agriculture & Veterinary Sciences	Agriculture	University Of Agriculture, Faisalabad
136	36601-0995567-2	Physical Sciences	Zoology	University Of Agriculture, Faisalabad
137	36602-2883437-9	Physical Sciences	Computer Science	The Islamia University Bahawalpur
138	36602-2883437-9	Engineering & Technology	Artificial Intelligence	Islamia University, Bahawalpur
139	36602-5347538-1	Physical Sciences	Mathematics	University Of Education, Lahore
140	36602-5347538-1	Business, & Management Sciences	BBA	University Of Education, Lahore
141	36603-2012665-6	Physical Sciences	Chemistry	University Of Education, Lahore
142	36603-2012665-6	Physical Sciences	BS Chemistry	University Of Education, Lahore
143	36603-9409434-1	Physical Sciences	Computer Science	Comsats University, Islamabad

144	36603-9409434-1	Engineering & Technology	Software Engineering	Comsats University Islamabad
145	37201-5289674-0	Physical Sciences	Bioinformatics	International Islamic University, Islamabad
146	37201-5289674-0	Physical Sciences	Biology	International Islamic University, Islamabad
147	37405-9102854-0	Business, & Management Sciences	Business Administration	Fatima Jinnah Women University, Rawalpindi
148	37405-9102854-0	Physical Sciences	Biotechnology	National University Of Medical Sciences, Rawalpindi
149	38301-9784855-7	Allied Sciences	Electrical Engineering	Government College University Faisalabad
150	38301-9784855-7	Social Sciences	Pakistan Studies	Quaid-I-Azam University, Islamabad
151	38404-8210170-2	Allied Sciences	Pharmacy	University Of Sargodha, Sargodha
152	38404-8210170-2	Agriculture & Veterinary Sciences	DVM,CVAS, Narowal	University Of Veterinary And Animal Sciences, Lahore
153	42101-5339241-8	Medical Sciences	Medicine	Jinnah Sindh Medical University, Karachi
154	42101-5339241-8	Allied Sciences	Medical Sciences	Jinnah Sindh Medical University, Karachi
155	42301-1369845-5	Social Sciences	Public Administration	Shah Abdul Latif University, Khairpur
156	42301-1369845-5	Social Sciences	SZAB School Of Law	Shah Abdul Latif University, Khairpur
157	44103-4720970-7	Business, & Management Sciences	Business Administration	University Of Sindh, Jamshoro
158	44103-4720970-7	Business, & Management Sciences	Business Administration	University Of Sindh, Jamshoro
159	45101-1403569-9	Business, & Management Sciences	Business Administration	Sukkur Institute Of Business Administration University, Sukkur
160	45101-1403569-9	Business, & Management Sciences	Management Sciences & Business Education	Sukkur IBA
161	45104-1233704-7	Business, & Management Sciences	Business Administration	Sukkur Institute Of Business Administration University, Sukkur
162	45104-1233704-7	Business, & Management Sciences	Management Sciences & Business Education	Sukkur IBA

163	45202-1485644-3	Physical Sciences	Computer Science	Sukkur Institute Of Business Administration University, Sukkur
164	45202-1485644-3	Physical Sciences	Engineering & Technology	Sukkur IBA
165	45302-1557630-7	Engineering & Technology	Electrical Engineering	Sukkur Institute Of Business Administration University, Sukkur
166	45302-1557630-7	Engineering & Technology	Engineering & Technology	Sukkur IBA
167	45401-6938829-5	Physical Sciences	Mathematics	Sukkur Institute Of Business Administration University, Sukkur
168	45401-6938829-5	Physical Sciences	Mathematics	Shah Abdul Latif University, Khairpur
169	45401-6938829-5	Physical Sciences	Physical Sciences	Sukkur IBA
170	51101-9467976-9	Physical Sciences	Computer Science	University Of Turbat, Turbat
171	51101-9467976-9	Physical Sciences	Bs Computer Science	University Of Turbat, Turbat
172	51401-0989498-4	Social Sciences	Social Sciences	Sardar Bahadur Khan Women'S University, Quetta
173	51401-0989498-4	Arts & Humanities	Education	Sardar Bahadur Khan Women University, Quetta
174	51401-9184782-4	Arts & Humanities	Education	Sardar Bahadur Khan Women'S University, Quetta
175	51401-9184782-4	Arts & Humanities	Education	Sardar Bahadur Khan Women University, Quetta
176	52102-5056768-8	Arts & Humanities	English	University Of Turbat, Turbat
177	52102-5056768-8	Arts & Humanities	BS Balochi	University Of Turbat, Turbat
178	52203-2997677-0	Physical Sciences	Botany	University Of Turbat, Turbat
179	52203-2997677-0	Physical Sciences	BS Botany	University Of Turbat, Turbat
180	52301-1350806-1	Physical Sciences	Computer Science	University Of Turbat, Turbat
181	52301-1350806-1	Physical Sciences	BS Computer Science	University Of Turbat, Turbat
182	54102-3745369-2	Arts & Humanities	English As A Second Language	Sardar Bahadur Khan Women'S University, Quetta
183	54102-3745369-2	Arts & Humanities	English Literature	Sardar Bahadur Khan Women University, Qta

184	54304-0349218-3	Engineering & Technology	Civil Engineering	Balochistan University Of Information Technology, Engineering And Management Sciences, Quetta
185	54304-0349218-3	Engineering & Technology	Bs Computer Engineering	Balochistan University Of Information Technology, Engineering And Management Sciences, Quetta
186	54400-4199028-9	Physical Sciences	Computer Science	University Of Balochistan
187	54400-4199028-9	Engineering & Technology	Electronics Engineering	Islamia University, Bahawalpur
188	54400-5236035-0	Engineering & Technology	Architecture	Balochistan University Of Information Technology, Engineering And Management Sciences, Quetta
189	54400-5236035-0	Engineering & Technology	Electronic Engineering	Balochistan University Of Information Technology, Engineering And Management Sciences, Quetta
190	54401-9432334-4	Business, & Management Sciences	Commerce	Sardar Bahadur Khan Women'S University, Quetta
191	54401-9432334-4	Arts & Humanities	Bs Psychology	Balochistan University Of Information Technology, Engineering And Management Sciences, Quetta
192	54501-2105948-4	Arts & Humanities	English Literature	Sardar Bahadur Khan Women'S University, Quetta
193	54501-2105948-4	Arts & Humanities	English Literature	Sardar Bahadur Khan Women University, Quetta
194	56202-8575284-5	Engineering & Technology	Mining	Balochistan University Of Information Technology, Engineering And Management Sciences, Quetta
195	56202-8575284-5	Engineering & Technology	Bs Computer Science	Balochistan University Of Information Technology, Engineering & Mgt. Sciences, Qta
196	56302-1207436-3	Social Sciences	Political Science	The Islamia University Bahawalpur

197	56302-1207436-3	Agriculture & Veterinary Sciences	Agriculture	University Of Agriculture, Faisalabad
198	61101-0796118-4	Business, & Management Sciences	Zoology	University Of Malakand
199	61101-0796118-4	Social Sciences	Statistics	University Of Malakand, Chakdara
200	61101-5537152-1	Physical Sciences	Chemistry	University Of Azad Jammu & Kashmir, Muzaffarabad
201	61101-5537152-1	Social Sciences	Education	International Islamic University, Islamabad
202	71103-2392240-3	Allied Sciences	Eastern Medicine	University Of Poonch Rawalakot
203	71103-2392240-3	Physical Sciences	Biotechnology	University Of Kotli Azad Jammu And Kashmir
204	71103-5648960-7	Engineering & Technology	Polymer And Process Engineering	University Of Engineering & Technology, Lahore
205	71103-5648960-7	Physical Sciences	Applied Physics	Federal Urdu University Of Arts, Sciences & Technology
206	71403-0348228-3	Physical Sciences	Physics	Karakoram International University, Gilgit
207	71403-0348228-3	Arts & Humanities	English	Karakoram International University, Gilgit, Gilgit Baltistan
208	71501-3664609-7	Physical Sciences	Physics	National University Of Sciences & Technology, Islamabad
209	71501-3664609-7	Engineering & Technology	Civil Engineering	National University Of Sciences & Technology, Rawalpindi/Islamabad (Nust)
210	71501-9867424-1	Engineering & Technology	Civil Engineering Technology	Mirpur University Of Science And Technology, Mirpur
211	71501-9867424-1	Arts & Humanities	Communication And Media Studies	Mirpur University Of Science And Technology (MUST), AJ&K
212	81102-0769276-1	Engineering & Technology	Mechanical Engineering	University Of Engineering And Technology, Taxila
213	81102-0769276-1	Engineering & Technology	Software Engineering	National University Of Sciences & Technology, Rawalpindi/Islamabad (NUST)
214	81202-9693682-7	Engineering & Technology	Metallurgy & Materials	University Of The Punjab, Lahore

			Engineering	
215	81202-9693682-7	Engineering & Technology	Chemical Engineering	University Of The Punjab, Lahore
216	81302-3667819-6	Physical Sciences	Human Nutrition	Mirpur University Of Science And Technology, Mirpur
217	81302-3667819-6	Allied Sciences	Medical Sciences	Mirpur University Of Science And Technology (MUST), AJ&K

(iii) Unjustified enrollment and process of students with dual domicile

S. No.	CNIC	Domicile District	Discipline	University
1	1520135758187	Chitral	Business, & Management Sciences	University of Sargodha, Sargodha
2	1520135758187	Kurram Agency	Physical Sciences	University of Sargodha, Sargodha
3	1570144062421	Dir Lower	Allied Sciences	University of Haripur
4	1570144062421	Upper Dir	Allied Sciences	University of Haripur, Haripur
5	2110745342675	Bajaur	Social Sciences	Quaid-I-Azam University, Islamabad
6	2110745342675	Bajaur Agency	Physical Sciences	Quaid-I-Azam University, Islamabad
7	2170273697539	Bhakkar	Social Sciences	University of Sargodha, Sargodha
8	2170273697539	South Waziristan	Social Sciences	University of Sargodha, Sargodha
9	3330241155791	Faisalabad	Engineering & Technology	University of Sahiwal, Sahiwal
10	3330241155791	Toba Tek Singh	Physical Sciences	University of Sahiwal, Sahiwal
11	3520190313775	Lahore	Physical Sciences	University of The Punjab, Lahore
12	3520190313775	Poonch	Engineering & Technology	University of Engineering & Technology, Lahore
13	3840482101702	Bhakkar	Allied Sciences	University of Sargodha, Sargodha
14	3840482101702	Sargodha	Agriculture & Veterinary Sciences	University of Veterinary And Animal Sciences, Lahore
15	7150198674241	Gilgit	Engineering & Technology	Mirpur University of Science And Technology, Mirpur
16	7150198674241	Roundu	Arts & Humanities	-do-
17	8130236678196	Kotli	Allied Sciences	-do-
18	8130236678196	Mirpur	Physical Sciences	Mirpur University of Science And Technology,

				Mirpur
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(iv) Unjustified enrollment and process of students in more than one university

S. No.	CNIC	University	Subject
1	12201-1427152-5	Gomal University, D. I. Khan	Chemistry
2	12201-1427152-5	Government College University, Lahore	Bs Hons Environmental Sciences
3	15604-0340214-1	Khyber Medical University, Peshawar	Pathology
4	15701-4406242-1	University Of Haripur, Haripur	Pathology
5	15701-4406242-1	University Of Haripur	Medical Lab Technology
6	21201-6694368-7	Fata University, Kohat	Computer Science
7	21201-6694368-7	University Of Fata, Kohat	Computer Science
8	21405-5685474-5	National College Of Arts, Lahore (NCA)	Art And Design
9	21405-5685474-5	The University Of Agriculture, Peshawar	Agriculture Sciences
10	21501-1240010-3	Dawood University Of Engineering & Technology, Karachi	Computer System Engineering
11	21501-1240010-3	University Of Peshawar	Physics
12	31201-5864463-9	Cholistan University Of Veterinary And Animal Sciences, Bahawalpur	Poultry Science
13	31201-5864463-9	Islamia University, Bahawalpur	Law
14	31303-4845048-5	Islamia University, Bahawalpur	Business Administration & Management
15	31303-4845048-5	Khawaja Fareed University Of Engineering & Information Technology, Rahim Yar Khan	Mechanical Engineering
16	32102-6314107-5	IBA Karachi	BBA
17	32102-6314107-5	University Of Karachi, Karachi	Pharmacy
18	32103-2139957-7	Bahauddin Zakariya University, Multan	Chemistry
19	32103-2139957-7	University Of Health Sciences, Lahore	MBBS
20	32303-7213384-1	University Of Health Sciences, Lahore	BDS
21	32303-7213384-1	University Of Veterinary And Animal Sciences, Lahore	DVM, City Campus, Lhr
22	32304-9594844-3	Bahauddin Zakariya University, Multan	Electrical Engineering
23	32304-9594844-3	University Of Engineering & Technology, Taxila	Civil Engineering
24	32404-8618340-0	King Edward Medical University, Lahore	Audiology
25	32404-8618340-0	National Defence University, Islamabad (Ndu)	Public Policy
26	33100-6975317-7	Government College University Faisalabad	Pharmacy
27	33100-6975317-7	University Of Health Sciences, Lahore	MBBS
28	33204-0491017-1	Pir Mehr Ali Shah Arid Agriculture University, Rawalpindi	DVM
29	33204-0491017-1	University Of Veterinary And Animal Sciences, Lahore	DVM, City Campus, Lhr

30	34101-0328517-5	Government College University, Lahore	BS Hons Electronics
31	34101-0328517-5	University Of Agriculture, Faisalabad	Agriculture
32	34101-3365951-7	Khwaja Fareed University Of Engineering And Information Technology, Rahim Yar Khan	Mechanical Engineering
33	34101-3365951-7	University Of Agriculture, Faisalabad	Food Engineering/ Food Process Engineering
34	34501-2460388-1	Comsats University Islamabad	Computer Science
35	34501-2460388-1	University Of Narowal, Narowal	Computer Science
36	34502-2933911-5	National University Of Sciences & Technology, Rawalpindi/Islamabad (Nust)	Civil Engineering
37	34502-2933911-5	University Of Engineering & Technology, Lahore	Civil Engineering
38	34603-1731585-8	Government College Women University, Sialkot	Zoology
39	34603-1731585-8	University Of Health Sciences, Lahore	MBBS
40	35102-1051187-7	University Of Education, Lahore	Physics
41	35102-1051187-7	University Of The Punjab, Lahore	Coputational Physics
42	35102-8276282-1	University Of Education, Lahore	Mathematics
43	35102-8276282-1	University Of The Punjab, Lahore	Coputational Physics
44	35201-9031377-5	University Of Engineering & Technology, Lahore	Mechanical Engineering
45	35201-9031377-5	University Of The Punjab, Lahore	Space & Planetary Sciences
46	35202-6235131-5	University Of Engineering & Technology, Lahore	Electrical Engineering
47	35202-6235131-5	University Of The Punjab, Lahore	Space & Planetary Sciences
48	35301-5429905-5	University Of Health Sciences, Lahore	B.Sc. (Hons.) Medical Laboratory Technology
49	35301-5429905-5	University Of Veterinary & Animal Sciences, Lahore	Dvm
50	35302-1762847-5	Iba Karachi	BBA
51	35302-1762847-5	University Of the Punjab, Lahore	Mass Communication & Media
52	35303-9305600-3	Government College University, Lahore	BS Hons Geography
53	35303-9305600-3	University Of Okara, Okara	English
54	36202-1038838-1	National University Of Sciences & Technology, Rawalpindi/Islamabad	Electrical Engineering
55	36202-1038838-1	UET, Lahore	Electrical Engineering
56	36302-8284641-9	Bahauddin Zakariya University, Multan	Civil Engineering
57	36302-8284641-9	University Of Engineering & Technology, Lahore	Civil Engineering
58	36402-4745576-0	Government College University Faisalabad	Human Nutrition
59	36402-4745576-0	University Of Sahiwal, Sahiwal	Chemistry
60	37405-9102854-0	Fatima Jinnah Women University,	Business Administration

		Rawalpindi	
61	37405-9102854-0	National University Of Medical Sciences, Rawalpindi	Biotechnology
62	38301-9784855-7	Government College University Faisalabad	Electrical Engineering
63	38301-9784855-7	Quaid-I-Azam University, Islamabad	Pakistan Studies
64	38404-8210170-2	University Of Sargodha, Sargodha	Pharmacy
65	38404-8210170-2	University Of Veterinary And Animal Sciences, Lahore	DVM,CVAS, Narowal
66	45401-6938829-5	Shah Abdul Latif University, Khairpur	Mathematics
67	45401-6938829-5	Sukkur Iba	Physical Sciences
68	45401-6938829-5	Sukkur Institute Of Business Administration University, Sukkur	Mathematics
69	54400-4199028-9	Islamia University, Bahawalpur	Electronics Engineering
70	54400-4199028-9	University Of Balochistan	Computer Science
71	54401-9432334-4	Balochistan University Of Information Technology, Engineering And Management Sciences,Quetta	BS Psychology
72	54401-9432334-4	Sardar Bahadur Khan Women'S University, Quetta	Commerce
73	56302-1207436-3	The Islamia University Bahawalpur	Political Science
74	56302-1207436-3	University Of Agriculture, Faisalabad	Agriculture
75	61101-5537152-1	International Islamic University, Islamabad	Education
76	61101-5537152-1	University Of Azad Jammu & Kashmir, Muzaffarabad	Chemistry
77	71103-2392240-3	University Of Kotli Azad Jammu And Kashmir	Biotechnology
78	71103-2392240-3	University Of Poonch Rawalakot	Eastern Medicine
79	71103-5648960-7	Federal Urdu University Of Arts, Sciences & Technology	Applied Physics
80	71103-5648960-7	University Of Engineering & Technology, Lahore	Polymer And Process Engineering
81	81102-0769276-1	National University Of Sciences & Technology, Rawalpindi/Islamabad (Nust)	Software Engineering
82	81102-0769276-1	University Of Engineering And Technology, Taxila	Mechanical Engineering
83	81302-3667819-6	Mirpur University Of Science And Technology (Must), AJ&K	Medical Sciences
84	81302-3667819-6	-do-	Human Nutrition

(iv)Unjustified enrollment and process of students in more than one discipline

S. No.	CNIC	Subject	University
1	1110168606147	Civil Engineering	UET Peshawar
2	1110168606147	Mechanical Engineering	-do-
3	1220114271525	Bs Hons Environmental Sciences	Government College University, Lahore

4	1220114271525	Chemistry	Gomal University, D. I. Khan
5	1220153384220	Law	Gomal University, D.I. Khan
6	1220153384220	Zoology	Gomal University, D. I. Khan
7	1310114326120	BDS	Khyber Medical University, Peshawar
8	1310114326120	Physiotherapy	Khyber Medical University, Peshawar
9	1320245592665		Hazara University, Dodhial, Mansehra
10	1320245592665	Microbiology	Hazara University Mansehra
11	1520135758187	BBA	University Of Sargodha, Sargodha
12	1520135758187	Computer Science	University Of Sargodha, Sargodha
13	1540229705630	English	University Of Malakand
14	1540229705630	Islamic Studies	University Of Malakad, Chakdara
15	1560403402141	Nursing	Khyber Medical University, Peshawar
16	1560403402141	Pathology	Khyber Medical University, Peshawar
17	1570144062421	Medical Lab Technology	University Of Haripur
18	1570144062421	Pathology	University Of Haripur, Haripur
19	2110745342675	Pakistan Studies	Quaid-I-Azam University, Islamabad
20	2110745342675	Physics	Quaid-I-Azam University, Islamabad
21	2140556854745	Agriculture Sciences	The University Of Agriculture, Peshawar
22	2140556854745	Art And Design	National College Of Arts, Lahore (NCA)
23	2150112400103	Computer System Engineering	Dawood University Of Engineering & Technology, Karachi
24	2150112400103	Physics	University of Peshawar
25	2160437478747	Business Administration	Kohat University Of Science And Technology, Kohat
26	2160437478747	Computer Science	Kohat University Of Science & Technology
27	3110245796585	English	The Islamia University Bahawalpur
28	3110245796585	Urdu And Iqbalat BWN	Islamia University, Bahawalpur
29	3120158644639	Law	Islamia University, Bahawalpur
30	3120158644639	Poultry Science	Cholistan University Of Veterinay And Animal Sciences, Bahawalpur
31	3120222407499	DVM	Cholistan University Of Veterinary And Animal Sciences, Bahawalpur
32	3120222407499	Zoology	Cholistan University Of Veterinay And Animal Sciences, Bahawalpur
33	3120288669091	Economics	The Islamia University Bahawalpur
34	3120288669091	Information Technology	Islamia University, Bahawalpur
35	3120533968041	Business Admin. & Mngt.	Islamia University, Bahawalpur
36	3120533968041	Computer Science	The Islamia University Bahawalpur
37	3130176769027	Mathematics	The Islamia University Bahawalpur
38	3130176769027	Mathematics (Ryk)	Islamia University, Bahawalpur
39	3130281603265	English	Khawaja Fareed University Of Engineering And Information Technology, Rahim Yar Khan
40	3130281603265	Software Engineering	Khawaja Fareed University Of Engineering & Information Technology,

			Rahim Yar Khan
41	3130337431179	Mathematics	The Islamia University Bahawalpur
42	3130337431179	Mathematics (Ryk)	Islamia University, Bahawalpur
43	3130348450485	Business Administration & Management	Islamia University, Bahawalpur
44	3130348450485	Mechanical Engineering	Khawaja Fareed University Of Engineering & Information Technology, Rahim Yar Khan
45	3130415945421	Computer Science	Khawaja Fareed University Of Engineering & Information Technology, Rahim Yar Khan
46	3130415945421	Physics	Khawaja Fareed University Of Engineering And Information Technology, Rahim Yar Khan
47	3210263141075	BBA	IBA Karachi
48	3210263141075	Pharmacy	University Of Karachi, Karachi
49	3210321399577	Chemistry	Bahauddin Zakariya University, Multan
50	3210321399577	MBBS	University Of Health Sciences, Lahore
51	3220171990056	Environmental Engineering	Government College University, Faisalabad
52	3220171990056	Orthoptics	Government College University Faisalabad
53	3230372133841	BDS	University Of Health Sciences, Lahore
54	3230372133841	DVM, City Campus, Lhr	University Of Veterinary And Animal Sciences, Lahore
55	3230437498341	BS Political Science	Bahauddin Zakariya University, Multan
56	3230437498341	English	Bahauddin Zakariya University, Multan
57	3230474881515	BS Political Science	Bahauddin Zakariya University, Multan
58	3230474881515	English	Bahauddin Zakariya University, Multan
59	3230495948443	Civil Engineering	University Of Engineering & Technology, Taxila
60	3230495948443	Electrical Engineering	Bahauddin Zakariya University, Multan
61	3240486183400	Audiology	King Edward Medical University, Lahore
62	3240486183400	Public Policy	National Defence University, Islamabad (NDU)
63	3310069753177	MBBS	University Of Health Sciences, Lahore
64	3310069753177	Pharmacy	Government College University Faisalabad
65	3310564339553	Dairy Sciences	University Of Agriculture, Faisalabad
66	3310564339553	Food Science & Tech.	University Of Agriculture, Faisalabad
67	3310588823687	Agriculture	University Of Agriculture, Faisalabad
68	3310588823687	Biotechnology & Informatics	University Of Agriculture, Faisalabad
69	3320404910171	DVM	Pir Mehr Ali Shah Arid Agriculture University, Rawalpindi
70	3320404910171	DVM, City Campus, Lhr	University Of Veterinary And Animal Sciences, Lahore

71	3410103285175	Agriculture	University Of Agriculture, Faisalabad
72	3410103285175	BS Hons Electronics	Government College University, Lahore
73	3410133659517	Food Engineering/ Food Process Engineering	University Of Agriculture, Faisalabad
74	3410133659517	Mechanical Engineering	Khawaja Fareed University Of Engineering And Information Technology, Rahim Yar Khan
75	3410168371121	Computer And Information Sciences	COMSATS University Islamabad
76	3410168371121	Electrical Engineering	COMSATS University, Islamabad
77	3450141583143	Business Administration	University Of Narowal, Narowal
78	3450141583143	Business Administration & Management	University Of Narowal, Narowal
79	3460317315858	MBBS	University Of Health Sciences, Lahore
80	3460317315858	Zoology	Government College Women University, Sialkot
81	3460370432115	Medical Lab Technology	University Of Haripur
82	3460370432115	Medical Sciences	University Of Haripur, Haripur
83	3510210511877	Computational Physics	University Of The Punjab, Lahore
84	3510210511877	Physics	University Of Education, Lahore
85	3510282762821	Computational Physics	University Of The Punjab, Lahore
86	3510282762821	Mathematics	University Of Education, Lahore
87	3520190313775	Mechanical Engineering	University Of Engineering & Technology, Lahore
88	3520190313775	Space & Planetary Sciences	University Of The Punjab, Lahore
89	3520228474832	Applied Psychology	Lahore College For Women University, Lahore
90	3520228474832	History	Lahore College For Women University, Lahore
91	3520262351315	Electrical Engineering	University Of Engineering & Technology, Lahore
92	3520262351315	Space & Planetary Sciences	University Of The Punjab, Lahore
93	3530154299055	B.Sc. (Hons.) Medical Laboratory Technology	University Of Health Sciences, Lahore
94	3530154299055	DVM	University Of Veterinary & Animal Sciences, Lahore
95	3530196395286	Chemical Engineering	University Of The Punjab, Lahore
96	3530196395286	Industrial Engineering	University Of The Punjab, Lahore
97	3530217628475	BBA	IBA Karachi
98	3530217628475	Mass Communication & Media	University Of The Punjab, Lahore
99	3530393056003	BS Hons Geography	Government College University, Lahore
100	3530393056003	English	University Of Okara, Okara
101	3620324031725	Computer Science	Islamia University, Bahawalpur
102	3620324031725	Telecommunication Engineering	The Islamia University Bahawalpur

103	3620346616101	BPA	Bahauddin Zakariya University, Multan
104	3620346616101	IT	Bahauddin Zakariya University, Multan
105	3620394860709	Business Administration & Management	Islamia University, Bahawalpur
106	3620394860709	Computer Science	The Islamia University Bahawalpur
107	3630250784859	Electrical Engineering	Comsats University Islamabad
108	3630250784859	Electronics	Comsats University, Islamabad
109	3640247455760	Chemistry	University Of Sahiwal, Sahiwal
110	3640247455760	Human Nutrition	Government College University Faisalabad
111	3640259524989	Law	University Of The Punjab, Lahore
112	3640259524989	Other	University Of The Punjab, Lahore
113	3660109955672	Agriculture	University Of Agriculture, Faisalabad
114	3660109955672	Zoology	University Of Agriculture, Faisalabad
115	3660228834379	Artificial Intelligence	Islamia University, Bahawalpur
116	3660228834379	Computer Science	The Islamia University Bahawalpur
117	3660253475381	BBA	University Of Education, Lahore
118	3660253475381	Mathematics	University Of Education, Lahore
119	3660320126656	BS Chemistry	University Of Education, Lahore
120	3660320126656	Chemistry	University Of Education, Lahore
121	3660394094341	Computer Science	COMSATS University, Islamabad
122	3660394094341	Software Engineering	COMSATS University Islamabad
123	3720152896740	Bioinformatics	International Islamic University, Islamabad
124	3720152896740	Biology	International Islamic University, Islamabad
125	3740591028540	Biotechnology	National University Of Medical Sciences, Rawalpindi
126	3740591028540	Business Administration	Fatima Jinnah Women University, Rwp.
127	3830197848557	Electrical Engineering	Government College University Faisalabad
128	3830197848557	Pakistan Studies	Quaid-i-Azam University, Islamabad
129	3840482101702	DVM,CVAS, Narowal	University Of Veterinary And Animal Sciences, Lahore
130	3840482101702	Pharmacy	University Of Sargodha, Sargodha
131	4210153392418	Medical Sciences	Jinnah Sindh Medical University, Karachi
132	4210153392418	Medicine	-do-
133	4230113698455	Public Administration	Shah Abdul Latif University, Khairpur
134	4230113698455	SZAB School Of Law	Shah Abdul Latif University, Khairpur
135	4510114035699	Business Administration	Sukkur Institute Of Business Administration University, Sukkur
136	4510114035699	Management Sciences & Business Education	Sukkur IBA
137	4510412337047	Business Administration	Sukkur Institute Of Business Administration University, Sukkur
138	4510412337047	Management Sciences & Business Education	Sukkur IBA

139	4520214856443	Computer Science	Sukkur Institute Of Business Administration University, Sukkur
140	4520214856443	Engineering & Technology	Sukkur IBA
141	4530215576307	Electrical Engineering	Sukkur Institute Of Business Administration University, Sukkur
142	4530215576307	Engineering & Technology	Sukkur IBA
143	4540169388295	Mathematics	Sukkur Institute Of Business Administration University, Sukkur
144	4540169388295	Physical Sciences	Sukkur IBA
145	5110194679769	BS Computer Science	University Of Turbat, Turbat
146	5110194679769	Computer Science	University Of Turbat, Turbat
147	5140109894984	Education	Sardar Bahadur Khan Women University, Quetta
148	5140109894984	Social Sciences	Sardar Bahadur Khan Women'S University, Quetta
149	5210250567688	BS Balochi	University Of Turbat, Turbat
150	5210250567688	English	University Of Turbat, Turbat
151	5220329976770	Botany	University Of Turbat, Turbat
152	5220329976770	BS Botany	University Of Turbat, Turbat
153	5230113508061	BS Computer Science	University Of Turbat, Turbat
154	5230113508061	Computer Science	University Of Turbat, Turbat
155	5410237453692	English As A Second Language	Sardar Bahadur Khan Women's University, Quetta
156	5410237453692	English Literature Written As A Second Language	Sardar Bahadur Khan Women University, Quetta
157	5430403492183	BS Computer Engineering	Balochistan University Of Information Technology, Engineering And Management Sciences, Quetta
158	5430403492183	Civil Engineering	Balochistan University Of Information Technology, Engineering And Management Sciences, Quetta
159	5440041990289	Computer Science	University Of Balochistan
160	5440041990289	Electronics Engineering	Islamia University, Bahawalpur
161	5440052360350	Architecture	Balochistan University Of Information Technology, Engineering And Management Sciences, Quetta
162	5440052360350	Electronic Engineering	Balochistan University Of Information Technology, Engineering And Management Sciences, Quetta
163	5440194323344	BS Psychology	Balochistan University Of Information Technology, Engineering And Management Sciences, Quetta
164	5440194323344	Commerce	Sardar Bahadur Khan Women's University, Quetta
165	5620285752845	BS Computer Science	Balochistan University Of Information Technology, Engineering And

			Management Sciences, Quetta
166	5620285752845	Mining	Balochistan University Of Information Technology, Engineering And Management Sciences, Quetta
167	5630212074363	Agriculture	University Of Agriculture, Faisalabad
168	5630212074363	Political Science	The Islamia University Bahawalpur
169	6110107961184	Statistics	University Of Malakad, Chakdara
170	6110107961184	Zoology	University Of Malakand
171	6110155371521	Chemistry	University Of Azad Jammu & Kashmir, Muzaffarabad
172	6110155371521	Education	International Islamic University, Islamabad
173	7110323922403	Biotechnology	University Of Kotli Azad Jammu And Kashmir
174	7110323922403	Eastern Medicine	University Of Poonch Rawalakot
175	7110356489607	Applied Physics	Federal Urdu University Of Arts, Sciences & Technology
176	7110356489607	Polymer And Process Engineering	University Of Engineering & Technology, Lahore
177	7140303482283	English	Karakorum International University, Gilgit, Gilgit Baltistan
178	7140303482283	Physics	Karakoram International University, Gilgit
179	7150136646097	Civil Engineering	National University Of Sciences & Technology, Rawalpindi/Islamabad (NUST)
180	7150136646097	Physics	National University Of Sciences & Technology, Islamabad
181	7150198674241	Civil Engineering Technology	Mirpur University Of Science And Technology, Mirpur
182	7150198674241	Communication And Media Studies	Mirpur University Of Science And Technology (MUST), AJ&K
183	8110207692761	Mechanical Engineering	University Of Engineering And Technology, Taxila
184	8110207692761	Software Engineering	National University Of Sciences & Technology, Rawalpindi/Islamabad (NUST)
185	8120296936827	Chemical Engineering	University Of The Punjab, Lahore
186	8120296936827	Metallurgy & Materials Engineering	University Of The Punjab, Lahore
187	8130236678196	Human Nutrition	Mirpur University Of Science And Technology, Mirpur
188	8130236678196	Medical Sciences	Mirpur University Of Science And Technology (MUST), AJ&K

(v) Un-justified enrollment and process of students in more than one discipline

S. No.	CNIC	Discipline	University
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1	1220153384220	Arts & Humanities	Gomal University, D.I. Khan
2	1220153384220	Physical Sciences	Gomal University, D.I. Khan
3	1520135758187	Business, & Management Sciences	University Of Sargodha, Sargodha
4	1520135758187	Physical Sciences	University Of Sargodha, Sargodha
5	1540229705630	Arts & Humanities	University Of Malakad, Chakdara
6	1540229705630	Business, & Management Sciences	University Of Malakand
7	2110745342675	Physical Sciences	Quaid-I-Azam University, Islamabad
8	2110745342675	Social Sciences	Quaid-I-Azam University, Islamabad
9	2120166943687	Engineering & Technology	University Of Fata, Kohat
10	2120166943687	Physical Sciences	Fata University, Kohat
11	2140556854745	Agriculture & Veterinary Sciences	The University Of Agriculture, Peshawar
12	2140556854745	Arts & Humanities	National College Of Arts, Lahore (NCA)
13	2150112400103	Business, & Management Sciences	University Of Peshawar
14	2150112400103	Engineering & Technology	Dawood University Of Engineering & Technology, Karachi
15	2160437478747	Business, & Management Sciences	Kohat University Of Science And Technology, Kohat
16	2160437478747	Physical Sciences	Kohat University Of Science & Technology
17	3120158644639	Agriculture & Veterinary Sciences	Cholistan University Of Veterinary And Animal Sciences, Bahawalpur
18	3120158644639	Arts & Humanities	Islamia University, Bahawalpur
19	3120222407499	Agriculture & Veterinary Sciences	Cholistan University Of Veterinary And Animal Sciences, Bahawalpur
20	3120222407499	Physical Sciences	Cholistan University Of Veterinary And Animal Sciences, Bahawalpur
21	3120288669091	Engineering & Technology	Islamia University, Bahawalpur
22	3120288669091	Social Sciences	The Islamia University Bahawalpur
23	3120533968041	Business, & Management Sciences	Islamia University, Bahawalpur
24	3120533968041	Physical Sciences	The Islamia University Bahawalpur
25	3130281603265	Engineering & Technology	Khawaja Fareed University Of Eng. & Information Technology, RYK
26	3130281603265	Social Sciences	Khawaja Fareed University Of Engineering And Information Technology, Rahim Yar Khan
27	3130348450485	Business, & Management Sciences	Islamia University, Bahawalpur
28	3130348450485	Engineering & Technology	Khawaja Fareed University Of Eng. & I.T Rahim Yar Khan
29	3210263141075	Allied Sciences	University Of Karachi, Karachi
30	3210263141075	Business, & Management	IBA Karachi

		Sciences	
31	3210321399577	Medical Sciences	University Of Health Sciences, Lahore
32	3210321399577	Physical Sciences	Bahauddin Zakariya University, Multan
33	3220171990056	Engineering & Technology	Government College University, Faisalabad
34	3220171990056	Social Sciences	Government College University Faisalabad
35	3230372133841	Agriculture & Veterinary Sciences	University Of Veterinary And Animal Sciences, Lahore
36	3230372133841	Medical Sciences	University Of Health Sciences, Lahore
37	3230437498341	Arts & Humanities	Bahauddin Zakariya University, Multan
38	3230437498341	Social Sciences	Bahauddin Zakariya University, Multan
39	3240486183400	Allied Sciences	King Edward Medical University, Lahore
40	3240486183400	Social Sciences	National Defence University, Islamabad
41	3310069753177	Arts & Humanities	Government College University Faisalabad
42	3310069753177	Medical Sciences	University Of Health Sciences, Lahore
43	3310288554719	Engineering & Technology	University Of The Punjab, Lahore
44	3310288554719	Physical Sciences	University Of The Punjab, Lahore
45	3310564339553	Agriculture & Veterinary Sciences	University Of Agriculture, Faisalabad
46	3310564339553	Allied Sciences	University Of Agriculture, Faisalabad
47	331058823687	Agriculture & Veterinary Sciences	University Of Agriculture, Faisalabad
48	331058823687	Physical Sciences	University Of Agriculture, Faisalabad
49	3330241155791	Engineering & Technology	University Of Sahiwal, Sahiwal
50	3330241155791	Physical Sciences	University Of Sahiwal, Sahiwal
51	3410103285175	Agriculture & Veterinary Sciences	University Of Agriculture, Faisalabad
52	3410103285175	Engineering & Technology	Government College University, Lahore
53	3410133659517	Agriculture & Veterinary Sciences	University Of Agriculture, Faisalabad
54	3410133659517	Engineering & Technology	Khwaja Fareed University Of Eng. And I.T, Rahim Yar Khan
55	3450141583143	Business, & Management Sciences	University Of Narowal, Narowal
56	3450141583143	Social Sciences	University Of Narowal, Narowal
57	3460317315858	Medical Sciences	University Of Health Sciences, Lahore
58	3460317315858	Physical Sciences	Government College Women University, Sialkot
59	3520190313775	Engineering & Technology	University Of Engineering & Technology, Lahore
60	3520190313775	Physical Sciences	University Of The Punjab, Lahore
61	3520228474832	Arts & Humanities	Lahore College For Women University,

			Lahore
62	3520228474832	Social Sciences	Lahore College For Women University, Lahore
63	3520262351315	Engineering & Technology	University Of Engineering & Technology, Lahore
64	3520262351315	Physical Sciences	University Of The Punjab, Lahore
65	3530154299055	Agriculture & Veterinary Sciences	University Of Veterinary & Animal Sciences, Lahore
66	3530154299055	Allied Sciences	University Of Health Sciences, Lahore
67	3530217628475	Business, & Management Sciences	IBA Karachi
68	3530217628475	Social Sciences	University Of The Punjab, Lahore
69	3530393056003	Arts & Humanities	University Of Okara, Okara
70	3530393056003	Social Sciences	Government College University, Lahore
71	3620346616101	Physical Sciences	Bahauddin Zakariya University, Multan
72	3620346616101	Social Sciences	Bahauddin Zakariya University, Multan
73	3620394860709	Business, & Management Sciences	Islamia University, Bahawalpur
74	3620394860709	Physical Sciences	The Islamia University Bahawalpur
75	3640259524989	Arts & Humanities	University Of The Punjab, Lahore
76	3640259524989	Physical Sciences	University Of The Punjab, Lahore
77	3660109955672	Agriculture & Veterinary Sciences	University Of Agriculture, Faisalabad
78	3660109955672	Physical Sciences	University Of Agriculture, Faisalabad
79	3660228834379	Engineering & Technology	Islamia University, Bahawalpur
80	3660228834379	Physical Sciences	The Islamia University Bahawalpur
81	3660253475381	Business, & Management Sciences	University Of Education, Lahore
82	3660253475381	Physical Sciences	University Of Education, Lahore
83	3660394094341	Engineering & Technology	Comsats University Islamabad
84	3660394094341	Physical Sciences	Comsats University, Islamabad
85	3740591028540	Business, & Management Sciences	Fatima Jinnah Women University, Rawalpindi
86	3740591028540	Physical Sciences	National University Of Medical Sciences, Rawalpindi
87	3830197848557	Allied Sciences	Govet. College University Faisalabad
88	3830197848557	Social Sciences	Quaid-I-Azam University, Islamabad
89	3840482101702	Agriculture & Veterinary Sciences	University Of Veterinary And Animal Sciences, Lahore
90	3840482101702	Allied Sciences	University Of Sargodha, Sargodha
91	4210153392418	Allied Sciences	Jinnah Sindh Medical University, Karachi
92	4210153392418	Medical Sciences	Jinnah Sindh Medical University, Karachi
93	5140109894984	Arts & Humanities	Sardar Bahadur Khan Women University, Quetta

94	5140109894984	Social Sciences	Sardar Bahadur Khan Women'S University, Quetta
95	5440041990289	Engineering & Technology	Islamia University, Bahawalpur
96	5440041990289	Physical Sciences	University Of Balochistan
97	5440194323344	Arts & Humanities	Balochistan University Of Information Technology, Engineering And Management Sciences, Quetta
98	5440194323344	Business, & Management Sciences	Sardar Bahadur Khan Women'S University, Quetta
99	5630212074363	Agriculture & Veterinary Sciences	University Of Agriculture, Faisalabad
100	5630212074363	Social Sciences	The Islamia University Bahawalpur
101	6110107961184	Business, & Management Sciences	University Of Malakand
102	6110107961184	Social Sciences	University Of Malakad, Chakdara
103	6110155371521	Physical Sciences	University Of Azad Jammu & Kashmir, Muzaffarabad
104	6110155371521	Social Sciences	International Islamic University, Islamabad
105	7110323922403	Allied Sciences	University Of Poonch Rawalakot
106	7110323922403	Physical Sciences	University Of Kotli Azad Jammu And Kashmir
107	7110356489607	Engineering & Technology	University Of Engineering & Technology, Lahore
108	7110356489607	Physical Sciences	Federal Urdu University Of Arts, Sciences & Technology
109	7140303482283	Arts & Humanities	Karakorum International University, Gilgit, Gilgit Baltistan
110	7140303482283	Physical Sciences	Karakoram International University, Gilgit
111	7150136646097	Engineering & Technology	National University Of Sciences & Technology, Rawalpindi/Islamabad (Nust)
112	7150136646097	Physical Sciences	National University Of Sciences & Technology, Islamabad
113	7150198674241	Arts & Humanities	Mirpur University Of Science And Technology (Must), AJ&K
114	7150198674241	Engineering & Technology	Mirpur University Of Science And Technology, Mirpur
115	8130236678196	Allied Sciences	Mirpur University Of Science And Technology (Must), AJ&K
116	8130236678196	Physical Sciences	Mirpur University Of Science And Technology, Mirpur

Annex-3
(Para 3.4.7)

Irregular regularization of officers and staff of Child Support Programme

S. No.	Name	Post	Grade	Date of appointment
1.	Rabia Mariam	Asstt. Director	17	19.03.2010
2.	Uzma Mukhtar	---do---	17	22.03.2010
3.	Shaista Kanwal	---do---	17	20.03.2010
4.	Wijdan Asif	---do---	17	20.03.2010
5.	Muhammad Shahbaz	---do---	17	24.03.2010
6.	Imran Riaz Satti	---do---	17	20.03.2010
7.	Abuzar	---do---	17	22.03.2010
8.	Gul Sursanda Kakar	---do---	17	29.03.2010
9.	Akhtar Hussain Paracha	Prog. Officer	16	12.04.2010
10.	Nida Farman	---do---	16	27.03.2010
11.	Munawar Ali	---do---	16	05.04.2010
12.	Rashid Khan	---do---	16	26.03.2010
13.	Muhammad Haroon	---do---	16	29.03.2010
14.	Sadia Aziz	---do---	16	27.03.2010
15.	Iftikhar Ahmad	---do---	16	13.04.2010
16.	Ghulam Qadir	---do---	16	21.01.2010
17.	Saifullah	---do---	16	27.03.2010
18.	Waseem Akhter Raja	Accountant	16	02.04.2010
19.	M. Asif Anjum	Accountant	16	19.04.2010
20.	Nadeem Shahazad	Accountant	16	09.04.2010
21.	Touqir Afsar Khan	Data Processing Supervisor	16	18.05.2010
22.	Asim Saeed	Acctt. Asstt.	14	03.06.2010
23.	Fida Ali Raza	Acctt. Asstt.	14	09.06.2010
24.	M.Qaiser Majeed	Acctt. Asstt.	14	03.06.2010
25.	Kashif Ali	Acctt. Asstt.	14	03.06.2010
26.	Danish Azeem	Acctt. Asstt.	14	08.03.2010
27.	Seema Shaheen	DEO	12	24.03.2010
29.	Safeer Abbas Shah	DEO	12	29.03.2010
30.	Imran Ali	DEO	12	24.03.2010
31.	Asif Hameed	DEO	12	24.03.2010
32.	M.Furqan Rauf	DEO	12	22.03.2010
33.	Shazia Mehmood	DEO	12	22.03.2010

34.	Hamid Fayyaz	DEO	12	23.03.2010
35.	Saeed Safdar	DEO	12	24.03.2010
36.	Zeeshan Shahzad	DEO	12	22.03.2010
37.	Amjad Mehmood	DEO	12	26.03.2010
38.	Saima Rani	DEO	12	13.03.2010
39.	Rakhail Jan	DEO	12	04.07.2010
40.	Tanveer Akhtar	DEO	12	01.06.2010
41.	Ghulam Ali	DEO	12	24.03.2010
42.	Hafiz Ameer Hussain	DEO	12	24.03.2010
43.	Muhammad Rashid	DEO	12	22.03.2010
44.	Amra Riaz	DEO	12	24.03.2010
45.	Rafaqat Ali	DEO	12	22.03.2010
46.	Muhammad Shoaib	DEO	12	20.03.2010
47.	Ahmad Sajjad	DEO	12	27.03.2010
48.	Muhammad Yasir Khan	DEO	12	19.03.2010
49.	Zubaida Bilal	DEO	12	06.03.2010
50.	Ghulam Sarwar	DEO	12	04.03.2010
51.	Muhammad Naseem	Driver	06	08.03.2010
52.	Kashif Ali	N/Qasid	01	10.06.2010
53.	Faiz Ali	N/Qasid	01	08.06.2010
54.	Muhammad Kamran	N/Qasid	01	09.06.2010
55.	Shaiman Ahmad	N/Qasid	01	10.06.2010
56.	Ghulam Qadir	N/Qasid	01	09.03.2010
57.	Shoaib Ahmed	S.Guard	01	10.03.2010
58.	Shahid Hassan	N/Qasid	01	09.06.2010
59.	Farhat Mahmood	N/Qasid	01	14.07.2010

Annex-4
(Para 4.4.5)

Difference in de-credited amount between CBA and Bank Statement of MDA/ less refund of de-credit amount – Rs. 55.95 million

As per EOBI CBA

Month	Year	Decredit_amount	Count
1	2022	48,165,070.590	1,856
2	2022	73,244,465.980	4,416
3	2022	53,220,012.560	2,205
4	2022	115,808,039.590	4,700
5	2022	56,541,969.370	2,261
6	2022	65,824,617.850	2,582
7	2021	117,982,079.990	12,336
8	2021	36,118,452.460	1,744
9	2021	16,103,227.190	706
10	2021	58,199,279.890	2,485
11	2021	48,142,676.580	1,818
12	2021	37,639,215.430	1,427
Total		726,989,107.480	38,536

As per decredited amount MDA

Post Date	Cheque/ Inst #	Value Date	Debit Amount	Credit Amount
7/7/2021	7/30/2021	7/7/2021	0	11,780,795
7/7/2021	7/30/2021	7/7/2021	0	6,406,457
7/8/2021	7/30/2021	7/8/2021	0	4,170,859
7/9/2021	7/30/2021	7/9/2021	0	3,158,074
7/14/2021	7/30/2021	7/14/2021	0	2,004,405
7/14/2021	7/30/2021	7/14/2021	0	3,478,405
7/14/2021	7/30/2021	7/14/2021	0	2,333,296
7/16/2021	7/30/2021	7/16/2021	0	1,455,961
7/16/2021	7/30/2021	7/16/2021	0	1,385,161
7/19/2021	7/30/2021	7/19/2021	0	831,554
7/23/2021	7/30/2021	7/23/2021	0	5,949,708
7/26/2021	7/30/2021	7/26/2021	0	1,252,762
7/27/2021	7/30/2021	7/27/2021	0	2,471,110
7/28/2021	7/30/2021	7/28/2021	0	2,015,870
8/4/2021	8/30/2021	8/4/2021	0	6,926,894
8/5/2021	8/30/2021	8/5/2021	0	2,274,735

8/9/2021	8/30/2021	8/9/2021	0	2,713,394
8/9/2021	8/30/2021	8/9/2021	0	1,469,413
8/10/2021	8/30/2021	8/10/2021	0	1,543,192
8/11/2021	8/30/2021	8/11/2021	0	1,198,072
8/12/2021	8/30/2021	8/12/2021	0	1,521,757
8/13/2021	8/30/2021	8/13/2021	0	765,636
8/23/2021	8/30/2021	8/23/2021	0	4,741,848
8/23/2021	8/30/2021	8/23/2021	0	528,895
8/24/2021	8/30/2021	8/24/2021	0	971,323
8/25/2021	8/30/2021	8/25/2021	0	869,469
8/26/2021	8/30/2021	8/26/2021	0	560,714
8/27/2021	8/30/2021	8/27/2021	0	711,022
8/30/2021	8/30/2021	8/30/2021	0	797,962
9/6/2021	9/30/2021	9/6/2021	0	604,215
9/8/2021	9/30/2021	9/8/2021	0	890,130
9/9/2021	9/30/2021	9/9/2021	0	405,839
9/10/2021	9/30/2021	9/10/2021	0	1,536,348
9/13/2021	9/30/2021	9/13/2021	0	8,170,441
9/15/2021	9/30/2021	9/15/2021	0	5,334,179
9/16/2021	9/30/2021	9/16/2021	0	1,587,993
9/17/2021	9/30/2021	9/17/2021	0	4,201,445
9/20/2021	9/30/2021	9/20/2021	0	5,735,587
9/22/2021	9/30/2021	9/22/2021	0	3,543,367
9/24/2021	9/30/2021	9/24/2021	0	2,827,824
9/24/2021	9/30/2021	9/24/2021	0	3,251,636
9/27/2021	9/30/2021	9/27/2021	0	3,016,185
9/30/2021	9/30/2021	9/30/2021	0	4,951,191
10/6/2021	10/30/2021	10/6/2021	0	7,776,128
10/11/2021	10/30/2021	10/11/2021	0	5,770,708
10/11/2021	10/30/2021	10/11/2021	0	2,032,597
10/13/2021	10/30/2021	10/13/2021	0	5,394,188
10/15/2021	10/30/2021	10/15/2021	0	5,116,706
10/18/2021	10/30/2021	10/18/2021	0	1,865,529
10/20/2021	10/30/2021	10/20/2021	0	3,396,176
10/21/2021	10/30/2021	10/21/2021	0	2,238,298
10/22/2021	10/30/2021	10/22/2021	0	2,343,469
10/25/2021	10/30/2021	10/25/2021	0	1,286,849
10/26/2021	10/30/2021	10/26/2021	0	2,714,170

10/27/2021	10/30/2021	10/27/2021	0	1,922,147
10/28/2021	10/30/2021	10/28/2021	0	2,239,566
10/29/2021	10/30/2021	10/29/2021	0	4,568,068
11/2/2021	11/30/2021	11/2/2021	0	1,427,449
11/3/2021	11/30/2021	11/3/2021	0	1,319,581
11/4/2021	11/30/2021	11/4/2021	0	2,838,802
11/5/2021	11/30/2021	11/5/2021	0	3,671,899
11/8/2021	11/30/2021	11/8/2021	0	60,903
11/9/2021	11/30/2021	11/9/2021	0	3,550,022
11/10/2021	11/30/2021	11/10/2021	0	2,188,859
11/11/2021	11/30/2021	11/11/2021	0	2,677,282
11/12/2021	11/30/2021	11/12/2021	0	2,254,404
11/15/2021	11/30/2021	11/15/2021	0	2,254,404
11/16/2021	11/30/2021	11/16/2021	0	2,450,567
11/16/2021	11/30/2021	11/16/2021	0	1,042,350
11/17/2021	11/30/2021	11/17/2021	0	2,094,718
11/18/2021	11/30/2021	11/18/2021	0	1,823,530
11/19/2021	11/30/2021	11/19/2021	0	1,494,984
11/29/2021	11/30/2021	11/29/2021	0	12,146,227
12/6/2021	12/30/2021	12/6/2021	0	7,129,753
12/7/2021	12/30/2021	12/7/2021	0	27,748
12/9/2021	12/30/2021	12/9/2021	0	2,570,398
12/9/2021	12/30/2021	12/9/2021	0	138,475
12/9/2021	12/30/2021	12/9/2021	0	214,958
12/10/2021	12/30/2021	12/10/2021	0	1,944,754
12/13/2021	12/30/2021	12/13/2021	0	4,306,507
12/14/2021	12/30/2021	12/14/2021	0	51,853
12/16/2021	12/30/2021	12/16/2021	0	2,804,342
12/17/2021	12/30/2021	12/17/2021	0	1,737,473
12/20/2021	12/30/2021	12/20/2021	0	4,581,751
12/21/2021	12/30/2021	12/21/2021	0	104,530
12/23/2021	12/30/2021	12/23/2021	0	3,899,903
12/27/2021	12/30/2021	12/27/2021	0	6,609,448
12/28/2021	12/30/2021	12/28/2021	0	8,735
12/30/2021	12/30/2021	12/30/2021	0	3,128,956
12/31/2021	12/30/2021	12/31/2021	0	2,124,435
1/4/2022	1/30/2022	1/4/2022	0	6,887,582
1/6/2022	1/30/2022	1/6/2022	0	3,757,873

1/7/2022	1/30/2022	1/7/2022	0	2,519,639
1/10/2022	1/30/2022	1/10/2022	0	5,642,045
1/11/2022	1/30/2022	1/11/2022	0	186,134
1/12/2022	1/30/2022	1/12/2022	0	74,645
1/13/2022	1/30/2022	1/13/2022	0	3,215,190
1/14/2022	1/30/2022	1/14/2022	0	2,510,850
1/17/2022	1/30/2022	1/17/2022	0	1,783,023
1/18/2022	1/30/2022	1/18/2022	0	17,490
1/18/2022	1/30/2022	1/18/2022	0	59,990
1/20/2022	1/30/2022	1/20/2022	0	804,939
1/21/2022	1/30/2022	1/21/2022	0	1,433,641
1/24/2022	1/30/2022	1/24/2022	0	1,569,862
1/27/2022	1/30/2022	1/27/2022	0	782,420
1/28/2022	1/30/2022	1/28/2022	0	765,211
1/31/2022	1/30/2022	1/31/2022	0	2,340,538
2/4/2022	2/28/2022	2/4/2022	0	1,758,547
2/7/2022	2/28/2022	2/7/2022	0	4,858,986
2/8/2022	2/28/2022	2/8/2022	0	1,073,175
2/9/2022	2/28/2022	2/9/2022	0	1,210,818
2/11/2022	2/28/2022	2/11/2022	0	236,478
2/14/2022	2/28/2022	2/14/2022	0	256,018
2/14/2022	2/28/2022	2/14/2022	0	48,933,645
2/14/2022	2/28/2022	2/14/2022	0	1,195
2/18/2022	2/28/2022	2/18/2022	0	3,377,209
2/21/2022	2/28/2022	2/21/2022	0	12,600,369
2/22/2022	2/28/2022	2/22/2022	0	2,062,165
2/23/2022	2/28/2022	2/23/2022	0	85,250
2/25/2022	2/28/2022	2/25/2022	0	3,781,915
2/28/2022	2/28/2022	2/28/2022	0	8,591,620
3/2/2022	3/30/2022	3/2/2022	0	2,694,061
3/3/2022	3/30/2022	3/3/2022	0	2,280,679
3/4/2022	3/30/2022	3/4/2022	0	3,567,606
3/7/2022	3/30/2022	3/7/2022	0	2,713,057
3/9/2022	3/30/2022	3/9/2022	0	7,985,293
3/10/2022	3/30/2022	3/10/2022	0	2,988,296
3/14/2022	3/30/2022	3/14/2022	0	2,651,684
3/14/2022	3/30/2022	3/14/2022	0	2,529,279
3/15/2022	3/30/2022	3/15/2022	0	3,953,981

3/16/2022	3/30/2022	3/16/2022	0	4,117,579
3/17/2022	3/30/2022	3/17/2022	0	3,964,526
3/22/2022	3/30/2022	3/22/2022	0	13,787,197
3/22/2022	3/30/2022	3/22/2022	0	6,669,474
3/24/2022	3/30/2022	3/24/2022	0	7,951,752
3/25/2022	3/30/2022	3/25/2022	0	3,358,146
3/28/2022	3/30/2022	3/28/2022	0	3,383,859
3/29/2022	3/30/2022	3/29/2022	0	5,446,562
3/31/2022	3/30/2022	3/31/2022	0	3,539,865
3/31/2022	3/30/2022	3/31/2022	0	1,914,242
3/31/2022	3/30/2022	3/31/2022	0	2,196,944
3/31/2022	3/30/2022	3/31/2022	0	39,230
4/1/2022	4/30/2022	4/1/2022	0	226,585
4/5/2022	4/30/2022	4/5/2022	0	12,323,163
4/6/2022	4/30/2022	4/6/2022	0	20,954,122
4/7/2022	4/30/2022	4/7/2022	0	197,108
4/8/2022	4/30/2022	4/8/2022	0	5,145,212
4/11/2022	4/30/2022	4/11/2022	0	11,448,537
4/12/2022	4/30/2022	4/12/2022	0	2,648,750
4/12/2022	4/30/2022	4/12/2022	0	11,932,289
4/13/2022	4/30/2022	4/13/2022	0	281,651
4/14/2022	4/30/2022	4/14/2022	0	5,000,633
4/16/2022	4/30/2022	4/16/2022	0	17,250
4/19/2022	4/30/2022	4/19/2022	0	1,101,750
4/20/2022	4/30/2022	4/20/2022	0	126,833
4/21/2022	4/30/2022	4/21/2022	0	166,955
4/23/2022	4/30/2022	4/23/2022	0	2,965,463
4/23/2022	4/30/2022	4/23/2022	0	3,438,265
4/25/2022	4/30/2022	4/25/2022	0	4,923,400
4/26/2022	4/30/2022	4/26/2022	0	1,179,552
4/27/2022	4/30/2022	4/27/2022	0	384,310
4/28/2022	4/30/2022	4/28/2022	0	8,000
4/29/2022	4/30/2022	4/29/2022	0	3,153,390
4/30/2022	4/30/2022	4/30/2022	0	2,940,638
5/6/2022	5/30/2022	5/6/2022	0	13,595,340
5/9/2022	5/30/2022	5/9/2022	0	11,280,783
5/10/2022	5/30/2022	5/10/2022	0	2,939,502
5/11/2022	5/30/2022	5/11/2022	0	61,873

5/12/2022	5/30/2022	5/12/2022	0	34,850
5/13/2022	5/30/2022	5/13/2022	0	2,708,630
5/16/2022	5/30/2022	5/16/2022	0	2,230,843
5/19/2022	5/30/2022	5/19/2022	0	2,560,524
5/19/2022	5/30/2022	5/19/2022	0	86,323
5/20/2022	5/30/2022	5/20/2022	0	3,864,719
5/23/2022	5/30/2022	5/23/2022	0	9,806,440
5/24/2022	5/30/2022	5/24/2022	0	2,209,617
5/25/2022	5/30/2022	5/25/2022	0	69,953
5/26/2022	5/30/2022	5/26/2022	0	159,075
5/27/2022	5/30/2022	5/27/2022	0	3,472,078
5/30/2022	5/30/2022	5/30/2022	0	7,747,094
5/31/2022	5/30/2022	5/31/2022	0	2,484,583
6/1/2022	6/30/2022	6/1/2022	0	644,818
6/1/2022	6/30/2022	6/1/2022	0	225,139
6/2/2022	6/30/2022	6/2/2022	0	99,326
6/3/2022	6/30/2022	6/3/2022	0	3,576,224
6/6/2022	6/30/2022	6/6/2022	0	8,805,940
6/8/2022	6/30/2022	6/8/2022	0	1,934,921
6/8/2022	6/30/2022	6/8/2022	0	226,743
6/9/2022	6/30/2022	6/9/2022	0	95,728
6/10/2022	6/30/2022	6/10/2022	0	3,836,305
6/13/2022	6/30/2022	6/13/2022	0	9,527,694
6/14/2022	6/30/2022	6/14/2022	0	1,443,656
6/15/2022	6/30/2022	6/15/2022	0	127,155
6/16/2022	6/30/2022	6/16/2022	0	51,635
6/17/2022	6/30/2022	6/17/2022	0	2,249,004
6/20/2022	6/30/2022	6/20/2022	0	5,458,660
6/21/2022	6/30/2022	6/21/2022	0	1,227,081
6/22/2022	6/30/2022	6/22/2022	0	226,436
6/23/2022	6/30/2022	6/23/2022	0	76,965
6/24/2022	6/30/2022	6/24/2022	0	1,872,068
6/27/2022	6/30/2022	6/27/2022	0	4,265,141
6/28/2022	6/30/2022	6/28/2022	0	1,556,173
6/29/2022	6/30/2022	6/29/2022	0	259,978
6/30/2022	6/30/2022	6/30/2022	0	400,395
	Total			670,664,764

Annex-5
(Para 4.4.7)

Irregular payment of Old Age Pension and Survivor Pension during same period–Rs. 5.66 million

Sr. No.	Region code	Link claim no	Claim no.	Pen start date	Overlapping months	Overlapping amount	Status
1	4200	JA 10864	IBW04026	1/1/2020	29	403,000	A
2	200	17421	17506	1/1/2020	27	229,500	A
3	200	19234	17509	1/1/2020	27	229,500	A
4	200	19403	17508	1/1/2020	27	229,500	A
5	900	QBW12430	QBX12430	5/1/2020	25	212,500	A
6	3600	GA 10167	GAT00021	6/1/2020	24	204,000	I
7	4300	KB 04769	ICW02946	1/1/2020	18	246,000	A
8	4800	505073	KDW02852	1/1/2021	17	144,500	A
9	400	SA 20423	SAW07321	5/1/2020	16	136,000	A
10	3600	GA 10572	GAW11099	3/1/2021	15	110,000	A
11	800	QAW06696	QAX06696	3/1/2021	15	127,500	A
12	3600	GA 20460	GAW11173	4/1/2021	14	161,500	A
13	500	CB 01921	CBW06937	5/1/2021	13	153,000	A
14	3600	GA 22898	GAW11006	5/1/2021	13	153,000	A
15	4800	KCR02346	KDW03081	1/1/2021	13	110,500	A
16	3600	GA 21477	GAW11054	6/1/2021	12	102,000	A
17	3100	HA 13312	HAW08154	6/1/2021	12	102,000	A
18	3500	TD 02633	TDW02974	6/1/2021	12	144,500	A
19	3600	GA 23108	GAW11141	7/1/2021	11	93,500	A
20	3600	GAR12367	GAW11034	7/1/2021	11	115,312	A
21	200	17367	17504	5/1/2021	10	85,000	A
22	900	QB 29679	QBW13299	1/1/2021	10	85,000	A
23	200	QB 08440	RAW07953	12/1/2020	9	76,500	A
24	2600	JA 08520	JAW07388	3/1/2021	7	59,500	A
25	200	CB 00867	RAW07957	12/1/2020	7	59,500	A
26	3500	TD 00238	TDW03108	2/1/2021	7	68,000	A
27	5300	CZ 05572	WAW08135	4/1/2021	6	51,000	A
28	3100	HA 13191	HAW08182	4/1/2021	6	51,000	A
29	3100	HA 16325	HAW08223	4/1/2021	6	51,000	A
30	3600	180092	GAW11573	10/1/2021	6	51,000	A
31	1100	BD 07705	DAW08374	1/1/2021	6	51,000	A
32	3300	HC 02825	HCW03380	1/1/2021	6	51,000	A
33	200	SA 03013	RAW08210	1/1/2021	6	59,500	A
34	3700	TB 04729	TBW04702	1/1/2021	6	51,000	A
35	200	CD 00189	RAW08184	6/1/2021	5	42,500	A
36	400	GA 14967	SAW07314	6/1/2021	5	42,500	A

37	4200	GA 19113	IBW04012	5/1/2021	5	42,500	A
38	3500	TA 02722	TDW03156	4/1/2021	5	42,500	A
39	4200	KB 12303	IBW04127	12/1/2021	5	42,500	A
40	1700	CB 00088	EBW02092	2/1/2021	5	42,500	A
41	600	CD 01833	CDW02080	2/1/2021	5	42,500	A
42	400	SA 04782	SAW07130	2/1/2021	5	42,500	A
43	3500	TD 03013	TDW03007	2/1/2021	5	42,500	A
44	100	BA 21362	BAW09805	5/1/2021	4	34,000	A
45	1900	BD 06299	PBW01312	5/1/2021	4	34,000	A
46	4600	CB 05924	KAW12642	5/1/2021	4	34,000	A
47	3600	GA 22828	GAW11376	7/1/2021	4	34,000	A
48	5100	HA 11118	LAW09571	5/1/2021	4	34,000	A
49	4700	KZ 05107	KBW05950	5/1/2021	4	34,000	A
50	5300	QA 10253	WAW08287	5/1/2021	4	34,000	A
51	3700	TB 07199	TBW04742	10/1/2021	4	34,000	A
52	5300	WA 05245	WAW08261	7/1/2021	4	34,000	A
53	900	156918	QBW13117	3/1/2021	4	34,000	A
54	400	19432	SAW07265	3/1/2021	4	34,000	A
55	1100	20083	DAW08200	3/1/2021	4	34,000	A
56	1000	BD 07524	BDW07894	3/1/2021	4	34,000	A
57	4800	CA 06055	KDW02880	3/1/2021	4	34,000	A
58	500	CB 00544	CBW07126	6/1/2021	4	34,000	A
59	3600	GA 19010	GAW11406	6/1/2021	4	34,000	A
60	5100	HA 15962	LAW09508	3/1/2021	4	34,000	A
61	3100	HA 19255	HAW08126	3/1/2021	4	34,000	A
62	3300	HC 04315	HCW03336	4/1/2021	4	34,000	A
63	2600	JD 01747	JAW07269	3/1/2021	4	34,000	A
64	4700	KB 03365	KBW05648	4/1/2021	4	34,000	A
65	4600	KB 13270	KAW12670	3/1/2021	4	34,000	A
66	4700	KB 14089	KBW05797	6/1/2021	4	34,000	A
67	600	QB 20989	CDW01947	3/1/2021	4	34,000	A
68	5300	WA 00695	WAW08147	4/1/2021	4	34,000	A
69	4300	HA 14020	ICW03103	12/1/2021	4	34,000	A
70	1700	220088	EBW02171	2/1/2022	4	34,000	A
71	4200	IB 01095	IBW04128	1/1/2022	4	34,000	A
72	4300	IC 03960	ICW03097	11/1/2021	4	34,000	A
73	4400	XA 08131	XAW09253	11/1/2021	4	34,000	A
			Total			5,659,812	

Annex-6
(Para 4.4.8)

Non-reconciliation of 31 accounts

Sr No	Bank Name	Title of Account	Account No	Nature of Account
1.	NBP	EOBI Investment	3000226578(14-6)	N.I.D.A
2.	NBP	EOBI Dividend	3000226596(16-4)	N.I.D.A
3.	NBP	EOBI Investment	3000590451(10-5)	N.I.D.A
4.	NBP	EOBI Central Collection	4000241096	Current A/c
5.	NBP	EOBI Pension Disbursement	4000241103	Current A/c
6.	NBP	EOBI Disbursement	801-6	N.I.D.A
7.	BAFL	EOBI Main Investment	1005051405	Royal Profit
8.	BAFL	EOBI Main Collection	1005051507	Current A/c
9.	BAFL	EOBI Main Disbursement	1005051527	Current A/c
10.	TMFBL	EOBI Pension Disbursement	151-999900019-001	Current A/c
11.	UBL	EOBI Central Collection	029-3624-2	Current A/c
12.	UBL	EOBI Pension Disbursement	028-3624-9	Current A/c
13.	UBL	EOBI Parking Fund	120-0054-4	Unisaver A/c
14.	UBL	EOBI Investment	003-0004-9	Unisaver A/c
15.	ASKARI BL	EOBI Investment	480116501097	Chequing A/c
16.	ASKARI BL	EOBI Investment	910035700190001	Chequing A/c
17.	ASKARI BL	EOBI Investment	1650505003	ASDA
18.	HBL	EOBI-DMPDA	00027-79000308-01	DMPDA
19.	BAF		000502912681	Chequing A/c
20.	ABL	-	0010003879790046	Chequing A/c
21.	MCB		1000126	Chequing A/c
22.	NIB		3386023	Chequing A/c
23.	FBL		011014900201-41	Chequing A/c
24.	JS bank		541057	Chequing A/c
25.	Sind bank		03322901346100	Chequing A/c
26.	Samba bank		6400509933	Chequing A/c
27.	Soneri bank		20000018059	Chequing A/c
28.	Di bank		0466743001	Chequing A/c
29.	Bank Islami			Chequing A/c
30.	Meezan bank		010319770	Chequing A/c
31.	Al baraka bank		0123535115019	Chequing A/c

Annex-7
(Para 4.4.10)

Unlawful payments on account of educational expenses– Rs. 9.743 million

S. No.	Name of Employee	CNIC No	Actual Designation/ Grade as OGDCL Record	Designation / Grade as per WWF Record	Name of Student	Amount Paid till June, 2022 (Tentative)	Last Pay Drawn (Gross)
1	Waqar Ali	34602-8059814-3	Asstt. Chemist (EG-2)	Lab supervisor	Abdul Hadi	36,000	376,470
	-do-	-do-	-do-	-do-	Dania Waqar	36,000	-do-
2	Sajjad Hussain Sajid	36102-6228672-7	Technical Officer (EG-2)	Assistant Technician	Ahmed Hassan	72,000	262,811
	-do-	-do-	-do-	-do-	Abeeha Fatima	72,000	-do-
3	Ghulam Nabi	43301-0997115-3	Technical Officer (Process) (EG-2)	Plant Shift Operator (NMG-16)	Shahab-ud-din	57,000	406,281
4	Rao Umar Hayat	37405-0352148-7	Private Secretary EG-2		Muqadas Hayat	1,956,500	324,582
5	Navaid Ahmed Khan	42201-6719413-5	Sr. Private Secretary (EG-2)	Sr. Private Secretary (EG-2)	M. Daud Khan	91,675	
6	Muhammad Asghar	35201-2875422-9	Assistant Accountant EG-2	Nil	Mariam Asghar	147,476	286,186
	-do-	-do-	-do-	-do-	Bareera Asghar	141,484	-do-
7	Mirza Misbah-ud-din	42201-0569411-7	Private Secretary EG-2	Nil	Mirza Rameez-ud-din	1,003,515	383,563
	-do-	-do-	-do-	-do-	Mirza Mohi-ud-din	1,240,715	-do-
	-do-	-do-	-do-	-do-	Mirza Rohan-ud-din	284,619	-do-
8	Muhammad Asghar	37405-7352774-9	Asstt. Data Processor Officer EG-2	Nil	Maham khan	194,400	387,075
9	Sajida Parveen	37203-8597722-0	Private Secretary EG-2	Nil	M. Shajeel	320,500	443,996
	-do-	-do-	-do-	-do-	Fareeha Khan	1,007,000	-do-

10	Zahoor Hussain	33203-7908788-9	PR Technical Officer (R/M) EG-4	-do-	Syed Areeba Zahoor	1,250,000	601,651
11	Waseem Ahmed Qureshi	37405-2697896-5	Private Secretary EG-2	-do-	Iqra Waseem	120,780	391,793
12	Faiz Hussain Butt	37405-0225719-9	Asstt Data Processing Officer EG-2	-do-	Muhamm ad Talha Butt	304,650	406,196
13	Muhammad Qaseem	37405-0656175-1	Private Secretary EG-2	-do-	Sabiha Mir	586,017	408,645
14	Shahzad Waheed	37405-0354437-1	Asstt Accountant EG-2	-do-	M.Ayan	31,712	361,979
15	Said Wali Khan	61101-1915627-3	Asstt Accountant EG-2	-do-	Muhamm ad Saad Khan	97,350	
	-do-	-do-	-do-	-do-	Wajiha Gul	37,800	
	-do-	-do-	-do-	-do-	Sidra Wali	36,900	
	-do-	-do-	-do-	-do-	Sara Bibi	36,200	
	-do-	-do-	-do-	-do-	Fatima Wali	14,580	
16	Tariq Mehmood	37405-2653168-9	Private Secretary EG-2	Do	Ayesha Eshaal	27,600	494,464
17	Muhammad Waseem	37405-2163669-9	Private Secretary EG-2	Do	Abdullah	222,720	403,773
	do	-do-	-do-	do	M. Urham	315,633	-do-
Total						9,742,826	