



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

AUDIT YEAR 2019-20

AUDITOR GENERAL OF PAKISTAN

TABLE OF CONTENTS

ABBREVIATIONS AND ACRONYMS	i
PREFACE	v
EXECUTIVE SUMMARY	1
CHAPTER 1	4
1. SOCIAL PROTECTION SECTOR ANALYSIS	4
1.1 Introduction	4
1.2 Sectoral Analysis.....	5
1.2.1 Benazir Income Support Programme	6
1.2.2 Pakistan Poverty Alleviation Fund.....	7
1.2.3 Pakistan Bait-ul-Mal.....	8
1.2.4 Workers Welfare Fund.....	10
1.2.5 Zakat.....	10
1.3 Conclusion.....	11
CHAPTER 2	13
2. BENAZIR INCOME SUPPORT PROGRAM	13
2.1 Introduction	13
2.2 Comments on Budget & Accounts	14
2.3 Classified Summary of Audit Observations	14
2.4 Brief comments on the status of compliance with PAC Directives	15
2.5 AUDIT PARAS.....	15
2.5.1 Non-recovery on account of fraud and embezzlement – Rs 65.395 million	15
2.5.2 POS agents/ retailers involved in Fraudulent activities in Rahim Yar Khan – Rs 169.287 million	16
2.5.3 Non-recovery of embezzled amount from the officials of Pakistan Post in Balochistan – Rs 10.021 million	18
2.5.4 Embezzlement by Omni Agent in Multan – Rs 7.49 million	19
2.5.5 Un-authentic withdrawals of Unconditional Cash Transfers out of districts/ Province – Rs 19,232.84 million	21

2.5.6	Irregular reporting of withdrawal time through bulk reporting by banks instead on real time basis – Rs 15,484.32 million	24
2.5.7	Irregular withdrawal / reporting of Un-conditional Cash Transfer (UCT) in off time 18:00 Hours to 07:00 Hours – Rs 9,887.79 million	25
2.5.8	Pending re-verification of 244,286 cases of de-credited beneficiaries - Rs 8,182.763 million	26
2.5.9	Discrepancies in reconciliation process of available balance with SLIC – Rs 1,921.20 million	28
2.5.10	Irregular retention of de-credited amount - Rs. 803.436 million.....	29
2.5.11	Non-imposition/ deduction of penalty from services charges paid to service provider on account of deficiency of POS – Rs 321.20 million.....	30
2.5.12	Non-imposition/ deduction of penalties on account of delay in withdrawal reporting - Rs. 275.291 million	32
2.5.13	Irregular release of operational funds to Tameer Bank/ Telenor Micro Finance Bank – Rs 65.565 million.....	33
2.5.14	Illegal operating of unknown UBL ID at the border area of R.Y. Khan and Rajanpur – Rs 46.80 million (amount deducted Rs 4.6 million).....	35
2.5.15	Non-imposition of penalties on survey firm regarding delay in completion of 3 rd deliverable - Rs 17.607 million	37
2.5.16	Less recovery of Waseela-e-Haq Loan - Rs 14.785 million.....	38
2.5.17	Non-imposition/ deduction of penalties on account of non-redressal of beneficiary’s complaints - Rs 10.50 million.....	39
2.5.18	Irregular payment to M/S Innovative Development Strategies – Rs 5.761 million	41
2.5.19	Withdrawal from the accounts of dead beneficiaries after being marked dead in PCMS – Rs 3.931 million	42
2.5.20	Non-recovery on account of dual employment - Rs 3.160 million	43
2.5.21	Illegal registration of Ex-postal beneficiaries and receiving payments from them– Rs 2.597 million	44
2.5.22	Payment to ineligible households/ beneficiaries – Rs 0.77 million.....	45
CHAPTER 3		47
3.	PAKISTAN POVERTY ALLEVIATION FUND.....	47
3.1	Introduction of Program	47

3.2	Comments on Budget & Accounts	48
3.3	Classified Summary of Audit Observations	49
3.4	Brief comments on the status of compliance with PAC Directives	49
3.5	AUDIT PARAS.....	49
3.5.1	Non-production of record – Rs 202.226 million	49
3.5.2	Mis-procurement of civil works by SRSP - Rs.235.080 million.....	50
3.5.3	Loss due to non-completion of work in time – Rs 127.690 million.....	51
3.5.4	Irregular excess expenditure on account of operational cost – Rs 97.527 million	52
3.5.5	Un-justified transaction/payment made from one project to another-Rs.47.586 million	53
3.5.6	Loss due to non-completion of schemes – Rs 36.450 million.....	54
3.5.7	Irregular extension of loans to projects funded by other donors - Rs.13.165 million	55
3.5.8	Non-deposit of recovery under PMIFL program from NRDP - Rs.12.50 million	57
3.5.9	Irregular procurement of assets under LEP program - Rs 9.6 million.....	58
3.5.10	Un-authorized use of bank profit against three bank accounts- Rs.6.496 million	59
3.5.11	Irregular transfer of funds from PPR to Dera Bugti Project - Rs.3.00 million	60
	CHAPTER 4	62
4.	Pakistan Bait-ul-Mal	62
4.1	Introduction	62
4.2	Comments on Budget & Accounts	63
4.3	Classified Summary of Audit Observations	63
4.4	Brief comments on the status of compliance with PAC Directives	64
4.5	AUDIT PARAS.....	64
4.5.1	Irregular investment of funds - Rs 3,185.961 million	64
4.5.2	Irregular disbursement of individual financial assistance without verifying the individual data from other assistance programs - Rs 2,390.92 million	66
4.5.3	Overpayment on account of house rent allowance - Rs. 43.335 million.....	67

4.5.4	Irregular procurement of food items for Pakistan sweet homes - Rs. 14.945 million	68
4.5.5	Un-authorized payment on account of honorarium to the officers (BPS-19 and above) - Rs. 2.670 million	69
4.5.6	Irregular excess payment on account of rent of Provincial / Regional office building- Rs. 2.202 million.....	70
4.5.7	Irregular procurement of medicines by hospitals - Rs. 672.17 million	71
4.5.8	Non-utilization / refund of unspent balance – Rs. 160.837 million	72
4.5.9	Issuance of medicines out of Bait ul Mal funds without doctor’s prescriptions - Rs. 30.644 million.....	73
CHAPTER 5		75
5. MINISTRY OF OVERSEAS PAKISTANIS AND HUMAN RESOURCE DEVELOPMENT		75
5.1	Introduction	75
5.2	Comments on Budget & Accounts	77
5.3	Classified Summary of Audit Observations	77
5.4	Brief comments on the status of compliance with PAC Directives	78
5.5	AUDIT PARAS.....	79
<u>Workers Welfare Fund Islamabad</u>		<u>79</u>
5.5.1	Non-reconciliation of collection from the factories and transfer of funds - Rs 11,660.217 million	79
5.5.2	Non-transparent investment of surplus funds - Rs 9,948.303 million.....	80
5.5.3	Un-authorized transfer of balance from the Bank account- Rs 5,631 million	82
5.5.4	Inaccurate posting of entries in trial balance - Rs 3,782.624 million.....	83
5.5.5	Un-Justified expenditure on regional offices - Rs.104.874 million.....	84
5.5.6	Irregular operations of Vocational Training Institute with annual expenditure -26.40 million	86
5.5.7	Non-imposition of liquidated damages on the contractor due to non-completion of work timely - Rs.7.782 million	87
<u>Workers Welfare Board Punjab</u>		<u>89</u>
5.5.8	Non-refund of unspent balances from Schools - Rs.406 million	89

5.5.9	Overpayment on account of executing extra quantities beyond the BOQ - Rs.139.683 million	90
5.5.10	Un-authorized educational expenditure on WWB (Punjab) employees - Rs.10.963 million	92
<u>Worker Welfare Board Khyber Pakhtunkhwa</u>		94
5.5.11	Non-imposition of liquidated damages on the contractor due to non-completion of work timely - Rs.283.93 million	94
5.5.12	Non-refund of unspent balance from schools - Rs.120.192 million.....	95
5.5.13	Loss in rent of shops of WWB (KPK) Colonies – Rs 46.170 million.....	96
<u>Workers Welfare Board Balochistan</u>		97
5.5.14	Unpresented cheques worth – Rs 96.393 million	97
5.5.15	Non-imposition of liquidated damages on the Contractor due to non-completion of work timely - Rs.15.994 million	99
5.5.16	Un-authorized educational expenditure on WWB (Balochistan) employees - Rs.14.788 million	100
5.5.17	Non-recovery of rent of Labour colonies - Rs.8.560 million	101
<u>Overseas Employment Corporation</u>		103
5.5.18	Non-recovery of outstanding amount not as per OEC Credit Policy- Rs. 7.25 million	103
<u>Directorate of Workers Education, Islamabad</u>		104
5.5.19	Mis-procurement of miscellaneous items through splitting of expenditure - Rs. 13.87 million	104
<u>Overseas Pakistanis Foundation.....</u>		106
5.5.20	Non-capitalization of schemes/ projects - Rs.792.875 million.....	106
5.5.21	Non-transparent award of work – Rs 118.705 million	106
5.5.22	Un-justified setting off doubtful receivables -Rs.109.346 million.....	107
5.5.23	Un-authorized/ un-justified setting off advances - Rs.11.7 million	108
5.5.24	Irregular disbursement to repatriated Pakistanis from Saudi Arabia-Rs.10.282 million	109
5.5.25	Exorbitant increase in project cost without approval by BOG, OPF School Multan–Rs 6.182 million.....	110

5.5.26	Overpayment to the contractor due to excessive quantity measured/paid- Rs 5.476 million	111
CHAPTER 6		113
6.	ZAKAT COLLECTION CONTROLLING AGENCIES/ ZAKAT COLLECTION OFFICES	113
6.1	Introduction	113
6.2	Comments on Budget & Accounts	114
6.3	Classified Summary of Audit Observations	114
6.4	Brief comments on the status of compliance with PAC Directives	114
6.5	AUDIT PARAS	115
6.5.1	Irregular exemption granted without obtaining declarations or on invalid declarations – Rs 10.463 million	115
CHAPTER 7		117
7.	ISLAMABAD ZAKAT AND USHR COMMITTEE	117
7.1	Introduction	117
7.2	Comments on Budget & Accounts	117
7.3	Classified Summary of Audit Observations	118
7.4	Brief comments on the status of compliance with PAC Directives	118
7.5	AUDIT PARAS	119
7.5.1	Non-utilization of Zakat fund – Rs. 261.508 million	119
7.5.2	Non-collection of Ushr	119
7.5.3	Non-reconciliation of Zakat fund accounts	120
7.5.4	Non-refund of Unspent Balances – Rs 3.76 million	121
Annex-1	.....	123
MFDAC Paras	.....	123
Annex-2	.....	139
Annex-3	.....	146
Annex-4	.....	147
Annex-5	.....	149
Annex-6	.....	154
Annex-7A	.....	156

Annex-8	.....	161
Annex-9	.....	169
Annex-10	.....	176
Annex-11	.....	178
Annex-12	.....	191
Annex-13	.....	192
Annex-14	.....	193
Annex-15	.....	195
Annex-16	.....	196
Annex-17	.....	198
Annex-18	.....	199
Annex-19	.....	200

ABBREVIATIONS AND ACRONYMS

ADP	Annual Development Program
AG	Accountant General
AGP	Auditor General of Pakistan
AGPR	Accountant General Pakistan Revenues
AIR	Audit and Inspection Report
AJK	Azad Jammu and Kashmir
ASP	Assistant Superintendent Police
ATM	Automated Teller Machine
BB-LMA	BISP Beneficiary - Limited Mandate Account
BDC	Benazir Debit Card
BISP	Benazir Income Support Program
BMB	Bait-ul-Mal Board
BOQ	Bill of Quantities
BoG	Board of Governors
BPS	Basic Pay Scales
BRSP	Balochistan Rural Support Programme
BVS	Biometric Verification System
CADD	Capital Administration and Development Division
CBA	Collective Bargain Agents
CBO	Community Based Organization
CC	Completion Certificate
CCRA	Consolidated Claim Reserve Account
CEO	Chief Executive Officer
CFAO	Chief Finance and Accounts Officer
CFY	Current Financial Year
CGA	Controller General of Accounts
CI	Complimentary Initiatives
CIA	Cyber Investigation Agency
CMS	Case Management System
CoC	Condition of Contract
CT	Cash Transfer
CZF	Central Zakat Fund
DAC	Departmental Accounts Committee
DAGP	Department of the Auditor General of Pakistan
DDO	Drawing and Disbursing Officer
DG	Director General
DGA-SSN	Directorate General Audit, Social Safety Net

DWE	Directorate of Workers Education
EPC	Escalation Payment Certificate
FAM	Financial Audit Manual
FA	Financial Agreement
FAP	Foreign Aided Project
FATA	Federally Administered Tribal Areas
FBR	Federal Board of Revenue
FIA	Federal Investigation Agency
FR	Fundamental Rules
FS	Financial Statement
FTR	Federal Treasury Rules
FY	Financial Year
GB	Governing Body
GB	Gilgit-Baltistan
GFR	General Financial Rules
GOP	Government of Pakistan
GPF	General Provident Fund
GPO	General Post Office
GST	General Sales Tax
HBA	House Building Advance
HBL	Habib Bank Limited
HEC	Higher Education Commission
HH	House Hold
HRA	House Rent Allowance
HRE	Hydropower and Renewable Energy
IDA	International Development Association
IFL	Interest Free Loans
IPC	Interim Payment Certificate
IPSAS	International Public Sector Accounting Standards
IR	Industrial Relation
KIBOR	Karachi Inter Bank Offer Rate
KPIs	Key Performance Indicators
LACIP-I &II	Livelihood Support and Promotion of Small Community Infrastructure
LD	Liquidated Damages
LMA	Limited Mandate Account
MAC	Media Access Control
MFDAC	Memorandum for Departmental Accounts Committee
M&E	Monitoring and Evaluation
MIS	Management Information System

NAB	National Accountability Bureau
NADRA	National Database and Registration Authority
NAM	New Accounting Model
NBP	National Bank of Pakistan
NCB	National Competitive Bidding
NIRC	National Industrial Relations Commission
NLHI	National Level Health Institution
NSER	National Socio-Economic Registry
NOC	No Objection Certificate
NSC	National Saving Center
O.M.	Office Memorandum
OPF	Overseas Pakistanis Foundation
OR	Operational Review
PAC	Public Accounts Committee
PAO	Principal Accounting Officer
PASS	Poverty Alleviation and Social Safety
PC-I	Planning Commission-I
PCMS	Payment complaint/ Case Management System
PCP	Printing Corporation of Pakistan
PDA	Peshawar Development Authority
PIDS	Participatory Integrated Development Society
PMIFL	Prime Minister Interest Free Loan
PMT	Proxy Mean Test
PO	Partner Organization
POS	Point of Sale
PP	Procurement Policy
PPAF	Pakistan Poverty Alleviation Fund
PPR	Programme for Poverty Reduction
PPRA	Public Procurement Regulatory Authority
PSO	Public Sector Organization
PSDP	Public Sector Development Program
PZF	Provincial Zakat Fund
RFA	Revolving Fund Account
Rs	Rupees
RSPN	Rural Support Programmes Network
SBP	State Bank of Pakistan
SIU	Special Investigation Unit
SLIC	State Life Insurance Corporation of Pakistan
SR	Supplementary Rules

SRO	Statutory Regulatory Order
SRSP	Sarhad Rural Support Programme
SSN	Social Safety Net
TDR	Terms Deposit Receipt
TF	Tarraque Foundation
UBL	United Bank Limited
UCT	Unconditional Cash Transfer
VO	Variation Order/ Village Organization
VTI	Vocational Training Institutes
WeH	Waseela-e-Haq
WP	Workers Participation
WWB	Workers Welfare Board
WWF	Workers Welfare Fund
WVO	Workers Welfare Ordinance
ZCCAs	Zakat Collection Controlling Agencies
ZCOs	Zakat Collection Offices

PREFACE

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

The report is based on audit of receipts and expenditure of Federal Government on Ministry of Overseas Pakistanis and Human Resource Development and Social Safety programs for the financial year 2018-19. The Directorate General Audit, Social Safety Net, Islamabad conducted audit during Audit Year 2019-20 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 audit findings carrying value of Rs. one million or more. Relatively less significant issues are listed in Annexure-I of the Report.

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

The report has been finalized after incorporating management responses. However, PAOs have not been able to convene DAC meetings despite repeated requests till finalization of audit report.

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

Dated:

(Javaid Jehangir)
Auditor General of Pakistan

EXECUTIVE SUMMARY

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

The Directorate General Audit Social Safety Net carries out the audit of BISP, PPAF, Pakistan Bait-ul-Mal, Ministry of Overseas Pakistanis and Human Resource Development and all its allied offices such as Employees Old Age Benefit Institution (EOBI), Overseas Pakistani Foundation (OPF), Overseas Employment Corporation (OEC), Workers Welfare Fund (WWF), National Industrial Relations Commissions (NIRC), Bureau of Emigration and Overseas Employment (BE&OE), Directorate of Workers Education (DWE), Central Zakat Fund (CZF), Provincial Zakat Funds (PZFs), District Zakat Funds (DZFs) and Zakat deducted by Zakat Collection Controlling Agencies (ZCCAs) / Zakat Collection Offices (ZCOs). The Directorate General Audit Social Safety Net has a human resource of 43 officers and staff having 10,707 mandays. The annual budget amounting to Rs 54.807 million was allocated to this office during Audit Year 2019-20.

a. Scope of Audit

This office is mandated to conduct audit of 432 formations working under 10 PAOs/Ministries. Total expenditure and receipts of these formations were Rs 256.849 billion and Rs 60.887 billion respectively for the financial year 2018-19.

Audit coverage relating to expenditure for the current audit year comprises 64 formations of 04 PAOs/Ministries having a total expenditure of Rs 53.510 billion for the financial year 2018-19. In terms of percentage, the audit coverage for expenditure is 21% of auditable expenditure.

Audit coverage relating to receipts for the current audit year comprises 13 Formations of 02 PAOs/Ministries having a total expenditure of Rs 60.887 billion for the financial year 2018-19. In terms of percentage, the audit coverage for receipts is 100%.

b. Audit Methodology

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

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

c. Recoveries at the instance of Audit

As a result of audit, a recovery of Rs 1,003.038 million was pointed out in this report. Recovery effected from January to December 2019 was Rs 4.146 million.

d. Comments on Internal Controls and Internal Audit Department

One of the objectives of the audit was to assess whether the internal controls are properly designed, implemented and working effectively. For most of the entities audited during 2019-20, it was noticed that the Internal Audit departments existed but remained non-functional.

e. The key audit findings of the report

- i. 04 cases of fraud, embezzlement, thefts and misuse of public resources amounting to Rs. 252.193 million¹.

¹ Para No. 2.5.1, 2.5.2, 2.5.3 & 2.5.4

- ii. 17 cases of irregular expenditure/payments and violation of rules amounting to Rs 23,130.385 million².
- iii. 23 cases of recovery amounting to Rs 1,003.038 million³.
- iv. 01 case of non-production of record amounting to Rs. 202.226 million⁴.
- v. 28 cases of weak internal controls amounting to Rs 72,506.166 million⁵.

f. Recommendations

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

² Para No. 2.5.5, 2.5.13, 2.5.18, 3.5.5, 3.5.9, 3.5.11, 4.5.2, 4.5.4, 4.5.7, 4.5.8, 5.5.6, 5.5.14, 5.5.19, 5.5.21, 5.5.24, 7.5.1 & 7.5.2

³ Para No. 2.5.11, 2.5.12, 2.5.14, 2.5.15, 2.5.16, 2.5.17, 2.5.19, 2.5.20, 2.5.21, 2.5.22, 3.5.3, 3.5.6, 3.5.8, 4.5.3, 4.5.5, 4.5.6, 4.5.9, 5.5.10, 5.5.16, 5.5.18, 5.5.26, 6.5.1 & 7.5.4

⁴ Para No. 3.5.1 & 5.5.18

⁵ Para No. 2.5.6, 2.5.7, 2.5.8, 2.5.9, 2.5.10, 3.5.2, 3.5.4, 3.5.7, 3.5.10, 4.5.1, 5.5.1, 5.5.2, 5.5.3, 5.5.4, 5.5.5, 5.5.7, 5.5.8, 5.5.9, 5.5.11, 5.5.12, 5.5.13, 5.5.15, 5.5.17, 5.5.20, 5.5.22, 5.5.23, 5.5.25 & 7.5.3

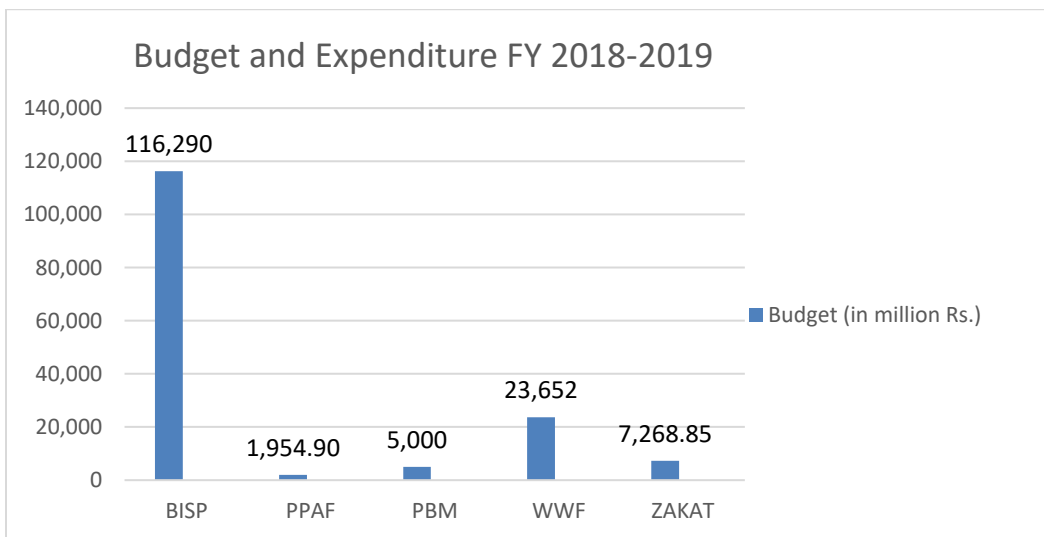
CHAPTER 1

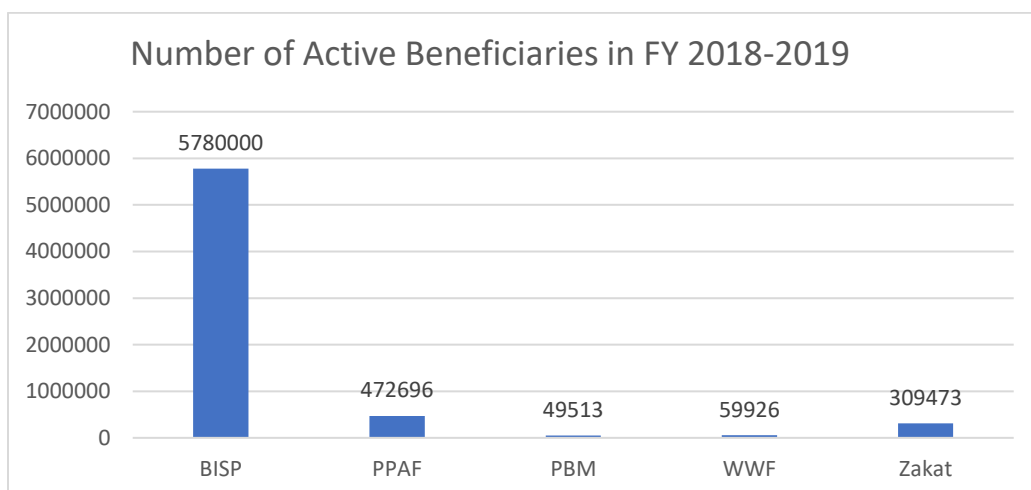
1. SOCIAL PROTECTION SECTOR ANALYSIS

1.1 Introduction

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

The total budget allocation and expenditure of these programmes in FY 2018-19 was Rs 154 billion and Rs 135.90 billion respectively. Details of budget and number of beneficiaries registered with these Social Protection Programmes are given in the graphs below:





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

1.2 Sectoral Analysis

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

1.2.1 Benazir Income Support Programme

BISP is a federal unconditional cash transfer Social Safety Net initiative of Government of Pakistan. Its long-term objectives include meeting the targets set by Sustainable Development Goals (SDGs) to eradicate extreme & chronic poverty and empowerment of women through establishment of comprehensive social protection. BISP has a nationwide presence with headquarter in federal capital and 6 regional offices at provincial capitals, AJ&K and Gilgit-Baltistan. There are 6 regional, 34 divisional and 385 tehsil offices all across the country. From inception of this programme till June 30, 2019, PKR 746.15 billion were disbursed under different cash transfer programmes and total number of beneficiaries now stands at 5.8 million. BISP uses Poverty Score Card, where a score of PMT 16.7 makes the beneficiary eligible for this cash transfer programme. BISP has following programs:

- ▶ **Unconditional Cash Transfers (UCT)** provides minimum income support package (PKR 5,000/- quarterly) to those rated poor on Poverty Score Card

- ▶ **Conditional Cash Transfer Programmes** which includes **Waseela-e-Taleem** to facilitate primary education, **Waseela-e-Haq** for microfinancing beneficiaries through long-term interest free loans, **Waseela-e-Rozgar** to provide Vocational Training and **Waseela-e-Sehat** for Health Care and life Insurance Coverage

BISP started in 2008 with the aim to reduce poverty and making beneficiaries self-sufficient to prevent them from falling below the poverty line. While the graduation programme was inaugurated in 2018 and an allocation of PKR 196 million was made in FY 2018-19 but this was not utilized. In FY 2018-2019, PKR 103.70 billion were disbursed as unconditional Cash Transfer while PKR 4.01 billion were disbursed for Conditional Cash Transfer Programmes which were designed for skill development in the targeted beneficiaries, creating employment opportunities and making them self-sufficient. Under Conditional Cash Transfer Programmes, no substantial Progress could be reported except Waseela e Haq (Microfinancing for Employment). Few allocations were made in these Programmes but without any expense or achievement.

BISP has developed the database of its beneficiaries in Management Information System through two surveys by participation of both public and private sector. To track down the financial status of the beneficiaries being covered by the BISP programmes over the long period of time, it is very important to update the beneficiaries' data after shorter periods to check the economy, efficiency and effectiveness of the programme. Latest Survey report (National Socio-economic Registry) was due in 2017 but it is still under progress. Moreover, Data integrity remains an issue because auditors have reported deficiencies in beneficiaries' record in MIS.

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

1.2.2 Pakistan Poverty Alleviation Fund

PPAF is the leading institution focused on eliminating poverty in Pakistan. PPAF facilitates public-private partnerships that have a mutual goal to achieve social and economic change by addressing the multi-dimensional issues of poverty. PPAF supported programmes (PPR, LACIP-I, LACIP-II, HRE, PMFIL) receive grants from different international donors. Since its inception in April 2000 to June 2019, PPAF has disbursed an amount of approximately Rs. 222.037 billion to its Partner Organizations (POs) in 137 districts across the country with focus on the poor areas of KPK, Baluchistan and FATA. During the same period, 8.4 million microcredit loans have been disbursed with 60 percent loans to woman mainly in rural areas. The organization is currently working on various projects through Partner Organizations (POs) to provide health care, education, clean drinking water and basic infrastructure for targeted communities. Partner Organizations (POs) further delegate the duties of identification of beneficiaries to

Village Organizations (VOs) and Community-based Organization (CBOs) at Village and Union Council respectively selected by popular vote. The function of Monitoring and Evaluation is retained by the Partner Organizations and PPAF M&E-Wing. PPAF core interventions include social mobilization, health, education, asset transfer and small-scale infrastructure development administered under various PPAF supported programmes (PPR, LACIP-I, LACIP-II, HRE, PMIFL). PPAF uses Poverty Score card but its database was developed by independent surveyors from BISP.

PPAF supported programmes are funded by the international donors as soft loan. So, the non-completion of various schemes created a liability of PKR 127.90 million on government kitty, so these should be expedited through completion. These programmes support the empowerment of the native population, that is why most of the projects are community-led and community-owned. PPAF hires local NGOs as the Partner Organization but the role of Partner Organizations (POs) is not regulated with the PPAF administrative and financial rules which are the main implementation tools through CBOs and VOs. Selection and Training of CBOs and VOs is the weak area as they are the representatives of the locals and are in direct contact with them. Moreover, the audit of the organization indicates that it has not adopted transparent practices in maintaining an Assignment Account including no refunding of unspent balance by Partner Organization (amounting up to PKR 54.625 million), irregular retention of funds of closed Projects and no refunding of recovery under Prime Minister Interest free loan-PMIFL- (amounting PKR 12.50 million) to the government treasury.

1.2.3 Pakistan Bait-ul-Mal

Pakistan Bait-ul-Mal (PBM), an autonomous body set up through 1991 Act. PBM is significantly contributing toward poverty alleviation through its various poorest of the poor focused services and providing assistance to the poor and needy persons, as per eligibility criteria approved by Bait-ul-Mal Board irrespective of their gender, cast, creed and religion through its establishment at the district level. A person to be eligible for PBM programme should have monthly household income less than PKR 15,000. During FY 2018-2019, PBM has disbursed an amount of Rs 4.99 billion through its following core projects /schemes:

- **Individual Financial Assistance (IFA)** caters poor, widows, and orphans for medical treatment, education and general assistance.
- **Child Support Program (CSP)** is a conditional cash transfer program, in which cash incentive is provided to the parents for sending their children to schools.
- **Institutional Rehabilitation for NGOs** is grant-in-aid for registered non-governmental organizations (NGOs) having excellent track record aimed at institutional rehabilitation of the poor and deserving persons of the society.
- **School for Rehabilitation of Child Labour (SRCLs)** are working for the rehabilitation of the bonded child labour and provide them primary education. PBM has established 159 National Centres for Rehabilitation of Child Labour countrywide since 1995.
- **Women Empowerment Centers (WEC)** work for the skill-development i.e. cutting, sewing, knitting, computers and embroidery along with other trades to women and provide free training to widows, orphans and poor girls in different skills. There are 154 WECs operating across the country.
- **Pakistan Sweet Homes** are for the orphan children where they get free food, medical treatment, boarding and lodging and free education. There are almost 39 Sweet Homes across the country.
- **Pakistan Great Home** enrolls seniors (above 60 years of age) and provide them free of cost boarding/lodging, messing and medical care.

Bait-ul-Mal provides financial assistance to the chronic and transient poor in case of some un avoidable circumstances or catastrophe. It has been noticed that Surveys done by bait-ul-Mal to target the potential beneficiaries are political in many cases especially in Khyber Pakhtunkhwa. Individual Financial Assistance-Health, which gets most of the budgetary allocation and covers the medical cases, faces bureaucratic delays resulting in death of many patients and the utilization reports on the account of grants to certain hospitals under IFA-health are without reconciliation amounting to PKR 2,243.989 million and many cases of non-refund of unspent balance, by hospital, have also been reported. Moreover, many beneficiaries are registered with multiple social safety net Programmes which burdens the Sector growth and deprive the deserving people. As the government

has limited number of resources, so the Social Protection Sector should use optimum number of resources efficiently to bear maximum results.

1.2.4 Workers Welfare Fund

Workers Welfare Fund (WWF) was established under Workers Welfare Fund Ordinance, 1971 for providing low cost housing and other amenities to the industrial labour. Initial Contribution of Rs.100 million was made by the Federal Government and the further resources were to be raised by the private sector. The main objective of WWF is to finance housing estates for the industrial workers which including construction of houses, flats and development of plots, establishment of health facilities like hospitals, wards and dispensaries and education facilities like secondary and higher secondary schools, technical institutes and industrial homes in all major industrial cities. Provision of death grant (@Rs. 500,000/-) to the widow/legal heir of the deceased workers and marriage grant (@ Rs 100,000/-) for the marriage of daughters of workers is present. Total budget for the FY 2018-2019 with Rs. 32,626.59 million including Rs. 11,616 million of development budget.

In construction of the housing colonies the significant number of incidences of overpayments to contractors in center and provincial headquarters were reported. Moreover, there are delays in the completion of residential colonies and the Colonies completed by the WWF are not being allotted resulting in loss of rent/revenue of PKR 167.768 million. In addition to this, there is less collection of rental income from labour colonies amounting to PKR 14.318 million. While the non-reconciliation of expenditure of Rs. 5.631 million to an anonymous account on June 28, 2018 resulted in huge burden on the entity. WWF incurs huge administrative expenses by establishing regional offices without proper approval resulting in a loss of PKR 104 million.

1.2.5 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 stood devolved to the provinces and federal areas. Ministry of Religious Affairs & Inter-Faith Harmony has been assigned the task of collection and disbursement of Zakat funds to the Provinces/Federal Areas till next NFC Award under the CCI approved formula. Mustehqueen e Zakat should have income less than PKR 670 per head in a household. A total amount of Rs 7,268.85 million was collected during FY 2018-19 and distributed in bulk amongst the Provinces/Federal Areas.

Auditors during the Audit of FY 2018-2019 found the issues of delayed refunding of unspent balance by provinces to Central Zakat Fund. Issues of misprocurement in buying medicine and delayed distribution of the educational stipend are other issues. Distribution of Zakat was started through ATM cards but the issues of delayed issuance of cards for one year and retention of funds to earn profit of PKR 39.048 million in Sindh bank were reported.

1.3 Conclusion

Social Protection Programmes are often fragmented and duplicated. The reason behind this is that each programme has been working on its own and under different ministries, where inter-ministerial correspondence is non-existent. 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 led 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 Net Division as the administrative head of these programmes. Still, EOBI is under Ministry of Overseas Pakistanis and Human Resource Development. To make the Social Safety nets result oriented it is very important to use a single criterion of poverty measurement in line with the national definition of poverty and develop a single database for all programmes which should be re-evaluated after appropriate number of years to track down the

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

CHAPTER 2

2. BENAZIR INCOME SUPPORT PROGRAM

2.1 Introduction

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

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

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

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

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

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2018-19 (Rs in million)
1	Formations	40	07	116,292.000
2	Assignment Accounts (excluding FAP)	01	01	110,201.176
3	Authorities/ Autonomous Bodies etc. under the PAO	-	-	-
4	Foreign Aided Projects (FAP)	03	03	6,090.824

2.2 Comments on Budget & Accounts

Original budget allocated to the Benazir Income Support Program for the Financial Year 2018-19 was Rs 124,000.00 million, out of which the Program incurred an expenditure of Rs. 116,292 million resulting in savings of Rs. 8,408 million which is 6.7% of the Final Budget.

Grant No	Grant Type	Original Grant/ Appropriation	Supplementary Grant/ Appropriation	Final Grant/ Appropriation	Actual Expenditure	Excess/ (Savings)	% age Excess/ (Saving)
121	Development	124,700,000,000	-	124,700,000,000	116,291,999,571	(8,408,000,429)	(6.7)

2.3 Classified Summary of Audit Observations

Audit observations amounting to Rs 70,657.464 million were raised as a result of this audit. This amount also includes recoverable of Rs 632.383million as pointed out by the audit. Summary of audit observations classified by nature is as under:

Sr. No.	Classification	Amount Rs. in million
1	Non-production of record	-
2	Reported cases of fraud, embezzlement and misappropriation	252.193
3	Irregularities	-
A	HR/ Employees related irregularities	3.160
B	Procurement related irregularities	2.901
C	Management of Accounts with Commercial Banks	609.187
4	Value for money and service delivery issue	-
5	Others	69,790.02

2.4 Brief comments on the status of compliance with PAC Directives

Year of AR	PAC Status	No. of Actionable points	Compliance	Non-compliance	% Compliance
2011-12	Held	3	2	1	66.67
2012-13	Held	8	-	8	-
2013-14	Held	18	6	12	33.33
2014-15	Not Held	-	-	-	-
2015-16	Not Held	-	-	-	-
2016-17	Not Held	-	-	-	-
2018-19	Not Held	-	-	-	-

2.5 AUDIT PARAS

2.5.1 Non-recovery on account of fraud and embezzlement – Rs 65.395 million

Clauses 4 (K) of the agreements between Benazir Income Support Program (BISP) and Banks provides that banks shall, in case of any Corrupt and Fraudulent Practices by its staff or by its Agent(s), will be solely responsible for its consequences and shall be bound to make arrangements for full payment to the affected beneficiaries.

Audit observed during scrutiny of record of log of complaints at BISP Headquarter, Regional, Divisional and Tehsil offices that 7,958 number of complaints of embezzlement regarding fake bio-metric withdrawals amounting to Rs 65.395 million were made by beneficiaries during the year 2018-19 and were forwarded to concerned four partner banks for recovery. The recoveries regarding these outstanding complaints have still not been made from the concerned partner banks. Summary is given below, whereas detail is given at **Annex-1 of AIR**.

Region	Bank Alfalah		Summit		Tameer		UBL		Total No. of Cases	Total Amount (Rs)
	No. of Cases	Amount	No. of Cases	Amount	No. of Cases	Amount	No. of Cases	Amount		
Punjab	36	349,139	10	83,694	1029	10,943,413	414	3,732,962	1,489	15,109,208
Sindh	28	14,971	0	0	31	143,865	1378	4,083,154	1,437	14,612,425
KPK	246	1,268,500	12	100,832	2132	13,489,934	1,515	12,088,864	3,905	26,948,130
Balochistan	179	1,171,589	0	0	251	1,734,596	320	2,690,083	750	5,596,268
AJK	0	0	0	0	0	0	161	1,233,392	161	1,233,392
GB	0	0	0	0	216	1,895,260	0	0	216	1,895,260
Total	511	2,804,199	22	184,526	4702	28,207,068	4,408	23,828,455	7,958	65,394,683

Audit is of the view that the government exchequer sustained a loss of Rs. 65.395 million due to weak enforcement of contractual obligations.

Management replied that BISP has also taken up these cases with FIA to investigate by the Cyber Crime Wing (FIA) and to bring the culprits to justice.

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

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the amount be recovered and action be initiated against responsible person(s).

2.5.2 POS agents/ retailers involved in Fraudulent activities in Rahim Yar Khan – Rs 169.287 million

Para xi of Section B of SOP's issued by BISP Headquarter to field offices vide No.1(3)/BISP/DFO/2018 dated 29th June, 2018 provides "Auto/ out of district withdrawal is a serious issue as experienced in the previous tranches, the field offices must be vigilant and taken up such cases with focal persons of the banks and FIA, with copy to BISP HQs on top priority basis with complete detail, so that the POS agents may be got black listed, criminal cases be registered against them and affected beneficiaries are compensated".

During audit of different tehsil offices of District Rahim Yar Khan for the FY 2018-19, audit noticed serious fraudulent activities/ out of district/ province withdrawals mostly by those POS agents that operated from unknown location and

were not found in the lists provided by banks/ BISP management to field offices for pre-tranche verification. The results of analysis of Rahim Yar Khan withdrawal data, scrutiny of record at Tehsil Offices (Tehsil Rahim Yar Khan and Sadiqabad) and physical verification of available POS agents revealed that an amount of Rs 169,287,093 was misappropriated by 24 POS agents as per detailed in **Annex-2**.

Audit is of the view that out of district withdrawals occurred due to defective biometric verification system and weak monitoring.

Management replied that as per BVS mode of payment, beneficiaries could withdraw their payments from anywhere where mode of payment and bank is same. For example, an HBL beneficiary who is on BVS and living in Karachi can withdraw her payment from Peshawar if Peshawar is on BVS mode of payment and allocated to HBL. Out of District payment is not considered illegal unless a beneficiary approaches the BISP Tehsil office and submits her application that her payment has been illegally withdrawn. In case of any fraudulent activity, the BISP field offices have been authorized to take up the issues with law enforcement agencies. Some complaints received from the Beneficiaries against the POS Agents mentioned in the Audit Observation and the audit has taken the total transaction data from the MIS, considering the same out of District complaints, which is not based on facts. The involved POS agents have been blocked and FIRs have been registered against the retailers who were involved in illegal activity. The matter has already been taken up with Banks concerned for taking appropriate action against the involved agents.

The reply of the management is not tenable as point wise / POS wise replies were not provided. The issues regarding illegal use of Bank Alfalah and UBL OMNI IDs in Tameer Bank's District, wrong addresses of POS in MIS database, POS not found in the list provided to Tehsil Offices by Banks/BISP, POS not found on their prescribed addresses during pre-tranche monitoring etc., were not responded.

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends appropriate action against the responsible besides recovery of embezzled amount under intimation to audit.

2.5.3 Non-recovery of embezzled amount from the officials of Pakistan Post in Balochistan – Rs 10.021 million

According to para 8 of the agreement between BISP and Pakistan Post executed on 11-08-2011, the Post Office be responsible to make payments to aggrieved recipients in case of any unforeseen event like robbery, theft, fraud or natural disaster etc., and also if contrary to the Pakistan Post claim of having made the payment, the recipient(s) is found not to have received the payment after conducting inquiry by the Pakistan Post within 15 days but not later than 30 days. However, if the inquiry is not completed within the above agreed time for the completion of the inquiry, Pakistan Post will make arrangements for compensating the aggrieved BISP's beneficiaries without waiting for the outcomes of the inquiries.

During field audit of DG office BISP Balochistan, audit observed that the long due recoveries from the officials of Pakistan Post regarding embezzlement in the following districts amounting to 10.021 million had still not been recovered despite lapse of nearly 3 years. Detail is given below:

Sr. No.	Name of District/ Tehsil	Outstanding Embezzled Amount (Rs)
1	Khuzdar/Awaran, Kalat, Dera Bughti	1,939,600
2	Khuzdar	1,674,726
3	Naal	1,492,518
4	Zehri	796,048
5	Wadh	4,118,106
Total		10,020,998

Audit is of the view that due to non-pursuance of the listed cases, the aggrieved beneficiaries were not compensated.

Management replied regarding serial 01 above that joint inquiry regarding alleged misappropriation of funds by the Pakistan Post Staff was conducted by BISP Regional Office Baluchistan and Pakistan Post from 08.01.2019 to 11.01.2019. The recommendations of inquiry committee are as under:

- a A sample of almost 50% of the complainants has admitted that they has received their payments and have no grievances.
- b. Affected beneficiaries (complainants) have already been converted on BVS mode of payments and now they are receiving their payments without any problem. It is therefore recommended that Pakistan Post beneficiaries in Baluchistan may only be paid in controlled environments in presence of BISP Staff or concerned bank may immediately be requested to convert such beneficiaries on BVS mode of payment.

With regard to embezzled amount shown at Sr. no 2, 3, 4 and 5 of Audit Para, DG BISP Baluchistan has already taken up the matter with the Pakistan Post, for their necessary action and early recovery of embezzled amounts. It is also pointed out that now all the beneficiaries have been placed in BVS mode of payment under new contractual arrangements.

The reply indicates that the management has accepted the audit observation except Sr. No.1. However, as far as Sr. No.1 is concerned, the DG BISP Balochistan vide letter No.DG-Bal/PP/P-3/F-2019/2282-84 dated August 05, 2019 has already asked the Post Master General, Pakistan Post, Quetta for recovery of outstanding amount of Rs 1,939,600.

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the amount may be recovered from the officials of Pakistan Post in accordance with the provisions of agreement signed with Pakistan Post under intimation to audit.

2.5.4 Embezzlement by Omni Agent in Multan – Rs 7.49 million

Para xi of Section B of SOP's issued by BISP Headquarter to field offices vide No.1(3)/BISP/DFO/2018 dated 29th June, 2018, provides "Auto/ out of district withdrawal is a serious issue as experienced in the previous tranches, the field offices must be vigilant and taken up such cases with a focal persons of the banks and FIA, with copy to BISP HQs on top priority basis with complete detail, so that the POS agents may be got black listed, criminal cases be registered against them and affected beneficiaries are compensated".

Audit observed during scrutiny of record at DG office BISP Lahore that a case of corruption was forwarded by Divisional Director Multan to DD FO. Regional Manager of UBL Bank in connivance with 03 mega agents are involved in massive corruption which is evident from the fact that one Omni shop namely Shahzaib Mobiles (275361) opened at Multan without any intimation in writing to Local Office. Such Omni shop has executed 1867 transactions in 12 days out of which 1857 were out of district transactions.

Audit further observed that an amount of Rs 7.490 million was embezzled from the beneficiaries' accounts belonging to 37 different districts by Shahzaib Mobiles (275361). Detail is given at **Annex-3**.

Audit is of the view that non-monitoring of POS agents by BISP management resulted in embezzlement of cash transfers.

Management replied that no beneficiary complaint is available in the instant case and the report is based on an un-informed POS having some out of district transactions data. Auto/fraudulent withdrawal (fraud) is only considered when beneficiary personally visits the tehsil office and lodge proper complaint. Mere data analysis of out of district withdrawal can not establish any irregularity unless substantiated with beneficiary complaint.

However, after having suspicion of auto/fraudulent withdrawal, the matter was taken up with local police, which did not take up the matter. Later on, Divisional Director Multan vide his letter dated 08-11-2019 requested Regional Director, Punjab to take up the case with FIA. DG Punjab has referred the matter to FIA for investigation.

The reply is not tenable because all affected beneficiaries do not approach in tehsil offices to lodge complaint. If BISP only considers Auto/fraudulent withdrawal (fraud) when beneficiary personally visits the tehsil office and lodge proper complaint, then why Regional Director, Punjab has referred the case to FIA for investigation.

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter may be investigated and recovery be effected from franchises/ POS agents involved in fraudulent activities.

2.5.5 Un-authentic withdrawals of Unconditional Cash Transfers out of districts/ Province – Rs 19,232.84 million

Paras vii, and xi of Section A of SOP's issued by BISP Headquarter to field offices vide No.1(3)/BISP/DFO/2018 dated 29th June, 2018 provide as follows:

vii. In case of Bio-metric Verification System (BVS) mode of payment, the issues experienced during last tranche, like auto/ out of district payments, sale of SIMs, illegal deduction, paucity of POS, cash liquidity, non-issuance of receipts, lack of facilities, mobility of devices, sharing of IDs, biometric/ thumb mismatch error etc must immediately be taken up with local bank focal persons in the coming tranche for their resolution. In case of non-resolution, matter may be taken up with the BISP Headquarters.

xi. Auto/ out of district withdrawal is a serious issue as experienced in the previous tranches, the field offices must be vigilant and take up such cases with focal persons of the banks and FIA, with copy to BISP HQs on top priority basis with complete detail, so that the POS agents may be got black listed, criminal cases be registered against them and affected beneficiaries are compensated.

Audit observed the following:

- i. The beneficiaries of BISP belonged to the poorest of the poor segment of the society. All of them are women. There is very thin possibility of their movement from one district to another district or from one province to another province. There is least possibility of making transactions of beneficiaries from different districts/ provinces from one POS in a far-flung district. However, on the verification of record, it was observed that around 3.17 million out of district/ province transactions amounting to Rs 19.233 billion (Avg Rs 6057.77 per transaction as per total withdrawal) were made during the FY 2018-19.
- ii. Some franchises/ POS were found disbursing UCT payments of beneficiaries belonging to 39 districts at a time. In case of 'TARIQ MOBILE SHOP 2' located in Multan made withdrawal payments of beneficiaries belonging to 39 districts ranging from Gujranwala,

Jhang, Jhelum, Mianwali, Charsadda, Dir upper, Kohat, Swabi, Kotli, Pishin, Pakpattan, Okara, Jaffarabad, Malakand, Lakki Marwat, Narowal, Mohmand Agency, Thatta, Tharparkar etc. Similarly, 51 Franchises/ POS made out of district/ province withdrawals amounting to Rs 1,508,484,406 during the FY 2018-19 as detailed in **Annex-4**.

- iii. A sample of 92 beneficiaries was provided to Divisional Office DG Khan for verification of out of district withdrawals, which revealed that 53% beneficiaries were not traceable, 1 beneficiary was found that had shifted to Karachi and 23% beneficiaries had died well before (ranging from 1-5 years) the dates of withdrawals. The verification report also stated that amount of 19% beneficiaries were embezzled but they did not lodge complaint earlier. Their complaints were obtained after verification and only 4% cases of embezzlement were found already reported to Tehsil Offices.

However, audit could not authenticate the out of district/ province withdrawals transactions due to non-availability of the updated information required to physically verify the beneficiaries i.e, their updated/ complete addresses, contact numbers etc. Audit further observed that out of 3,174,901 transactions, less than 1% transactions were reported through complaints by beneficiaries to Tehsil offices. Summary of out of district transactions is given below (further detail is at **Annex-6 of AIR**):

Bank	Q1	Q2	Q3	Q4	Total
BAL	122,727	117,392	141,353	175,636	557,108
HBL	192,414	183,947	269,993	232,220	878,574
Sindh	1,964	3,912	2,784	2,669	11,329
Summit	23,299	10,995	8,269	11,888	54,451
Tameer	114,814	111,733	128,045	148,468	503,060
UBL	271,016	296,049	280,685	322,629	1,170,379
Total:	726,234	724,028	831,129	893,510	3,174,901
Avg. amount	6,500	6,425	5,878	5,568	6,057.77
Total Amount	4,720,521,000	4,651,879,900	4,885,376,262	4,975,063,680	19,232,840,842

Audit is of the view that out of district withdrawals may have resulted in embezzlement of funds.

Management replied that the concept of auto/fraudulent withdrawals has been misconstrued by the audit. Auto/ fraudulent withdrawal is a specific nature of BVS related fraud and beneficiary herself lodge a complaint to the BISP Tehsil office concerned that the payment has been withdrawn without her physical presence. Out of district payment to BISP beneficiaries is permissible as beneficiary of one district can withdraw her payment from other relevant district of the same bank. Bank's use BISP specific web service with NADRA for authentication of beneficiary credentials and payment is only withdrawn after successful verification of the credentials and biometric verification from NADRA.

The analysis on "the out of district withdrawal" cannot be carried out unless the data is cleansed. BISP's Address Library is based on Districts created till 2010-11. However, a lot of new Districts have been created afterwards and withdrawal data reported by banks also contains names of new Districts, such withdrawals could also appear as out of district withdrawals. No POS ID, area, transaction details have been provided by the Audit, who are involved in heavy withdrawals. Further, no beneficiary complaint is available in the given data.

BISP considers all transactions as legal and valid transactions and audit also given the figures more on the basis data of MIS and did not identify any single case of fraudulent payment. After closing of the contracts with outgoing banks, any pending complaints would be taken up with the banks by the obligations and liabilities committee established by the competent authority. Further district block check has also been imposed at the time of enrollment of beneficiaries. Moreover, the BISP field offices have been authorized to seek assistance of law enforcement agencies in case of any fraud / irregularity. FIA has already nominated their focal persons at Provincial / Regional level for effective coordination.

The reply is not tenable because every beneficiary does not lodge complaint in BISP office as evident from Divisional Office DG Khan verification report. Moreover, data has been cleansed as far as possible by Audit.

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter be thoroughly investigated to fix responsibility besides recovery from franchises/ POS agents involved in fraudulent activities.

2.5.6 Irregular reporting of withdrawal time through bulk reporting by banks instead on real time basis – Rs 15,484.32 million

Clause 3 (h) of Addendum 7 dated 16.11.2016 states that the Service Provider shall be responsible to report all beneficiary related activities i.e. enrollment, withdrawal and de-crediting on real time basis with maximum of 48 hours-time lapse, failing which a penalty at the rate of one percent of the value of delayed reporting shall be imposed upon the service provider.

Audit observed that a total number of 2,550,737 UCT withdrawal transactions (excluding of Link-1/ ATM transactions) during the FY 2018-19 were reported through bulk reporting instead of on real time basis as required under the above-mentioned clause. The average amount involved as reported in bulk was Rs 15,484,315,865, which was held as irregular. Summary is tabulated below, whereas details of some of instances are given at **Annex-5**.

BANK	1st quarter	2nd Quarter	3rd Quarter	4th Quarter	Total
ALF	17,853	264,245	379,653	127,710	789,461
ALFALAH	264,684	27,053	0	269,862	561,599
HBL	170,796	354,384	515,753	105,302	1,146,235
SIN	277	249	320	1,920	2,766
SINDH	80	887	537	463	1,967
SUM	0	64	0	0	64
SUMMIT	128	2	326	119	575
TAM	440	176	250	460	1,326
TAMEER	34	440	420	484	1,378
UBL	13,142	11,923	9316	10,985	45,366
Total	467,434	659,423	906,575	517,305	2,550,737
Avg. / transaction	6,500	6,425	5,878	5,568	6,070.5
Total Amount involved (Rs)	3,038,321,00	4,236,792,775	5,328,847,850	2,880,354,240	15,484,315,865

Audit further noticed that POS agents M/s Mehria Mobile and Easy Load D.I Khan were reported by respective Tehsil offices as involved in illegal payments through roaming of devices after 6pm. The reporting withdrawal time in all such cases was 09:11:47 which was bulk/ incorrect reporting in MIS instead on real time basis.

Audit is of the view that bulk reporting instead of reporting on real time basis was a violation of the provision of the agreement with banks.

Management replied that reporting of transactions by the banks is not done on real time basis as the reporting system is not directly connected with the core banking system. The reporting available in the core banking contains few fields, however, as per requirements of BISP, banks are required to provide some extra fields such as District, Tehsil, POS name, Contact No., Payment ID, GPS coordinates etc. The banks add extra fields in the core banking data and then post the same through webservices to BISP's MIS. The banks usually report the data in bulk at day end. However, in some cases, banks take longer time due to which banks were allowed maximum of 48 hours to report the data after actual transaction time. Audit is requested to share the data highlighted in the observation for analysis regarding same withdrawal time for several transactions.

The reply indicates that the management has accepted the audit observation. The transaction details as required by BISP Management is available and can be provided.

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter may be investigated besides imposing of penalty @ 1% of bulk reported amount as per agreement.

2.5.7 Irregular withdrawal / reporting of Un-conditional Cash Transfer (UCT) in off time 18:00 Hours to 07:00 Hours – Rs 9,887.79 million

According to clause 5(Section-B) of addendum-8 to the bank agreement “The Service Provider shall ensure that timings for withdrawal transactions at POS agents/ retailers (i.e. 0700 hours to 1800 hours) are strictly observed. No withdrawal transactions shall be allowed/ undertaken after the stipulated time”.

Audit observed during scrutiny of withdrawal reporting data of four quarters for the FY 2018-19 that a total number of 1,625,072 withdrawals amounting to Rs 9,887,793,602 were made by POS agents through BVS after the

stipulated time of 0700 hours to 1800 hours, which was held as irregular. Audit further noticed:

- A total of 31,308 transactions at early morning from 5:00AM-7:00AM.
- A total of 140,996 transactions at evening from 7:00PM-9:00PM.
- A total of 1,452,768 transactions at night from 9:00PM-5:00AM.

Detail is given at **Annex-6**.

Audit is of the view that the contractual obligations were violated by banks which resulted in off-time withdrawal/ reporting.

Management replied that the banks observe the stipulated timing as per contract. Further, banks have system-based checks on opening and closing timings of transactions, however, it is submitted that the banks were allowed reporting even after 48 hours. This phenomenon is occurring due to reporting errors as data by the banks is being reported in bulk and that too at some integration stage. The same could be a reporting error and not an irregularity.

The reply is not tenable as the banks were required to strictly ensure the timings for withdrawal transactions at POS agents between 0700 hours to 1800 hours.

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter may be investigated to justify the reason and fix responsibility.

2.5.8 Pending re-verification of 244,286 cases of de-credited beneficiaries - Rs 8,182.763 million

BISP board in its 28th meeting approved re-crediting of the beneficiaries through existing payment mechanism as per the above stated SOPs and further approved that when beneficiary is verified through biometric verification system of NADRA, MIS wing will generate de-credited amount with the routine quarterly installment.

During scrutiny of data/ record relating to de-credited cases it was observed that a total number of 244,286 beneficiaries (excluding dead/sanity/WeH) were still pending for re-verification during the period 2014-2019. An approximate amount of Rs 8.18 billion is payable to them by BISP, which has increased the sufferings of poor beneficiaries. Detail is given below:

Year	De-credited cases not verified till date	Total No. of Avg. Installments due	Quarterly rate	Avg. Quarterly rate	Appr. amount owing to beneficiaries (Rs)
2014	10,907	22	3,600	4,578	1,098,509,412
2015	13,161	18	4,500	4,774	1,130,951,052
2016	15,786	14	4,700	4,842	1,070,101,368
2017	41,323	10	4,834	4,889	2,020,281,470
2018	63,113	6	4,834	4,917	1,861,959,726
2019	99,996	2	5,000	5,000	999,960,000
Total	244,286				8,181,763,028

Audit is of the view that the irregularity occurred due to suspension of re-crediting policy which increased, in return, the sufferings of the poor and negatively affected BISP to provide social protection to the impoverished people.

Management replied that after approval of re-crediting Policy by the BISP Board, NADRA was requested to provide biometric re-verification service through existing BDC sites established for enrollment of beneficiaries on BDC mode. Accordingly, NADRA initiated re-verification of de-credited beneficiaries at BDC sites in early 2016. The facility was available till 30th June, 2018, however, due to high maintenance cost of BDC centers as well as conversion of most of the Districts to BVS mode, BDC centers were closed w.e.f 1st July, 2018. BISP explored various options for alternate facility for re-verification of de-credited beneficiaries. It was considered that NADRA's biometric verification service may be acquired for the purpose being the custodian of biometrics and BISP's database. Further, NADRA's BVS devices curb BVS related frauds. Various meetings were held with NADRA and NADRA submitted its financial proposal. Contract was signed with NADRA after approval of the BISP Board and subsequently, NADRA has initiated re-verification of de-credited beneficiaries in October, 2019.

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

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the re-crediting process may be completed on urgent basis.

2.5.9 Discrepancies in reconciliation process of available balance with SLIC – Rs 1,921.20 million

Para 15-B-(c)(ii) of Second Supplemental Agreement provides that on expiry of or earlier termination of the agreement, State Life shall pay to the BISP the balance in the Consolidated Claim Reserve Account (CCRA) as of the date of expiry or earlier termination of the agreement. All claims outstanding as at date and /or reported thereafter shall be passed on to BISP.

The competent Authority dated 15-02-2017 ordered to form a committee to visit SLIC Zonal Office Lahore with effect from 18th Feb to 20th Feb 2018 with the agenda to reconcile available funds of BISP with SLIC towards closure of the Group Life Insurance (GLI) program and to discuss possibilities of focusing SLIC Corporate Responsibility (CSR) activities on BISP beneficiaries.

Audit observed during scrutiny of reconciliation report of Consolidated Reserve Account (CCRA) upto 19-02-2018 that an amount of Rs 916,122,516 was paid by SLIC to BISP on 14-06-2019 but following discrepancies were noticed:

- i. Total claims were paid to 19212 (@ Rs 100,000) bread winners during the contract period but the claims were subject to final reconciliation by BISP, which had not been carried out yet.
- ii. Total amount of interest earned from 31-12-2013 to 31-12-2016 amounting to Rs 383,732,626 was paid to BISP but this amount is also subject to final reconciliation as no detail record was made available to the committee to confirm interest calculation.
- iii. Interest for the period 01-01-2017 to 13-06-2019 had neither been calculated nor recovered from SLIC.

- iv. 21 duplicate cheques were identified and reported to SLIC by BISP (detail attached at **Annex-7A**).
- v. 282 death claims were shown in SLIC record which were not found matched with NADRA database death record (detail attached at **Annex-7B**).

Audit is of the view that the irregularity occurred due to non-reconciliation of all the claims by BISP management with SLIC which resulted in duplicate cheques, non-confirmation of payment to beneficiaries and non-transfer of the interest earned.

Management replied that to address the discrepancies, the following steps have been taken:

1. Tentative calculation of interest for the year 2017 and 2018 is Rs. 93.305 million. However, Final reconciliation with SLIC is under process.
2. The reconciliation is expected to be completed during the first quarter of 2020.
3. Letters dated 7 November, 2019 and reminder dated January 10, 2020 were sent to all field DGs and Divisional Directors for verification of paid claims by SLIC. Their response is still awaited.

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

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the balance amount of CCRA payable to BISP after proper reconciliation and verification of claims, be recovered from SLIC.

2.5.10 Irregular retention of de-credited amount - Rs. 803.436 million

The BISP Board in its 30th meeting dated 24.12.2018 approved amendments in the policy for de-crediting and disposal of de-credited funds in supersession of previous policies. Board decided that accounts of the beneficiaries having no activity for 06 months may be blocked and de-credited. The Board

further granted approval and directed that the matter be taken up with the banks such that de-credited funds are deposited on weekly basis in Government Treasury.

Audit observed that the de-credited amount of Rs 803.436 million was not timely deposited (within a week) into government account by the service providers and retained in their accounts upto 191 days. Audit further observed that as per contracts with banks, no penalty on late-deposit of the de-credited amount in the government Treasury was imposed on banks. Detail is given at **Annex-8**.

The irregularity occurred due to non-pursuance of matter by BISP with banks regarding timely deposit of de-credited funds as per decision of BISP board.

Audit is of the view that the irregularity occurred due to non-pursuance of matter by BISP with banks regarding timely deposit of de-credited funds.

Management replied that as recommended by audit, BISP has added clauses of penalty in new contract to avoid banks to retain fund.

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

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that responsibility for non-compliance of BISP Board decision may be fixed.

2.5.11 Non-imposition/ deduction of penalty from services charges paid to service provider on account of deficiency of POS – Rs 321.20 million

Para no. 2(b) of Addendum No. 8 to the contract states that the Sub-clause 4 (c) of the agreement amended vide Addendum No. 03 dated 13th July, 2015, shall stand replaced with the following; (i) The Service Provider shall be responsible to establish additional disbursements points within fifteen (15) days of furnishing of the requirement/assessment by the Provincial Directors General/Regional Directors of the Client through its Headquarter Secretariat, to facilitate the beneficiaries. However, number of Point of Sales would not be less than; one (01) ATM/POS/Retailer per 1000 BISP Beneficiaries for BDC and BVS operated cash

disbursements. Failing which, it shall entail the Client to deduct 50% of the service charges proportionate to the number of beneficiaries being served through BDC or BVS Payment Modes, belonging to the same area/tehsil where the ATM/POS/Retailer is required to be opened.

Audit observed that there was a reported deficiency by BISP field offices of 1168 Points of Sale (POS) throughout the FY 2018-19. According to the agreement with banks such deficiency allowed BISP to deduct 50% service charges proportionate to the number of beneficiaries being served through BDC or BVS Payment Modes, belonging to the same area/tehsil where the ATM/POS/Retailer was required to be opened. Accordingly, audit calculated penalty of Rs 321.200 million (on the basis of data provided by DG offices except AJK and GB) which was not deducted by management of the BISP during the Year 2018-19 from the service charges. Summary is tabulated below, whereas detail is given at **Annex-9**:

Name of Bank	POS Deficiency (from 1st to 4th Qtr)					No. of Ben. Deprived off	Penalty per quarter No. of ben. x 5000x0.0275x0.5	Penalty for the Year 2018-19 (Rs)
	Punjab	Sindh	KPK	Balochistan	Total			
Bank Alfalah	4	21	57	26	108	108,000	7,425,000	29,700,000
HBL	133	184	50	5	372	372,000	25,575,000	102,300,000
Summit Bank	1	-	11	3	15	15,000	1,031,250	4,125,000
Tameer Bank	75	-	34	10	119	119,000	8,181,250	32,725,000
UBL	114	245	176	19	554	554,000	38,087,500	152,350,000
Total	327	450	328	63	1168	1,168,000	80,300,000	321,200,000

Audit is of the view that the irregularity occurred due to delay in imposition/ calculation of penalty. Audit further holds that non deduction of penalties from the Service Providers in accordance with the agreement from their services charges resulted into loss to the Government Exchequer and tantamount to undue favor to the banks.

Management replied that at times due to delayed funds releases from M/o Finance, the Provincial DGs have not been able to communicate the POS deficiency within the stipulated timeframe, thus the same may be questioned by the banks. Audit calculated the deficiency of POS for the 4th Quarter of 2018-19,

which as per calculation was 1168 and multiplied the same for four quarters which is not based on ground realities. The banks at the start of every tranche provide a list of POS and field offices verify the same. Moreover, during tranche monitoring some POS are blocked on complaints and banks provide their alternates agents. In addition to it during tranche, the banks add new agents on the requests of field offices. The processes of on boarding the agents remain continue regularly.

The calculated penalties are much less than that which has been calculated by the audit. The same will be taken up by the Committee for settlement of obligations and liabilities established by the Competent Authority, so that the account closure modalities with the previous banks are carried out without disrupting the BISP's disbursement operations.

The reply is not tenable as the calculated penalty is based on POS deficiency reports shared by field offices with banks/ BISP Headquarters.

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the amount may be recovered from banks, deposited into government account besides fixing responsibility against the responsible(s).

2.5.12 Non-imposition/ deduction of penalties on account of delay in withdrawal reporting - Rs. 275.291 million

Clause 3 (h) of Addendum 7 dated 16.11.2016 states that the Service Provider shall be responsible to report all beneficiary related activities i.e. enrollment, withdrawal and de-crediting on real time basis with maximum of 48 hours-time lapse, failing which a penalty at the rate of one percent of the value of delayed reporting shall be imposed upon the service provider.

Audit observed that the Six Service Providers did not report withdrawal on real time basis within allowable period of 48 hours regarding 4,624,887 transactions during the year 2018-19 and were liable to pay a penalty of Rs. 275,291,415. Details are given at **Annex-10**.

Audit is of the view that the irregularity occurred due to delay in imposition/ calculation of penalty. Moreover, non-deduction of penalties from the Service Providers in accordance with the agreement from their services charges was undue favor to the banks and loss to Government Exchequer.

Management replied that a Committee for settlement for obligations and liabilities has been constituted by the Competent Authority to finalize the calculations and modus operandi for imposition of penalties in consultation with Legal Wing of BISP and the Competent Authority, so that the BISP's disbursement operations and accounts closure modalities with the previous banks does not suffer. It is pertinent to mention that the amount of services charges retained by BISP is much higher than the applicable penalty amount. Moreover, as per relevant clause of the agreement, it is not mandatory to deduct the penalty amount from the concerned quarter service charges and the same can be deducted from subsequent service charges or can be claimed separately.

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

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the amount may be recovered from banks, deposited into government account besides fixing responsibility against the responsible(s).

2.5.13 Irregular release of operational funds to Tameer Bank/ Telenor Micro Finance Bank – Rs 65.565 million

Clause F of addendum No.8 to the contracts with the banks provides that, "BISP shall disburse the funds (one quarterly installment per beneficiary) to partner banks for BVS enrollment process proportionate to future fifteen (15) days on the basis of last ten (10) days average of beneficiaries enrolled on Biometric Verification System (BVS) mode by the Bank. However, first payment for BVS enrollment shall be provided equivalent to 20% of total case load (eligible beneficiaries with valid CNIC whose bank accounts are required to be opened) in the allocated BVS Districts of the Bank".

An amount of Rs 65,565,000 vide cheque No A564907 dated 27-06-2019 was released by the management of BISP to Tameer Bank/ Telenor Micro Finance Bank as operational funds for enrollment of ex-Pakistan Post beneficiaries to BVS.

Audit observed that:

- i. Funds were released without considering the system readiness at the level of Tameer Bank/ Telenor Microfinance Bank which resulted into blockage of BISP funds.
- ii. Not a single beneficiary was converted to BVS by Tameer Bank during the period from 27-06-2019 to 15-11-2019. The amount had not been refunded to BISP till close of audit on 1511.2019.
- iii. Absence of penalty clause in contract for retaining operational funds in LMA-1 was undue favor to the banks.

Audit is of the view that release of amount by BISP without system readiness and retention of operational funds by the bank was held irregular.

Management replied that as per policy, operational funds were released to the banks for onward provision of one quarterly installment to BISP beneficiaries at the time of enrollment on banking mode. The operational funds amounting to Rs. 65.565 million were released with the approval of Competent authority to Tameer/Telenor bank after confirmation of system readiness by bank's management. However, at first Tameer bank/ Telenor Microfinance Bank reported some issues in NADRA's biometric service. Then some technical issues were faced in live integration between BISP MIS and bank. Due to these reasons, enrollment process was not initiated. In the meanwhile, process of re-hiring of banks was completed and it was decided not to extend the contracts with previous partner banks. Resultantly, Tameer/ Telenor Micro Finance Bank was asked to deposit the operational funds in Government Treasury. While the bank agreed at first to deposit the funds, however, subsequently, the bank delayed the deposit on one excuse after another. Despite repeated requests, when no action was taken by the bank, BISP requested State Bank of Pakistan's intervention, who wrote to the bank to take immediate action. In response to SBP's letter, bank has deposited all funds in the Government Treasury. The financial cost for unauthorized retention of operational funds is being calculated which will be settled while clearing the

obligation & liabilities with the bank by the Obligations and liabilities committee established by the Competent authority.

The reply regarding confirmation of system readiness by Tameer Bank/ Telenor Micro Finance Bank is not tenable as cheque was prepared before confirmation of system readiness through email by Tameer Bank.

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

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

2.5.14 Illegal operating of unknown UBL ID at the border area of R.Y. Khan and Rajanpur – Rs 46.80 million (amount deducted Rs 4.6 million)

According to Para 23 of addendum No.8 of the contract, the Service Provider shall provide/share the list of POS/Retailer Outlets and BVS ATMs along with their GPS coordinates on regular basis with Client's headquarters and Regional offices. Para 26 further provides that the Service Provider shall depute their representative at the Tehsil Level for carrying out Joint Monitoring of POS/ATMs/Retailers/franchise along-with the Client's official(s), especially during Disbursement Days.

During audit of Tehsil office, Rahim Yar Khan, the audit team physically verified the following facts.

CNIC # of Beneficiary	Person physically verified	Relation with beneficiary	Remarks
(31303-5641750-2)	Mushtaq Ahmed	Husband	As per his statement, the beneficiaries used to withdraw their UCT amounts from the <i>dera</i> / home of Chaudry Saleem Qaisran situated in Rajanpur Kalan. Mr. Saleem has collected 2600 CNIC photocopies and telephone numbers of beneficiaries of Rajanpur District and force them to collect their payments from him and deducts Rs 500 per transaction.

Audit further observed that unknown UBL Omni ID under the POS name ‘Shan and Company’ was used to withdraw the amounts during the year 2018-19 as detailed below:

Particulars	July-Sep	Oct-Dec	Jan-March	April-June	Total
Total withdrawal Transactions	2,399	1,600	3,097	2,264	9,360
Total amount withdrawn @ 5000 each	11,995,000	8,000,000	15,485,000	11,320,000	4,680,0000
Total deductions made (Rs 500 per transaction)	1,199,500	800,000	1,548,500	1,132,000	4,680,000

Audit is of the view that the irregularity occurred due to non-monitoring of withdrawal activities during tranche by BISP management which resulted in illegal deductions from poor beneficiaries to their disadvantage.

Management replied that the mentioned POS was registered with mistaken address of District Rahim Yar Khan. In District Rahim Yar Khan, payment/ Disbursement Operations were being carried out by Tameer/Telenor Bank, while the said beneficiary belongs to Tehsil Rojhan, Distt. Rajanpur, where UBL is operator for payment/ disbursement. The said POS agent was using UBL Omni facility located at border area of Tehsil Rojhan and Rahim Yar Khan.

According to SOPs the concerned Tehsil Office which is Rojhan, Distt. Rajanpur is responsible for complaints, recovery and recommend blocking the Omni ID to the concerned as the jurisdiction of the subjected case concerned. Moreover, said beneficiary never visited BISP Rahim Yar Khan Office for complaint.

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

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends the Omni ID may be blocked, recovery be effected besides taking disciplinary action against person(s) at fault.

2.5.15 Non-imposition of penalties on survey firm regarding delay in completion of 3rd deliverable - Rs 17.607 million

According to para 4.3 of TORs of the contract made with the survey firms, the following timelines for deliverables were agreed upon:

Sr.	Deliverables	Schedule of Submission
a.	Inception Report	Within ten (10) days from the date of contract signing
b.	Project Mobilisation Report	Within Sixty (60) days from the date of contract effectiveness.
c.	Completion of 20% of the estimated HHs	Within Twenty-Four (24) days of submission of the Project Mobilisation Report.

According to Para 18b of the contract, the following penalty will be imposed on firm:

Sr.	Breach	Action
A	Process review by OR, BISP M&E/Operations and MIS	
1.	Failing to meet milestones linked to Data Collection at the cluster level as per schedule of deliverables (refer 4.3, c-g).	A penalty equivalent to 1% of the contract value will be applied at each stage.

Audit observed during scrutiny of record of door to door survey files of NSER that the contract of cluster 6 and 7 was awarded to M/S RSPN (survey firm). The penalty equivalent to 1% of the contract value amounting to Rs 17,606,708 on account of delay in achieving 3rd deliverable was not imposed at the time of payment of invoices of cluster 6 and 7. Further detail is tabulated below:

Particulars	Cluster-6	Cluster-7
Date of signing of contract	22-10-18	22-10-18
Due date of submission of Project Mobilization report	22-12-18	22-12-18
Submission of Project Mobilization report	25-04-19	25-04-19
Timelines of completion of 3 rd deliverable (as per schedule of submission)	24-05-19	24-05-19
Timelines of completion of 3 rd deliverable (as per Project Life)	21-01-19	21-01-19
Date of completion of 3 rd deliverable	30-05-19	30-05-19
Delay in achievement of 3 rd deliverable (as per schedule of submission)	05 days	05 days
Delay in achievement of 3 rd deliverable (as per overall project life)	129 days	129 days

Audit further noticed that enumeration activities in both clusters were started well before the submission of Project Mobilization Reports on 25-04-2019.

Audit is of the view that the irregularity occurred due to weak internal controls and without process review of such claims by BISP M&E/ operations which resulted in non-imposition of penalty and undue favour to the survey firm.

Management replied that payment against the deliverable was made on 30-05-2019 within timelines given.

The reply is not tenable as 3rd deliverable was completed after the given timelines.

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that penalties as required under the contracts need to be invoked on survey firms under intimation to audit.

2.5.16 Less recovery of Waseela-e-Haq Loan - Rs 14.785 million

According to Para 5.1 of the Waseela-e-Haq Agreement signed with each beneficiary, the repayment would commence one year after disbursement of all parts of the agreed amount. Para 5.2 of the Agreement further states that amount would be recovered in fifteen years 180 monthly installments.

Audit noticed that Waseela-e-Haq initiative was launched in September 2009 and an interest free loan upto Rs 300,000 was provided to beneficiaries in two installments. Under this program 13454 beneficiaries availed loan and an amount of Rs 2,205 million was disbursed to them. However, only 1487 beneficiaries got both parts of the agreed amount. Detail is given below:

Description	No. of beneficiaries	Amount of instalment	Total loan (Rs in million)
Beneficiaries who were given two installments	1487	*300,000	409.95
Total	1487		409.95

* few beneficiaries were paid slightly less amount than Rs 300,000

According to the agreement the recovery had been started from the beneficiaries @ 1667 per month for 15 years. Audit observed that an amount of Rs 29.740 million (1487*1666.67*12) was required to be recovered from 1487 beneficiaries during the year 2018-19, but only, an amount of Rs 14.955 million was recovered. Thus, an amount of Rs. 14.785 million was less recovered.

Audit is of the view that irregularity occurred due to less efforts by BISP field offices and lack of any valid guarantee collateral from defaulters which resulted in loss to Government Exchequer.

Management replied that it has requested the regions to gear up recovery process and share list of defaulters with Deputy Commissioners for recovery.

Management has accepted the Audit point of view.

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the BISP management should put in more efforts for recovery of outstanding loans.

2.5.17 Non-imposition/ deduction of penalties on account of non-redressal of beneficiary's complaints - Rs 10.50 million

According to sub-clause 4(f)(ii) of the Addendum No 3 dated 13.07.2015, the service provider shall be responsible to share TAT (Turnaround Time) based web services and shall integrate their redressal systems with BISP Payment Case Management System (PCMS) as per requirements and shall ensure efficient functioning of this integrated grievance redressal mechanism as per agreed TATs (21 days as per Annexure-3 of addendum No.3). Service provider shall be under obligation to resolve/redress the complaints reported to them as per agreed TATs. In case a complaint is not resolved in stipulated time frame, BISP shall deduct service charges per complaint equivalent to a quarter installment service charges of a beneficiary.i.e. (5000*2.75%= 138 PKR) and will keep deducting till resolution of a complaint.

Audit observed that out of total 59,208 BDC related complaints lodged during the FY 2018-19, 30,322 complaints were not resolved within stipulated time which is liable to a penalty of Rs 10.50 million. Such penalty was not imposed on service providers. Detail is given below:

Name of bank	Count of Beneficiaries Complaints	Sum of 1st Penalty	Sum of 2 nd Penalty not Resolved till 2 nd Tranche	Sum of 3 rd Penalty not Resolved till 3 rd Tranche	Sum of 4 th Penalty not Resolved till 4 th Tranche	Total Amount of Penalty (Rs)
ALFALAH	6417	794,104	695,475	609,469	609,345	2,708,393
HBL	22124	2,737,845	1,511,606	1,511,606	1,511,606	7,272,664
SINDH	5	619	619	619	619	2,475
SUMMIT	1775	219,656	104,198	102,341	89,719	515,914
UBL	1	124	124	124	124	495
Grand Total	30322	3,752,348	2,312,021	2,224,159	2,211,413	10,499,940

Audit is of the view that the irregularity occurred due to delay in imposition of penalty which was undue favor to the banks and resulted in loss to Government Exchequer.

Management replied that PCMS related penalties were earlier calculated and conveyed to the banks. However, banks didn't agree to the interpretation of the clause and calculation of the penalties with the opinion that the penalty cannot be imposed on interim PCMS. A few Banks even refused to take up the cheque for making disbursements to the beneficiaries. Keeping in view this scenario and involvement of huge penalties in respect of delayed reporting, the competent authority decided not to impose the penalties at that time and to impose the same strategically. Provisional penalty amounts under this clause has been calculated and will be conveyed to the banks after seeking legal opinion. However, there is a likelihood that this penalty would be challenged by the banks and will result in long drawn out litigation.

The management has accepted the audit observation.

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the amount may be recovered from banks and deposited into government account.

2.5.18 Irregular payment to M/S Innovative Development Strategies – Rs 5.761 million

As per Appendix-A, TORs, Schedule of Payments of Contract with the Operational Review (OR) Firm, “a. 10% percent of the budget amount quoted against respective cluster shall be paid upon submission and acceptance of the Inception Report of that cluster and the inception report for each cluster shall be submitted within 10 days of provision of inception reports of survey firm/s to OR.”

Audit observed that M/S RSPN (Survey Firm) submitted its inception report within 10 days of the contract signing to BISP management. The BISP management neither approved nor provided the inception report of survey firm to M/S Innovative Development Strategies (Operational Review firm).

Audit is of the view that a payment of Rs 5.761 million made by BISP to M/S Innovative Development Strategies (IDS) for the purpose of Operational Review (OR) was held irregular as payment was subject to the provision of inception report of M/S RSPN to M/S IDS as per contract.

Management replied that payment of Inception to the OR firm is not linked with the payment of inception to survey firm and was paid in line with contract clauses.

The reply is not tenable as inception report of M/S RSPN was not approved till 13-02-2019 and it was considered as force majeure by the BISP management. Moreover, inception report of M/S IDS was subject to the provision of inception report of M/S RSPN to M/S IDS as per contract.

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the payments should strictly be made in accordance with the provisions of the contract. Moreover, responsibility for irregular payment be fixed against the person(s) at fault.

2.5.19 Withdrawal from the accounts of dead beneficiaries after being marked dead in PCMS – Rs 3.931 million

According to Payment Manual of UCT “Stop Payment flag is activated when payment is reported undelivered due to death of or refusal to accept payment by BISP beneficiary”.

Audit observed during scrutiny of record at DG office BISP Karachi, DG office BISP Lahore and Divisional Office DG Khan that beneficiaries after their deaths being reported to the Tehsil Offices were marked dead in PCMS during the years 2017-19. Despite being marked dead in PCMS, amounts from their accounts were withdrawn which arises serious questions on the integrity of the system. Audit found 42 instances amounting to Rs 390,328 that were randomly traced by the field offices.

Audit requisitioned generation of dead report from the database of BISP, analysis of which revealed that an approx. amount of Rs 3,541,014 was drawn from the accounts of 373 beneficiaries after being marked dead in PCMS. Further detail is given at **Annex-11**.

Audit is of the view that the irregularity occurred due to possible bugs in information system and defective bio-metric verification system which resulted in withdrawal of funds from the accounts of dead marked beneficiaries.

Management replied that there was no live integration between BISP & partner banks through which death cases could have been reported to the banks automatically. All such cases were used to be manually shared with the banks from time to time. However, under new banking contracts, details of beneficiaries blocked in BISP database due to various reasons will be forwarded to banks through integrated services for blocking of accounts and force de-crediting. It is further highlighted that all withdrawals mentioned in the Audit Observation were made through BVS after biometric verification which implies that either the beneficiaries were alive and wrongly marked “Dead” in the system, or biometric verification service of NADRA was compromised at front or back end. The case is being forwarded to BISP field offices and NADRA for further investigation.

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

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter may be investigated for fixation of responsibility against person(s) at fault and recovery thereof.

2.5.20 Non-recovery on account of dual employment - Rs 3.160 million

The Competent Authority vide notification no.1(1026)/BISP/HR/Bal/2017 dated 29-10-2018 terminated the contract employment of Mr. Irfanullah, AD BISP Tehsil Office Dera Murad Jamali with effect from 05-11-2017 on account of holding dual employment in BISP and Education Department, Government of Balochistan from 26-11-2014 to October 2017 and recovering salary for that period.

Audit observed during scrutiny of HR record of DG Balochistan that Mr. Irfanullah drew a salary of Rs 3.160 million from BISP while he was drawing salary from Education Department, Government of Balochistan. But despite lapse of considerable time, the amount has not been recovered from him, which was held irregular.

Audit is of the view that non-recovery of salaries from Ex-AD BISP Tehsil office Dera Murad Jamali on account of dual employment is a management failure and loss to Government Exchequer.

Management replied that DG BISP Balochistan has taken up the case with Director FIA, Balochistan, vide letter dated 21-1-2019. Regional Office FIA, Anti Corruption Cell has assured that FIR against the accused will be registered within a week after approval of competent authority.

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

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the amount may be recovered from the concerned employee under intimation to audit.

2.5.21 Illegal registration of Ex-postal beneficiaries and receiving payments from them– Rs 2.597 million

Clause F of addendum No.8 to the contracts with the banks provides that, "BISP shall disburse the funds (one quarterly installment per beneficiary) to partner banks for BVS enrollment process proportionate to future fifteen (15) days on the basis of last ten (10) days average of beneficiaries enrolled on BVS mode by the Bank. However, first payment for BVS enrollment shall be provided equivalent to 20% of total case load (eligible beneficiaries with valid CNIC whose bank accounts are required to be opened) in the allocated BVS Districts of the Bank".

During audit of Divisional Office DG Khan for the FY 2018-19, audit observed that written complaints were received from 15 ex-Postal beneficiaries of Fazilpur/ Jampur Rajanpur District regarding their illegal registration in BVS mostly from the IDs of two agents of Sindh, namely Faisal Mobile Shop Nawab Shah Sindh (ID 237225) and Ali Asghar Cold Corner, Mirpurkhas, Sindh (ID 271814). An amount of Rs 1000 to 1500 was also charged from them. As per report of Divisional Director DG Khan, only in December 2018, enrollment of 1574 beneficiaries during December 2018 was made by rogue agents in Rajanpur. The POS agents A.S Mobile shop Jampur (ID 30299) and Tariq Aziz Ice Bar ID (35550) later made their UCT payments and charged Rs 200-500 per transaction.

Accordingly, an amount of Rs 2,046,200 (1574*1300) was deducted by two agents involved in enrollment of 1574 beneficiaries in December 2018 and an amount of Rs 550,900 (1574*350) was illegally deducted by above mentioned POS agents from the UCT payments of beneficiaries.

Audit is of the view that the irregularity occurred due to non-monitoring of registration activities at tehsil / divisional level on regular basis and long delay in

conversion process of beneficiaries to BVS which resulted in undue burden on poor beneficiaries.

Management replied that process of enrollment/registration of ex-postal beneficiaries was initiated after conversion of district Rajanpur to BVS. Proper go-ahead in this regard was given to UBL after the approval by the Competent Authority and as per SOPs. Operational funds for enrollments in this regard were also released; hence, no enrollment/registration was irregular or illegal. However, a complaint was received against some retailers who were asking for payments from the beneficiaries before making registration/enrollment of beneficiaries at UBL POS. The matter was taken up by the relevant Tehsil office with the bank. The bank blocked the involved retailers and the matter was also taken-up with the local police.

The only issue was that a retailer was taking payments from beneficiaries to get them convert on BVS, therefore, on the BISP's complaint the law has taken its course in the matter, it is requested that the observation may kindly be dropped.

The reply is not tenable as proof of go-ahead given to the UBL in Rajanpur District has not been produced to audit. Moreover, as per statement of Divisional Director DG Khan UBL OMNI IDs of Sindh were used and registration rights were not granted at that time.

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that action be taken against all the agents involved in illegal biometric verification and recoveries be made thereof.

2.5.22 Payment to ineligible households/ beneficiaries – Rs 0.77 million

Para 6 of Minutes of Sixth Meeting of Management Board BISP held on 08-01-2010 provides that “The cut-off score was fixed at 16.17 and in order to implement the transition. i.e. to stop the payment to those who are not identified in the new format and inform them in writing accordingly about the determination of their poverty status, was approved”.

Audit observed during scrutiny of record that payments of UCT had been generated for ineligible households/ beneficiaries (and withdrawn accordingly) of Phase-I having PMT score above 16.17 whose survey was conducted in their migrated districts. Audit randomly checked the status/ PMT score of beneficiaries of Phase-I beneficiaries as detailed below. Audit further holds that the number of ineligible beneficiaries can be manifold than pointed in audit observation if PMT score card data of Phase-I is shared with audit for verification.

Sr. No	CNIC No.	PMT Score	Status in PCMS	Amount Drawn (Rs)
1	2170222747102	31.95	Ineligible Household	138,740
2	2170222743192	26.70	Ineligible Household with discrepancy	119,403
3	2170222778868	34.10	Ineligible Household	138,740
4	2170253995972	22.43	Ineligible Household with discrepancy	138,740
5	2170519279700	22.43	Ineligible Household with discrepancy	119,403
6	2170529493710	23.90	Ineligible Household	119,403

Audit is of the view that the irregularity occurred due to non-integration of databases of phase I and phase II beneficiaries which resulted in payment to ineligible beneficiaries, misuse of BISP funds and deprivation of eligible beneficiaries.

Management replied that CT wing only initiates the payment file and forwards the same to MIS wing with the request to generate payment for those beneficiaries who are active and eligible for payment. As CT wing has no access to BISP's database, such beneficiaries can only be identified by MIS wing

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

The PAO was informed on 17.12.2019, followed by a reminder dated 3.1.2020 but DAC was not convened till the finalization of the Report.

Audit recommends that complete requisite report may be generated from MIS and shared with audit. Moreover, responsibility for irregular payment be fixed besides recovery of amount from ineligible beneficiaries.

CHAPTER 3

3. PAKISTAN POVERTY ALLEVIATION FUND

3.1 Introduction of Program

The Pakistan Poverty Alleviation Fund (PPAF) is the leading institution focused on eliminating poverty in Pakistan. As one of the largest establishments spending on the poor, PPAF facilitates public-private partnerships that have a mutual goal to achieve social and economic change in Pakistan by addressing the multi-dimensional issues of poverty.

Established by the Government of Pakistan as an autonomous not-for-profit company, PPAF began its operations in 2000. Thus, it is working across 130 districts in the country with 130 partner organizations.

PPAF works through Community Based Organizations (CBOs) that are value-driven and based upon neutral and inclusive models structured specifically to target the poorest and most marginalized regions of Pakistan. In creating these alliances, PPAF extends support to communities in dire need of improving their infrastructure, health and education facilities. It has an outreach across Pakistan's (130 districts) by supporting communities to have access to the improved infrastructure, energy, health, education, livelihoods, finance, develop resilience to disasters. PPAF's aim to ensure that core values of social inclusion, participation, accountability, transparency and stewardship are built into all processes and programs. PPAF has invested in developing the capacities of 130 implementing partners (civil society organizations), around 120,000 organized community groups, 440,000 community credit groups, 11,800 village organizations, and over 800 union council level federations to date.

In order to make poverty reduction efforts successful on the long-term basis, PPAF invites participation from diverse stake-holders who demonstrate ownership and commitment. The poverty graduation approach of PPAF has been tried and tested successfully and is supported by the Government of Pakistan and multiple donors.

Summary of formations/ accounts/ FAPs etc., operating under PPAF is listed below:

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2018-19 (Rs in million)
1	Formations	42	9	946.405
2	Assignment Accounts (excluding FAP)	-	-	-
3	Authorities/ Autonomous Bodies etc. under the PAO	42	9	946.405
4	Foreign Aided Projects (FAP)	3	1	687.997

3.2 Comments on Budget & Accounts

Following is the budgetary position of Pakistan Poverty Alleviation Fund, Islamabad and its partner organizations for the year 2018-19:

Name of Formation	Opening Balance	Receipts	Total Available	Disbursement/ Releases	Closing Balance
PPAF	1,719,243,027	235,698,623	1,954,941,650	946,405,533	1,008,536,117
KhwendoKor, Peshawar	4,125,890	25,257,797	29,383,687	24,062,976	5,320,711
SRSP Peshawar	6,259,198	100,882,119	107,141,317	81,660,165	25,481,152
BRSP	-	622,874,365	-	626,040,310	
FDO Multan	40,725,597	122,672,599	163,398,396	119,770,000	43,628,396
AZAT Foundation Quetta	2035	6,116,310	6,118,345	5,812,600	305,745
PIDS Quetta	0	37,072,327	37,072,327	30,531,213	6,541,114
Taraqee Foundation Quetta	0	35,210,000	35,210,000	34,995,176	214,824
Akhuwat Islamic Micro-finance Lahore	28,867,708	44,600,000	73,467,708	73,467,708	0

3.3 Classified Summary of Audit Observations

Audit observations amounting to Rs 2,837.693 million were raised as a result of this audit. This amount also includes recoverable of Rs 176.640 million as pointed out by the audit. Summary of audit observations classified by nature is as under:

Sr. No.	Classification	Amount (Rs in million)
1	Non-production of record	202.226
2	Reported cases of fraud, embezzlement and misappropriation	-
3	Irregularities	-
A	HR/ Employees related irregularities	1.800
B	Procurement related irregularities	275.058
C	Management of Accounts with Commercial Banks	3.277
4	Value for money and service delivery issue	-
5	Others	2,355.33

3.4 Brief comments on the status of compliance with PAC Directives

Year of AR	PAC Status	No. of Actionable points	Compliance	Non-compliance	% Compliance
No Para printed in previous Audit Reports					

3.5 AUDIT PARAS

3.5.1 *Non-production of record – Rs 202.226 million*

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."

During the audit of Akhuwat Microfinance, five requisitions were served on the management but requests no. 2&5 were not entertained and following record was not made available to audit.

- Bank Statement of Operational Account
- Allied Record pertaining to Operational Account
- 283 approved cases of PMIFL funded by PPAF

Audit is of the view that non-production of record related to expenditure amounting to Rs.202.226 million was a deliberate act of the management to conceal the facts from audit.

The matter was reported to the management on 06-12-2019 but no reply was received till the finalization of Audit Report.

Audit recommends to produce the complete record and initiate disciplinary action against the person(s) at fault.

3.5.2 Mis-procurement of civil works by SRSP - Rs.235.080 million

Para-1 & 2 Annexure-II of Hydro and Renewable Energy (HRE) Financing Agreement states that prior to issuance of any invitation for procurement of goods, works and services, the proposed procurement plan for the project shall be furnished to the PPAF for its review and approval. Procurement of all goods, works and services shall be undertaken in accordance with such procurement plan. Goods and works approved as per financing agreement shall be procured either by National Competitive Bidding or international/ national shopping. Works estimated to cost less than US\$25,000 per contract, goods estimated to cost less than US\$50,000 per contract comes under the National Shopping.

During scrutiny of record of Sarhad Rural Support Program (SRSP)-a partner organization of PPAF, it was observed that the following civil works of Rs 235.080 million were awarded without adopting National Competitive Bidding (NCB) process.

i-	MHP Bishoo Patrak Upper Dir	Rs.143,017,900
ii-	MHP Porsat Shishikoh Chitral	Rs.92,062,900
	Total	Rs.235,080,800

Audit is of the view that the procurement was not made through National Competitive Bidding to ensure fairness and economy.

The issue was brought to the notice of the management on 23-12-2019 but no reply was furnished till the finalization of Audit Report.

The PAO was informed on 27.12.2019 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter may be investigated to fix responsibility against the responsible(s).

3.5.3 Loss due to non-completion of work in time – Rs 127.690 million

Para-2 (General) and serial-k of Annexure-III of Hydro Power and Renewable Energy Financing Agreement States that the scheme shall not take more than two years to complete.

During scrutiny of record of Sarhad Rural Support Program (SRSP)-a partner organization of PPAF, it was observed that the work on MHPs as detailed below was commenced under the Second Supplementary Financing Agreement (SFA), which was signed on June 02, 2016. The work was required to be completed up to June,02 2018 but the same was not completed to date. Operational cost for MHP Bishoo Patrak Uper Dir increased from 8,043,491 to 14,405,949 (79.10%) and MHP Porsat Chitral from Rs.4,298,407 to 12,906,316 (200%). This resulted in a loss of Rs.127,690,384 as detailed under.

i-	Cost of MHP Bishoo as per 2 nd SFA	=Rs.57,110,458
ii-	Cost of MHP Bishoo as per 7 th SFA	=Rs.143,017,900
iii-	Excess (143,017,900 – 57,110,458)	=Rs.85,907,442 (150.42%)
iv-	Cost of MHP Porsat as per 2 nd SFA	=Rs.49,753,158
v-	Cost of MHP Porsat as per 7 th SFA	=Rs.91,536,100
vi-	Excess (143,017,900 – 57,110,458)	=Rs.41,782,942 (83.98%)
vii-	Total Excess	=Rs.127,690,384 (119.48%)

Audit is of the view that due to non-completion of work in time the community deprived of the benefits of the schemes.

The matter was brought to the notice of the management on 23-12-2019 but no reply was furnished till the finalization of Audit Report.

The PAO was informed on 27.12.2019 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter may be inquired at appropriate level to fix responsibility against responsible besides recovery of the amount.

3.5.4 Irregular excess expenditure on account of operational cost – Rs 97.527 million

Para 4 of amendment VII of Financial Guidelines for Project Designated Bank Accounts, which is part of Financing Agreement between PPAF and SRSP states that payments may be made only for the agreed purposes and for measures approved by PPAF in writing. Para 5 of the agreement further stated that in case of the PO over-spend beyond the budgeted amount, the PO itself shall make up for the over spent amount, and PPAF shall not, in any case, be liable.

Audit observed from Expenditure Statements of Sarhad Rural Support Program (SRSP) ending on 30-06-2019 that against Budget Allocation of Operational Cost of Rs. 127,446,248 (as given in Implementation Plan of PPR) SRSP Peshawar utilized Rs. 224,973,832. This resulted in excess expenditure of Rs.97,527,581 on account of operational cost, which was adjusted by reducing project cost as detailed in **Annex-12**.

Audit is of the view that the fund was utilized without approval of the competent forum.

The matter was brought to the notice of the management on 23-12-2019 but no reply was furnished till the finalization of Audit Report.

The PAO was informed on 27.12.2019 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter may be inquired at appropriate level to fix responsibility against the person(s) at fault.

3.5.5 Un-justified transaction/payment made from one project to another- Rs.47.586 million

Clause-22 regarding utilization of PPAF Funds states that the PO shall not utilize PPAF funds to finance any sub-projects initiated prior to the date of this agreement. Clause-28 regarding disbursement states that to receive and to expend funds under this agreement, the PO is required to maintain a dedicated bank account therefore (guidelines for maintaining Designated Account under this project is attached at Annex-VII), and to ensure there is no commingling of funds or expenditures there from. The PO shall maintain dedicated bank accounts at Regional as well as Branch level for this project.

Audit noticed that the Chief Executive Officer, Balochistan Rural Support Programme, Quetta made a transaction of Rs. 47,586,000 shown in the trial balance as ‘Intra Project Receivable’ as on 30th June, 2019 as detailed below:

Project Name	Account No.	Amount Transferred by BRSP (Rs)
PPR-EXT	0010031205400085	47,000,000
PPAF Dera Bughti	0010031205400056	586,000
	Total	47,586,000

Audit observed that the Chief Executive Officer, Balochistan Rural Support Programme, Quetta violated the agreement clause between BRSP and PPAF.

Audit is of the view that the un-justified transaction/payment occurred due to non-adherence to the provision of financing agreement.

Management replied that during the last couple of years, BRSP has reduced the inter project short-term loaning from one project to other project. However, keeping in view the fact that BRSP does not have additional resources of its own and the organization is dependent upon the funds and grants released from donors. In very rare cases, where release from donor is delayed, in order to continue the implementation of projects activities and to meet the agreed target within time frame, short term loans are taken from cash rich projects and in doing so, it is

ensured that the funds of same donor are given loan to other project of the same donor.

The said amount was transferred from PPAF funded project to run operational and program activities smoothly and amount was settled on 11th June, 2016. In future we will keep on minimizing the transfer of funds as recommended.

The reply shows that the management has accepted the audit contention.

The PAO was informed on 27.12.2019 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter may be investigated to fix responsibility besides strengthening of administrative and internal controls.

3.5.6 Loss due to non-completion of schemes – Rs 36.450 million

Para-70 of the agreement states that in case the PO fails to complete any Sub project(s), the PO shall refund the disbursed amount to the PPAF.

Audit noted that Sarhad Rural Support Program (SRSP) executed a project “Development of Hydropower & Renewable Energy (HRE)” in Khyber Pakhtunkhwa funded by KFW amounting to Rs.93.990 million with completion duration of 24 months with termination date i.e October,31 2015. Detail of the projects is given below:

S. No	Revenue/ Village	Tehsil	Union Council	District	Type of project	Power capacity(KW)
01	Ustroon	Chitral	Shishikoh	Chitral	Mini Hydro Power	150
02	Madaklash	Chitral	Shishikoh	Chitral	-do-	50
03	Siyasan	Sherengal	Pathrak	Upper Dir	-do-	50
04	Lawari	Dir	Qulundi	Upper Dir	-do-	50
05	Smakot	Dir	Palam	Upper Dir	-do-	50
06	Namchar (Gorkoy)	Dir	Palam	Upper Dir	-do-	50
07	Bandai	Barawal	Barawal Bandai	Upper Dir	-do-	50

Audit observed following:

- i. Projects could not be completed and a Supplementary Financing Agreement was signed to extend the date of completion up to March 31, 2016 but the work was not started.
- ii. An amount of Rs.36,450,878 was expended on salaries of the project staff whereas work on the Project was not started. terminated and two new projects on new locations were signed.

The irregularity occurred due to non-completion of agreed project within the due time and after lapse of 29 months.

Audit is of the view that irregularity occurred due to non-adherence to the provisions of agreement which resulted in wasteful expenditure of Rs 36.45 million on salaries of project staff on which the work could not start.

The matter was brought to the notice of the management on 23-12-2019 but no reply was furnished till the finalization of Audit Report.

The PAO was informed on 27.12.2019 but DAC was not convened till the finalization of the Report.

Audit recommends that matter may be investigated to fix responsibility and recover the amount under intimation to audit.

3.5.7 Irregular extension of loans to projects funded by other donors - Rs.13.165 million

Clause-22 regarding utilization of PPAF Funds states that the PO shall not utilize PPAF funds to finance any sub-projects initiated prior to the date of this agreement. Clause-28 regarding disbursement states that to receive and to expend funds under this agreement, the PO is required to maintain a dedicated bank account therefore (guidelines for maintaining Designated Account under this project is attached at Annex-VII), and to ensure there is no commingling of funds or expenditures there from. The PO shall maintain dedicated bank accounts at Regional as well as Branch level for this project.

Audit noticed that the Chief Executive Officer, Balochistan Rural Support Programme, Quetta made the following transactions as per Trial Balances-as on 30th-Jun-2019 detail of which is as under:

Project Name	Account Code	Title		Closing Balance
PPR-NCE-2015	<u>01-01-02-003</u>	<u>Intra Project Receivable</u>		8,164,844
	01-01-02-003-0002	BRSP-Misc 3591-0 ABL CC&I	807,050	
	01-01-02-003-0010	BRSP-Staff Salaries 0011-8 ABL CC&I	7,140,234	
	01-01-02-003-0082	BRSP-PPAF LEED	217,560	
PPR-72	<u>01-01-02-003</u>	<u>Intra Project Receivable</u>	5,000,000	5,000,000
		BRSP-PPAF-PPR-EXT-0010031205400085		
Total				13,164,844

Audit observed during scrutiny of record of the Balochistan Rural Support Programme, Quetta that an amount of Rs.13,164,844 is still in the use of other projects rather than PPR-NCE and PPR-72, which is the violation of the agreement clause to ensure there is no commingling of funds or expenditures there from.

Audit is of the view that non-recovery from other projects occurred due to violation of agreement.

Management replied that as explained in observation no.1, BRSP has no additional resources for lending to projects for running the operational activities, therefore funds for same donor agency are used for various projects and simultaneously the loans are repaid. In said case the audit team only reviewed the Inter project receivable but on the other hand inter project payables and other payables are also outstanding at 30th September 2019. The liabilities would be paid off from the inter project receivables and there will be no unspent balance at year end. It is also pertinent to mention that, PPAF released PKR 383,240,000 and BRSP utilized PKR 383,941,507 upto 30th September 2019 and reported to PPAF. PKR 701,507 was over-utilized in program cost from BRSP' own resources. The para may please be dropped.

The reply is not tenable as the clauses of the agreement were violated.

The PAO was informed on 27.12.2019 but DAC was not convened till the finalization of the Report.

Audit recommends investigation for fixing responsibility besides strengthening of financial and administrative controls.

3.5.8 Non-deposit of recovery under PMIFL program from NRDP - Rs.12.50 million

Rule 7(1) of FTR provides “Save as hereinafter provided in this section, all moneys received by or tendered to Government servants on account of the revenues of the Government and all moneys received for deposit in the custody of Government shall without undue delay be paid in full into the Bank and shall be included in the Government Account. Moneys received as aforesaid shall not be appropriated to meet departmental expenditure, nor otherwise kept apart from the Government Account. No department of Government may require that any moneys received by it on account of the revenues of the Government be kept out of the Government Account”.

Audit observed that PPAF management disbursed an amount of Rs 76,200,000 to Narowal Rural Development Project (NRDP) upto June-18 under Prime Minister Interest Free Loan (PMIFL) program. Management of the NRDP mis-appropriated the funds and after the inquiry, PPAF recovered an amount of Rs 12,500,000 as detailed below, from NRDP during financial year 2018-19.

S. No	Date	Voucher No	Amount (Rs)
1	05-07-2018	RV-18	2,500,000
2	05-07-2018	RV-19	2,000,000
3	02-08-2018	RV-3	2,500,000
4	03-09-2018	RV-4	2,500,000
5	10-10-2018	RV-11	3,000,000
Total Amount			12,500,000

Audit is of the view that the amount was required to be deposited into Govt. treasury but PPAF management deposited this recovered amount into their own account.

Management replied that as per MOU with Government of Pakistan, the amount of Rs. 3.5 billion was provided to PPAF as grant which does not fall under article 78 (1) and article 78 (2) This implies that PPAF can retain the funds

received from POs and re-utilize these in the field to enhance the program outreach.

The reply is not tenable as documentary proof in support of reply was not produced.

The PAO was informed on 27.12.2019 but DAC was not convened till the finalization of the Report.

Audit recommends that recovered amount may be deposited into government treasury, efforts be made to recover the balance amount besides taking action against the responsible(s).

3.5.9 Irregular procurement of assets under LEP program - Rs 9.6 million

Procurement policy manual of Taraqee Foundation clause 4.4 (for purchases equal and above 1 million) provides that "the gallop tender process among pre-qualified vendors, open tender process nationwide or call of financial proposal direct from pre-qualified vendors (if approved by donor) may be adopted when the cost is equal to Rs 1 million by publishing advertisement in newspapers".

Audit noticed that Chief Executive Officer Taraqee Foundation incurred an expenditure of Rs 9.6 million on 'LEP livelihood Enhancement Program', for transfer of assets.

It was observed that procurement of assets worth Rs 9.6 million was made through quotations without calling tenders.

Audit is of the view that the procurement was made in violation of the provisions of manual of procurement.

Department did not furnish reply till finalization of audit report.

The PAO was informed on 27.12.2019 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter may be investigated for fixation of responsibility.

(Para No.07 of AIR)

3.5.10 Un-authorized use of bank profit against three bank accounts- Rs.6.496 million

As per Financial Agreement under Government of Italy's Facility-Programme for Poverty Reduction between Pakistan Poverty Alleviation Fund & Balochistan Rural Support Programme (BRSP), para-1 of annexure-VII: Financial Guidelines for Project Designated Bank Accounts provides that the PO will open a separate designated account, operated by not less than two (2) joint signatories, duly authorized by its Board of Directors/General Body and to ensure there is no commingling of funds or expenditures therefrom. In case of PLS account PO shall use the profit earned on the bank account for the project activities only and will also report the profit utilization to Pakistan Poverty Alleviation Fund (PPAF).

Audit revealed that the Chief Executive Officer, Balochistan Rural Support Programme, Quetta maintained 03 bank accounts as detailed under:

S.No	A/C Title	A/C No.	Bank Name/Address
01	BRSP-PPAF-PMIFL	0010031205400079	Allied Bank Limited New Zarghoon Road, Quetta
02	BRSP-PPAF-PPR-EXT	00100312505400085	Allied Bank Limited New Zarghoon Road, Quetta
03	BRSP-PPAF-PPR	00100312505400027	Allied Bank Limited New Zarghoon Road, Quetta

Audit observed during scrutiny of the relevant accounts record of the Balochistan Rural Support Programme, Quetta that the management received bank profit against above mentioned bank accounts amounting to Rs.6,495,721.52 (Rs.1,170,030 + Rs.1,210,008.96 + 4,115,682.56) since June, 2016 to June, 2019.

Audit is of the view that the irregularity occurred due to non-adherence to the provisions of financing agreement which resulted in non-reporting and un-authorized use of bank profit earned on PPAF funds.

Management replied that BRSP is regularly reporting bank profit and financial charges to PPAF while submission of SOE's on quarterly basis. We would like to update here that there is no mis-use of profit credited in project specific accounts. All financial charges and taxes applied to these bank accounts are charged to the profit. In Prime Minister's Interest Free Loan, PPAF worked out and allowed BRSP to use the profit amount in operational expenses of the project.

Further, it is evident that during no cost extension of PPR, BRSP engaged staff and deployed operational facilities from its own in order to complete the project activities without any operational cost given by PPAF. The profit amount was used to bear the operational cost.

Reply of the formation is not satisfactory, it is violation of above-mentioned rule as well as department was not able to show details of expenditures from profit.

The PAO was informed on 27.12.2019 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter may be investigated to fix responsibility besides recovery of the profit earned.

3.5.11 Irregular transfer of funds from PPR to Dera Bugti Project - Rs.3.00 million

As per Financing Agreement, the PO will open a separate designated account, operated by not less than two joint signatories, duly authorized by its Board of Director/General Body and to ensure there is no commingling of funds or expenditures therefrom. In case of PLS account PO shall use the profit earned on the bank account for the project activities only and will also report the profit utilization to PPAF. Moreover Para 4 of the agreement stipulates that payment may be made only for the agreed purposes and on for measures approved by PPAF in writing.

During scrutiny of record of PIDS-a partner organization of PPAF, it was observed from bank statement that Rs.3,000,000, as detailed under, were

transferred to Dera Bugti Project (PIDS-IV) out of PPR Account No. 110112000150 UBL BISE Samugli Road Branch, Quetta.

S. No	Vide Cheque No & Date/BDV No	Transferred from Project	Transferred to Project	Name of District	Amount transferred (Rs)
01	48219872 Dated 23-11-18	PPR Italian Project	Dera Bugti PIDS-IV Project	Qilla Abdullah Baluchistan	1,000,000
02	48219871 Dated 23-11-18	-do-	-do-	-do-	1,000,000
03	48219870 Dated 23-11-18	-do-	-do-	-do-	1,000,000
Total Amount (Rs)					3,000,000

Audit is of the view that transfer of funds to other project was violation of the financing agreement.

The matter was brought to the notice of the management on 23-12-2019 but no reply was furnished till the finalization of Audit Report.

The PAO was informed on 27.12.2019 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter may be inquired at appropriate level to fix responsibility against the person(s) at fault beside recovery of the amount.

CHAPTER 4

4. PAKISTAN BAIT-UL-MAL

4.1 Introduction

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

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

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

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

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

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

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2018-19 (Rs in million)
1	Formations	09	07	5,000
2	Authorities/ Autonomous Bodies etc. under the PAO	-	-	-
3	Foreign Aided Projects (FAP)	-	-	-

4.2 Comments on Budget & Accounts

Statement of Accounts of Bait-ul-Mal Fund for the year 2018-19 was as under:

Particulars	FY 2018-19 (Rs in million)
Opening Balance	0
Receipts	5,000.00
Disbursements	4,989.27

4.3 Classified Summary of Audit Observations

Audit observations amounting to Rs 10,115.687 million were raised as a result of this audit. This amount also includes recoverable of Rs 236.284 million as pointed out by the audit. Summary of audit observations classified by nature is as under:

Sr. No.	Classification	Amount (Rs in million)
1	Non-production of record	-
2	Reported cases of fraud, embezzlement and misappropriation	0.840
3	Irregularities	-
A	HR/ Employees related irregularities	83.721
B	Procurement related irregularities	807.051
4	Value for money and service delivery issue	-
5	Others	9,224.08

4.4 Brief comments on the status of compliance with PAC Directives

Year of AR	No. of Actionable points	Compliance	Non-compliance	% Compliance
1993-94	9	8	1	89
1997-98	8	7	1	88
2000-01	1	0	1	0
2003-04	2	0	2	0
2006-07	5	3	2	60
2007-08	3	0	3	0
2009-10	11	7	4	64
2010-11	16	1	15	6
2016-17	7	0	7	0
2016-17	12	1	11	8

4.5 AUDIT PARAS

4.5.1 Irregular investment of funds - Rs 3,185.961 million

As per investment policy circulated by the Finance Division vide OM No.F.4(1)/2002-BR-II dated July 2, 2003 the Public Sector Enterprises and autonomous bodies should determine their working balances with the approval of Administrative Ministry in consultation with Finance Division and the banks / financial institutions taking deposits should have a minimum "A Rating." They should deposit their working balances required for their operations with any public or private bank in a transparent manner. The process of selection of bank(s) should be transparent. Therefore, prior to placing deposits with a bank under this new

policy, and in case the total working balances exceed Rs.10 million, the selection of the bank(s) as well as the terms of deposits will be approved by the concerned Board of Directors/Governing Body on the basis of competitive bids from at least three independent banks;

During audit of Pakistan Bait-ul-Mal for the financial year 2018-19 it was observed that the management of Pakistan Bait-ul-Mal Head Office invested a sum of Rs. 3,185.961 million in violation of above referred provisions as per following:

- i. Entire investment was made without the approval of the Governing Body i.e Pakistan Bait-ul-Mal Board.
- ii. Investment of Rs. 2,477,961,000 was made in National bank of Pakistan AIOU Branch, Islamabad without competitive bids, rates were obtained from two branches of NBP i.e NBP Industrial Area H-9 Branch Islamabad, NBP AIOU Branch, Islamabad and National Saving Centre instead of bids from at least three independent Banks.
- iii. An amount of Rs. 600,000,000 was invested in NBP Industrial Area Branch, Islamabad without competitive bids (without receiving quotation / bids from banks).
- iv. An amount of Rs. 108,000,000 was invested with National Saving Centre without competitive bids (without receiving quotation / bids from banks).

Audit is of the view that the management failed to invest the funds as per the investment policy of Finance Division and deprived the organization from competitive rates.

Management replied that the working balances and surplus funds accumulated over the years, along with the GP Fund and Pension Fund, from the beginning, have either been parked in National Bank of Pakistan or invested with the National Saving Centre with the objective to secure highest interest with zero percent risk.

Management reply is not convincing as the investment was made in violation of prescribed policy.

Despite repeated requests dated 02-12-2019, 17-12-2019, 20-12-2019 and 02-01-2020 the PAO has not been able to convene DAC meeting so far.

Audit recommends to inquire the matter for fixation of responsibility against the person(s) at fault.

{Para-5 of AIR}

4.5.2 Irregular disbursement of individual financial assistance without verifying the individual data from other assistance programs - Rs 2,390.92 million

According to clause 6.4 IFA Policy of Bait ul Mal (PBM) the applicant should not be beneficiary of similar subsistence from any other govt. organization i.e. Zakat, Khushali Bank, Provincial Bait ul Mal etc.

During the audit of Pakistan Bait ul Mal for the year 2018-19, it was observed that a sum of Rs. 2,390.92 million was paid/ disbursed by management under the head Individual Financial Assistance-IFA (general, education & medical) to beneficiaries without verification of record from any other assistance program in violation of above referred policy.

Period	Category	Amount (Rs)
2018-19	IFA – General	57,012,000
	IFA – Education	89,919,970
	IFA – Medical	2,243,989,953
Total		2,390,921,923

Audit is of the view that the management should have verified the data of beneficiaries from other organizations providing financial assistance before making payments.

Management replied that 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.

Management reply is not tenable, because payment without verification is the violation of Bait-ul-Mal Policy.

Despite repeated requests dated 02-12-2019, 17-12-2019, 20-12-2019 and 02-01-2020 the PAO has not been able to convene DAC meeting so far.

Audit recommends that responsibility be fixed against the person(s) at fault.

{Para-11 of AIR}

4.5.3 Overpayment on account of house rent allowance - Rs. 43.335 million

According to the agenda No.1 of the Minutes of 63rd meeting of the Board of the Pakistan Bait-ul-Mal held on 16th July, 2018, the BMB considered and deliberated upon the proposal and unanimously decided that Pakistan Bait-ul-Mal must adopt the rates of the house rent allowance notified by the Federal Government vide Finance Division's OM No.F.2 (2) R.5/2010 dated 02.07.2018 admissible to the Federal Government employees, w.e.f 01.07.2018.

During scrutiny of the record of Pakistan Bait-ul-Mal for the financial year 2018-19 it was observed that the management did not adopt the rates of house rent as notified by Federal Government and all the officer/official were paid house rent allowance as per previously adopted rates i.e 80% of the basic pay in violation of the directives of the Board. An excess amount of Rs. 43.335 million was paid to employees which was not justifiable and needs recovery action.

Sr. No.	Name of Formation	Para No. of AIR	Amount (Rs. in million)
1	Pakistan Bait-ul-Mal Head Office Islamabad	32	37.112
2	Pakistan Bait-ul-Mal Regional Office Peshawar	9	6.223
	Total		43.335

Audit is of the view that due to weak internal controls and financial discipline, excessive rates of house rent were allowed in violation of the above stated policy, which resulted in overpayment of Rs 43.335 million.

Management replied that the matter regarding 80% house rent allowance is subjudice.

Despite repeated requests dated 02-12-2019, 17-12-2019, 20-12-2019 and 02-01-2020 the PAO has not been able to convene DAC meeting so far.

Audit recommends that matter may be investigated to fix responsibility against the concerned beside recovery thereof.

4.5.4 Irregular procurement of food items for Pakistan sweet homes - Rs. 14.945 million

Para 20 of Public Procurement Rules 2004 defining the Principal method of procurement states that “the procuring agencies shall use open competitive bidding as the principal method of procurement for the goods, services and works.”

During the Audit of Pakistan Bait-ul-Mal Regional Office Peshawar, for the Financial Year 2018-19 it was observed that food items amounting to Rs. 14.945 million were purchased by seven Sweet Homes of Pakistan Bait-ul-Mal Peshawar Region without calling open tender as detailed below:

Sr. No	Pakistan Sweet Home	Expenditure on Food items during the year 2018-19 (Rs)
1	PSH Peshawar	1,661,427
2	PSH Mardan	2,706,327
3	PSH Kohat	2,201,702
4	PSH Mansehra	2,330,294
5	PSH Swat	1,984,981
6	PSH Shangla	2,887,469
7	PSH Khyber	1,173,225
	Total	14,945,425

Audit is of the view that the irregularity occurred due to non-observance of PPRA rules and weak internal controls.

Management replied mostly Food items are purchased from Utility Store / CSD by the concerned District Staff as per Pakistan Sweet Home/ Dar ul Ehsas Policy. Utility Store / CSD both are Govt. Departments.

Reply is not satisfactory as no supporting documents were provided with reply and the items were purchased from retail stores.

Despite repeated requests dated 02-12-2019, 17-12-2019, 20-12-2019 and 02-01-2020 the PAO has not been able to convene DAC meeting so far.

Audit recommends for fixation of the responsibility against the person(s) held responsible.

{Para 15 of AIR}

4.5.5 Un-authorized payment on account of honorarium to the officers (BPS-19 and above) - Rs. 2.670 million

As per Minutes of the 61st meeting of the Bait-ul-Mal Board held on 8th September 2016, Board directed to the Director Finance that Honorarium cases for BPS-19 and above be referred to ECC.

Audit observed that, Pakistan Bait-ul- Mal made payment of 2 months basic pay amounting to Rs.2,670,480 as Honorarium to the officers of BPS-19 and above without approval of Pakistan Bait-ul-Mal Board and ECC. Detail of honorarium paid to the officers of BS-19 is at **Annex-13**.

Audit is of the view that the amount was paid by ignoring the codal requirement and instructions of Bait-ul-Mal Board.

Management replied that as per PBM act 1991, Bait-ul-Mal Board is empowered for policy formulation and planning, including consideration and approved of annual of plan of work and budget. Further, Bait-ul-Mal Board in its 65th meeting held on 05.09.2019 approved honorarium/awards given to the PBM employees during F.Y 2018-19 including officers of BPS-19. Moreover, a request has been forwarded to Economic Coordination Committee (ECC) for ex-post facto approval regarding payment of honorarium to the officers of BPS-19 of PBM.

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

Despite repeated requests dated 02-12-2019, 17-12-2019, 20-12-2019 and 02-01-2020 the PAO has not been able to convene DAC meeting so far.

Audit recommends that the matter be inquired to fix responsibility besides the recovery of amount.

{Para-27 of AIR}

4.5.6 Irregular excess payment on account of rent of Provincial / Regional office building- Rs. 2.202 million

Ministry of Housing and Works Letter No.F.12(65)/2011-Policy dated 27.03.2017 states that “the revised rates for hiring of office accommodation in residential areas in Khyber Pakhtunkhwa are Rs 25 per square foot w.e.f 17.03.2017”.

Audit observed that Pakistan Bait-ul-Mal made an excess payment of Rs. 2,202,420 on account of rent of Provincial / Regional office building as per following detail:

Particular	Rent admissible as per Ministry of Housing and Works per Month (5258.6 sq ft * 25)	Period of Rent	Admissible rent for 6 months	Rent paid for six months	Excess Paid
PBM paid rent of Provisional office KPK building to owner Mrs. Abida Azhar	131,465	01.07.2018 to 31.12.2018 6 months	788,790	1,680,000	891,210
	131,465	01.01.2019 to 30.06.2019 6 months	788,790	2,100,000	1,311,210
Total			1,577,580	3,780,000	2,202,420

Audit is of the view that due to weak internal controls and financial discipline, the management paid irregular excess payment of Rs 2.202 million in violation of the above stated rules of the Government.

Management replied it is stated that Pakistan Bait-ul-Mal is an autonomous body of Federal Government with its own Board of Management who is fully empowered to make its own policies and rules & regulations. In the instant case, all rules in accordance with PPRA have been followed and a building for Provincial Office, KP has been hired through open tendering process keeping in view that said accommodation should be spacious and easily accessible to the

general public/ poor and deserving beneficiaries. Same like KPK office building was also hired on the same pattern in line with PPRA rules.

The reply is not tenable as the rent was paid in excess than admissible.

Despite repeated requests dated 02-12-2019, 17-12-2019, 20-12-2019 and 02-01-2020 the PAO has not been able to convene DAC meeting so far.

Audit recommends that the excess payment may be justified.

{Para 25 of AIR}

4.5.7 Irregular procurement of medicines by hospitals - Rs. 672.17 million

Para 20 of Public Procurement Rules 2004 defining the Principal method of procurement states that “the procuring agencies shall use open competitive bidding as the principal method of procurement for the goods, services and works.”

Audit observed that following eight hospitals incurred an expenditure of Rs.672,171,811 on account of purchase of medicines out of Bait-ul-Mal Fund during 2018-19 without calling open tender.

Sr. No	Name of Hospital	Para No. of AIR	Amount (Rs)
1	Hayatabad Medical Complex, Peshawar	01	18,368,670
2	Lady Reading Hospital Peshawar	01	41,156,962
3	NORI Islamabad	01	177,612,255
4	FGSH Islamabad	01	6,963,937
5	BINO Bahawalpur	02	51,675,602
6	Nishtar Hospital Multan	01	71,778,081
7	Minar Hospital Multan	01	116,350,498
8	INMOL Hospital Lahore	02	188,265,806
	Total		672,171,811

Audit is of the view that due to weak internal controls and financial discipline, the above-mentioned hospitals purchased the medicines in violation of PPRA rules and failed to hold fairness in bidding and obtain competitive rates.

Management of MINAR hospital replied that the hospital has its own pharmacy and HWC purchases the anti Cancer medicines on the same discount rates offered by PBM authorized distributors.

Management of NORI hospital replied that the purchases were made from the NORI Patient Welfare Society (NPWS) as previously when the tender was called in 2009 than much complains were received from patients for non provision of anti cancer drugs.

Management reply is not tenable as the purchases were made in violation of PPRA rules.

Despite repeated requests dated 02-12-2019, 17-12-2019, 20-12-2019 and 02-01-2020 the PAO has not been able to convene DAC meeting so far.

Audit recommends fixation of responsibility against the person(s) held responsible.

4.5.8 Non-utilization / refund of unspent balance – Rs. 160.837 million

Para 7 (iv) of Pakistan Bait-ul-Mal fund procedure approved by Pakistan Bait-ul-Mal Board, provides that the unspent/balance amount (if any) be refunded along with complete utilization report on case to case basis to respective PBM Provincial/Regional offices or to PBM Head office on quarterly basis.

Audit observed that the hospitals management did not utilize the Bait-ul-Mal fund and the amount was laying in the hospitals' accounts. Hospitals concerned did not refund the unspent balance amounting to Rs. 160,836,949 to Bait-ul-Mal in violation of laid down procedure.

Sr. No.	Name of Hospital	Para No. of AIR	Amount (Rs)
1	PIMS Hospital, Islamabad	4 & 5	29,668,180
2	Combined Military Hospital, Rawalpindi	2 & 3	23,780,732
3	NORI Islamabad	2 & 3	55,196,003
4	Federal Government Services Hospital Islamabad	2 & 3	898,590
5	Bahawal Victoria Hospital Bahawalpur	3	216,679
6	Nishter Hospital Multan	3	1,669,082
7	Minar Hospital Multan	2	6,490,724

8	Allied Hospital Faisalabad	1	640,683
9	Jinnah Hospital Lahore	2	3,036,884
10	Hayat Medical Complex Peshawar	2	11,428,392
11	Lady Reading Hospital Peshawar	2	27,811,000
	Total		160,836,949

Audit is of the view that the irregularity occurred due to non-observance of approved procedure. Moreover, non-refund of unspent balances resulted in deprivation of beneficiaries.

The management of hospitals replied that the unspent balances have been refunded to Pakistan Bait-ul-Mal.

The reply of the management is not tenable because the reply has not been supported by documents to ascertain the refund of unspent balances held with the hospitals.

Despite repeated requests dated 02-12-2019, 17-12-2019, 20-12-2019 and 02-01-2020 the PAO has not been able to convene DAC meeting so far.

Audit recommends for taking necessary measures for timely refund of amount to Bait-ul-Mal.

4.5.9 Issuance of medicines out of Bait ul Mal funds without doctor's prescriptions - Rs. 30.644 million

Para 10 of General Financial rules elaborates: Every Officer authorized to incur expenditure from public fund should observe high standards of financial propriety i.e., every public servant is expected to exercise the same vigilance in respect to expenditure from public money, as a person of ordinary prudence would exercise in respect of expenditure of his own money.

Audit observed that following hospitals purchased medicines amounting to Rs 30,644,845 during the year 2018-19 without prescription of the doctors. In the absence of prescriptions, audit could not authenticate the names of patients, doctors, suppliers and medicines purchased.

S. No	Name of Hospital	Para No. of AIR	Amount (Rs)
1	PIMS Hospital, Islamabad	8	7,313,040
2	Hayatabad Medical Complex Hospital Peshawar	7	23,331,805
	Total		30,644,845

Audit is of the view that payment without doctors' prescription was mainly due to lack of internal control system.

Management of PIMS, Islamabad replied that all the medicine issued to the patients are prescribed not by the relevant doctors but also signed by the consultant/surgeons. It is not possible to issue medicine without doctor prescription. The entire patient has individual files.

Reply of the Hospital is not satisfactory as no supporting documents were produced to audit for verification.

Despite repeated requests dated 02-12-2019, 17-12-2019, 20-12-2019 and 02-01-2020 the PAO has not been able to convene DAC meeting so far.

Audit recommends that matter may be probed under intimation to audit.

CHAPTER 5

5. MINISTRY OF OVERSEAS PAKISTANIS AND HUMAN RESOURCE DEVELOPMENT

5.1 Introduction

The Ministry of Overseas Pakistanis and Human Resource Development is a ministry of the Government of Pakistan that oversees matters concerning Overseas Pakistanis and human resource development in Pakistan.

Ministry of Overseas Pakistanis and Human Resource Development vide SRO No. 622(I)/2013(F.No.4-8/2013-Min-I) dated 28.06.2013 were assigned the following departments/ offices and functions:

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.

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

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2018-19(Rs in million)
1	Formations	08	06	17,569.92
2	Assignment Accounts (excluding FAP)	-	-	-
3	Authorities/ Autonomous Bodies etc. under the PAO	07	05	17348.123
4	Foreign Aided Projects (FAP)	-	-	-

5.2 Comments on Budget & Accounts

Statement of Receipts/ Budget allocated and Expenditure for the FY 2018-19 is listed below:

Rs in Million

Name of Formation	Receipts/ Budget	Expenditure
Ministry of Overseas	228.146	221.796
WWF & Boards	23,652.573	15,790.976
OEC	221.237	164.24
OPF	1059.66	1348.12
DWE	41.67	32.22
NIRC	12.567	12.567
Total	25215.853	17569.919

5.3 Classified Summary of Audit Observations

Audit observations amounting to Rs 55,358.060 million were raised as a result of this audit. This amount also includes recoverable of Rs 99.710 Million as pointed out by the audit. Summary of audit observations classified by nature is as under:

Sr. No.	Classification	Amount (Rs in Million)
1	Non-production of record	3.371
2	Reported cases of fraud, embezzlement and misappropriation	-
3	Irregularities	-
A	HR/ Employees related irregularities	266.880
B	Procurement related irregularities	10,155.355
C	Management of Accounts with Commercial Banks	-
4	Value for money and service delivery issue	-
5	Others	44,932.45

5.4 Brief comments on the status of compliance with PAC Directives

Year of AR	Formation	PAC Status	No. of Actionable points	Compliance	Non-compliance	% Compliance
2013-14	Ministry of Overseas Pakistanis and Human Resource Development	Not Held	1	0	1	-
2011-12	-do-	Held	2	1	1	50
2014-15	-do-	Not Held	8	0	8	-
2016-17	-do-	Not Held	3	0	3	-
1989-90	OEC		5	3	2	60
1990-91	OEC		5	3	2	60
1991-92	OEC		9	6	3	67
1992-93	OEC		7	5	2	71
1996-97	OEC		10	8	2	80
1997-98	OEC		7	6	1	86
2000-01	OEC		5	4	1	80
2005-06	OEC		7	6	1	86
2006-07	OEC		7	3	4	43
2007-08	OEC		2	1	1	50
2010-11	OEC		5	1	4	20
2011-12	OEC		3	2	1	66
2013-14	OEC		7	5	2	71
2016-17	OEC		4	0	4	-
1987-88	OPF		20	19	1	95
1989-90	OPF		12	9	3	75
1990-91	OPF		5	4	1	80
1992-93	OPF		5	3	2	60
1994-95	OPF		7	4	3	57
1995-96	OPF		10	6	4	60
1996-97	OPF		12	10	2	83
1997-98	OPF		7	5	2	71
1999-20	OPF		3	1	2	33
2000-01	OPF		14	11	3	79
2001-02	OPF		2	0	2	-
2003-04	OPF		19	3	16	16
2004-05	OPF		3	1	2	33
2006-07	OPF		9	5	4	56
2007-08	OPF		4	1	3	25
2008-09	OPF		10	3	7	30
2009-10	OPF		8	4	4	50
2010-11	OPF		26	8	18	31
2011-12	OPF		13	9	4	69
2013-14	OPF		7	3	4	43
2016-17	OPF		12	2	10	17

WWF Islamabad and Boards

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

5.5 AUDIT PARAS

Workers Welfare Fund Islamabad

5.5.1 Non-reconciliation of collection from the factories and transfer of funds - Rs 11,660.217 million

According to Para 89 (3) VII of G.F.R Volume-I, the head of department and the Accountant General are jointly responsible for reconciliation of the figures given in the accounts maintained by the head of the department with those that appear in the Accountant General's books and that the reconciliation should be made on monthly basis.

Audit noticed that 142 companies submitted their returns and contributed towards trust funds by transferring an amount of Rs 4,756,855,086 to WWF during the year 2017-18.

Audit observed that an amount of Rs 16,417,072,373 was shown collected during the year 2017-18. This indicated discrepancy of Rs 11,660,217,287 between the transferred funds of Rs 4,756,855,086 and collected amount of Rs 16,417,072,373 which needed to be reconciled.

Audit is of the view that irregularity occurred due to non-reconciliation of collected amount because of which audit could not verify the receipt amounting to Rs 11,660,217,287.

Audit pointed out the irregularity in december, 2018. The Authority did not reply.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the accounts may be reconciled and reconciliation statement may be verified from audit.

{Para No.03 of AIR for the year 2017-18}

5.5.2 Non-transparent investment of surplus funds - Rs 9,948.303 million

Para - 3 Workers Welfare Fund Investment Rules, 2007 (Permissible Investments) provides that the Governing Body may invest such moneys which are in excess of the current expenses under the ordinance (a) government securities (b) government guaranteed securities (c) non-government securities such as interest bearing term deposits with A rated Banks or Term Finance Certificates or mutual funds and real estate and such investments fulfill instructions of the Finance Division on the subject, issued from time to time.

According to Budget Wing, Finance Division, Government of Pakistan office memorandum No. F. 4(1)/2002-BR.II dated 2nd July, 2003, public sector enterprises and local/autonomous bodies can deposit their working balances required for their operations with any public or private bank subject to that (i) the bank/financial institution taking a deposit should have a minimum “A” rating (long term) (ii) that the process of selection of bank (s) should be transparent.

Audit noticed that funds amounting to Rs.3,782,625,000 were invested in Defence Saving Certificate for a period of ten years on 23.12.1997, with date of maturity noted as 23.12.2017. On 18.12.2007 Governing Body decided to invest the said amount for another ten years with maturity date as 23.12.2017. Proposals were called from A-rating banks but were rejected and Investment Committee decided to invest Rs.6,963,812,625 @ 7.54% in Defence Saving Certificates for ten years and Rs.2,984,491,125 @ 6.49% in Special Saving Certificates for a period of three years.

Audit observed the following shortcoming/deficiencies on account of aforesaid reinvestment by the WWF:-

- i. As per Finance Division letter, investment of working capital/surplus may be made with “A” rating (long term) and the process of selection of bank(s) should be transparent whereas, in instant case bids were invited on short term basis for one to three years. Wherein the bid of M/s JS Bank offered 7% whereas short term investment was made through special saving certificates @ 6.49% for Rs 2,984,491,125.
- ii. Bids for investment were required to be invited from the A rated Banks on Long Term basis whereas bids were invited on short term basis with a lower rate of profit.
- iii. As per Workers Welfare Fund Investment Policy, Governing Body may invest such moneys which are in excess of the current expenses under the ordinance, but the amount invested in the instant case was not in excess as funds for development projects could not be released by WWF for want of funds.

Audit is of the view that non-adherence to the provision of Investment Policy and Finance Division caused non-transparent long-term investment of Rs 9,948.303 million and short term investment at lesser rate of profit.

Audit pointed out the irregularity in December, 2018. The Authority did not reply.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter may be investigated for fixing of responsibility against the person(s) at fault.

{Para No.01 of AIR for the year 2017-18}

5.5.3 Un-authorized transfer of balance from the Bank account- Rs 5,631 million

Para 11 of GFR Volume-I states “each head of a department is responsible for enforcing financial order and strict economy at every step. He is responsible for observance of all relevant financial rules and regulations both by his own office and by subordinate disbursing officers”.

Audit observed during scrutiny of financial statements that an amount of Rs.5,631 million was transferred on 28th June 2019 to anonymous account without sanction of competent authority and verifiable instrument.

Audit is of the view that the irregularity occurred due to non-adherence to financial rules which resulted in loss of interest income to the WWF.

Management replied that the amount of Rs.5,631 million was not transferred to any anonymous account. The WWF Account No.01-1670007-0 was opened in 25th November, 2008 in ABL Main Branch, Blue Area Islamabad. The above mentioned amount was transferred from WWF Bank Account No.01-200-4170-2 to WWF Bank Account No.01-1670007-0 on 28-06-2019 as per authority letter No.WWF(C&I)1(48)/2007-08 dated 30-05-2009 as the Bank has to pay special rate of interest while Bank is not in a position to pay special rate of the amount remains in original APPA-SPEC normal interest rate on the balance in checking account with one click from Karachi if WWF balance remain in main a/c it is not possible for bank to allow special interest rate.

The reply of department is not tenable, as the department did not provide any voucher/document which can verify the logic of this transaction. Audit is of the view that transfer of such a huge amount puts a question mark on the validity of this transaction. Moreover, the said amount was credited back to Bank account in July, 2019 which shows that the transaction was made to give un-due benefit to the bank.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends the matter be investigated, interest amount be recovered and disciplinary action be taken against the person(s) at fault.

(Para No.16 of AIR)

5.5.4 Inaccurate posting of entries in trial balance - Rs 3,782.624 million

According to Rule-23 of GFR “every Government officer should realize fully and clearly that he would 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”.

Audit noticed that amounts of Rs 3,181,178,250 on account of investment in fixed term certificates and Rs 2,984,500,000 on account of investment in Special Saving Certificates were shown debited to Account Nos. 070200000 and 070300000 respectively and the total amount was shown credited to profit on Investment in FTC of Rs 6,165,678,750.

Audit observed that a sum of Rs 9,948,303,500 was reinvested (Rs 6,963,812,625 in Defence Saving Certificates & Rs 2,984,491,125 in Special Saving Certificates) whereas trial balance shows a amount of Rs 6,165,678,750. This indicated the discrepancy of actual with posting of trial balance transactions.

Audit is of the view that difference of amount of Rs 3,782.624 million needs justification.

Audit pointed out the irregularity in December, 2018. The Authority did not reply.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that properly reconciled trial balance be verified from audit. Moreover, responsibility for inaccurate posting of entries be fixed.

{Para No.05 of AIR for the year 2017-18}

5.5.5 Un-Justified expenditure on regional offices - Rs.104.874 million

Workers Welfare Funds Regional Offices were established at Lahore, Karachi, Peshawar & Quetta in pursuance of the decision of Governing Body taken by it in its 102nd meeting held on 22.10.2009. Regional office is under the administrative control of Workers Welfare Fund Secretariat, Islamabad.

Purpose of these regional offices include the following:

- I. Periodic internal Performance Audit of the Provincial Worker's Welfare Boards, and their Zonal Offices.
- II. Monitoring and evaluation of the completed/running and ongoing development projects of Provincial Workers' Welfare Boards.
- III. Reconciliation of WWF receipts with the Sub-offices of AGPR, Regional Tax Offices and District Treasuries.
- IV. Coordination with Provincial Workers Welfare Boards.
- V. Submission of periodic internal performance Audit and Monitoring reports to WWF secretariat for consideration and evaluation.

Running Expenditure for the year 2018-19 is as follows:

Sr.No	Name of Regional Office	Amount (Rs)
1.	Karachi	35,810,337
2.	Lahore	30,691,258
3.	Peshawar	24,385,530
4.	Quetta	13,987,008
Total		104,874,133

Audit observed that the regional offices were not utilized for the purpose of their establishment.

Audit is of the view that no such activities are being performed by regional offices for which they were established and WWF is incurring expenditure on these regional offices from the fund which should have been utilized for the welfare of the workers.

Management replied that the Governing Body in its 139th meeting held on 27-12-2017 while receiving performance of Regional Office approved following revised Terms of References (TORs);

1. Monitoring and evaluation of the completed and on-going development projects of the Workers' Welfare Fund / Provincial Workers' Welfare Boards in respective province;
2. Reconciliation of WWF receipts with the Sub-Offices of AGPR, Regional Tax Offices, and District Treasuries;
3. Compilation of data regarding workers of contributing and non-contributing industrial establishments of the respective province
4. Compilation of data regarding workers of trans-provincial industrial establishments of the respective province.
5. Scrutiny of Death Grants / Marriage Grants / Scholarships / Hajj Application cases submitted by respective Provincial Workers' Welfare Boards;
6. Scrutiny / examination of Budget documents forwarded by the Provincial Workers' Welfare Boards to Workers' Welfare Fund;
7. Scrutiny of PC-I submitted by the Provincial Workers' Welfare Boards;
8. Representation of officers of Regional offices in committees constituted by Workers Welfare Boards;
9. Representation follow-up of Workers' Welfare Fund's court cases in respective courts;

Performance of all Regional offices in light of above TORs for the FY 2018-19 is available for verification.

The reply is not tenable, as the department did not share the details of activities performed by the Regional Offices with audit. During the audit of Provincial Workers Welfare Boards, it was revealed that the officers/officials from the WWF Office, Islamabad frequently visited Provincial Offices for Internal Audit and Periodic Inspections, whereas all such activities are meant to be performed by the Regional Offices.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the Regional Offices may be made functional to achieve their stated objectives.

(Para08 of AIR)

5.5.6 Irregular operations of Vocational Training Institute with annual expenditure -26.40 million

Section 10 of the WWF ordinance 1971 states the functions of Governing Body, the functions of Governing body shall be-

- a) To allocate funds, in accordance with the principle laid down under section 9, to the provincial governments any agency of the federal and anybody cooperate for anybody corporate for any of the purposes e mentioned in clauses (a) and (b) of section 6;
- b) To sanction expenditure in respect of the administration and management of the fund;
- c) investment in government, government guarantees, non-government securities and real estate;
- d) To dispose of the moveable and immovable property of workers welfare fund and workers welfare boards;
- e) To raise loans and to take measures for discharging such loans;
- f) To do or cause to be done all acts and things necessary or desirable for the proper administration of the fund and,
- g) To do or cause to be done all things ancillary or incidental to any of the aforesaid functions.

Audit noticed that five vocational training institutions were established by WWF in contravention of Clause (a) of WWF Ordinance, whereas, this had to be done by Provincial Worker Welfare Boards. These Vocational Institutes are established and run by Fund Secretariat and Fund's has incurred expenditure of Rs 26.40 million for the year 2018-19 which is irregular as detailed below:

Sr.No	Payment Head	Amount (Rs)
1.	Salary	13,498,136
2.	Security	3,789,540
3.	Rent of Building	8,477,241
4.	NTB	223,500
5.	TADA	169,380
6.	Other	243,000
Total		26,400,797

Audit is of the view that WWF is responsible to allocate funds for the welfare of the workers and it's the responsibility of the workers welfare board of respective province to run Vocational Institutions not the Fund Secretariat.

Management replied that Five (05) VTIs have been established at following places in the rented building with the approval of the Governing Body (Fund).

a) **Punjab and KPK**

Jhang (Male), Jhang (Female), Faisalabad, Layyah and KPK (Shinkiyari).

As per Section 10(a) of the Workers Welfare Fund, Ordinance 1971 (Annex-I), the Governing Body can allocate funds to any agency of the Federal Government and being an agency of the Federal Government, the Governing Body allocated the funds to WWF for the execution of the said project. This has also been endorsed by the High Court of Sindh, Karachi vide order dated 16.09.2010 (Annex-II) in Constitutional Petition No.D1353/2010 and M/o Labour & Manpower, the then controlling Ministry of the Fund vide letter No.5(1)/2010-WWF dated 24.12.2010 (annex-III). Further, the Governing Body (Fund) in its 126th meeting held on 22-08-2014 decided that “Until the VTIs are taken over by PWWBs the WWF, Secretariat will continue to run these institutes”.

The reply of the department is not relevant as it is the responsibility of the workers welfare board of respective provinces to run Vocational Institutions rather than the Fund Secretariat. Audit noted that VTIs are also being run by Provincial WWBs which seems to be duplication of efforts.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends to justify the establishment of VTIs and their funding from the WWF Secretariat.

(Para No.07 of AIR)

5.5.7 Non-imposition of liquidated damages on the contractor due to non-completion of work timely - Rs.7.782 million

Clause 47.1 of CoC Part-I/II regarding imposition of Liquidated Damages for Delay in completion of work states that the Contractor fails to comply with the

Time for Completion penalty shall be imposed according to provision of agreement and Appendix A to Bid provides 1% of contract price for each day of delay in completion of the works subject to a maximum of 10% of contract price shall be deducted.

Audit noted that WWF, Islamabad awarded the following works:

Name of work	Name of contractor	Contract cost (Rs in million)	Date of start	Date of completion (as per PCI)	Planned Progress upto 2-2-15	Achieved Progress as 30-6-19	Lag/ delay
Construction of 1008 flats at Labour Complex at Zone V, Islamabad	M/s Conpro Services (pvt) Ltd	1,511.239	03.08.12	02.02.15	100%	78%	22%

Audit observed that the contractor rendered himself liable to pay Liquidated Damages maximum worth Rs.7.782 million (Contract Remaining Cost Rs.77.823 million x 10%). The appropriate action was also mandatory to be taken against the Consultant/Employer's Staff but the needful was not done so far.

Audit is of the view that the irregularity occurred due to non-adherence to the provision of contract agreement.

Management replied that the work was actually started in June, 2014. The project was delayed due to the following reasons:

- i) After the ground breaking, some Land issues were highlighted by the locals, due to which court cases were faced by the WWF Secretariat and the master plan was also revised by the consultant.
- ii) Non release of sufficient amount to the WWF by the AGPR on account of development schemes.
- iii) Non-appointment of Secretary, WWF by the Ministry for Nine (09) months.

The extension in completion time (EOT) was granted on the recommendation of the consultant as per clause 44 of contract agreement and also approved by the competent authority of WWF.

The reply is not tenable, because contractor could not complete the work in time, so according to provision of contract he is liable to pay the penalty.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter may be investigated to fix responsibility besides deduction of liquidated damages from the contractor.

Workers Welfare Board Punjab

5.5.8 Non-refund of unspent balances from Schools - Rs.406 million

Para 95 of GFR Vol-I requires that unspent funds are to be deposited into Government treasury before 30th June of each year.

Audit observed during scrutiny of the bank statements of Schools of WWB (Punjab) that there was a huge amount of Rs.406,258,663 remained un-spent in the bank accounts of the schools which was required to be collected from the schools. But the management of PWWB did not refund the said amount from the schools. Detail at **Annex-14**.

Audit is of the view that retention of funds by the schools was in violation of above stated rules.

Management replied that Governing Body of Workers Welfare Fund, in its meeting held on 30.03.2017 has approved the amendments in Section-III of Part-III of Workers Welfare Fund Procedure for Making Allocation of Money from the Fund 2008 as under:

“Un-spent balance with the Worker Welfare Boards against the released funds, available as on 1st July and 1st January of the financial year, would be required to be adjusted by the WWF Secretariat before making further release of funds to them against the approved allocated budget by the Governing Body.”

It is submitted that the budget allocation 2019-20 is not so far approved due to non-existence of Governing Body of Workers Welfare Fund Islamabad, hence the funds for the financial year 2019-20 cannot be released by the WWF Islamabad, however the funds under head pay & allowances of two months for the

Workers Welfare School staff were released from the available balance. For seeing the release of fund position, the balances retained in school are surrendered in order the carry on official business without any interruption. The balances kept in schools under each head which will be adjusted from the 1st quarter release for the F.Y 2019-20.

The reply is not tenable as the retention of such huge amount is violation of rule 95 of GFR.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends the matter may be investigated and justification for retention of these funds by schools may be provided to the audit.

(Para No.05 of AIR)

5.5.9 Overpayment on account of executing extra quantities beyond the BOQ -Rs.139.683 million

Para 10(i) of General Financial Rules provides that every public servant is expected to exercise the same vigilance in respect of expenditure from public money, as a person of ordinary prudence would exercise in respect of expenditure of his own money.

Audit noted that the Secretary, Workers Welfare Board (Punjab), Lahore awarded works

1. "Construction of Labour Complex at Multan (Phase-I) Package-A to M/S Myco Engineers vide acceptance letter No.PWB/DW-1937 dated 02.02.2015 for Rs.17,97,34,333. Audit observed from record that the management measured/paid excess quantity of different items amounting to Rs 6,405,624 upto 10th Interim Payment Certificate.
2. "Construction of Labour Complex at Multan (Phase-I) Package-B to M/S Sargodha Group of Construction vide acceptance letter No.PWB/DW-1938-II dated.11.09.2015 for Rs.18,05,17,090/-. Audit observed from

record that the management measured/paid excess quantity of different items amounting to Rs 7,124,599 upto 11th Interim Payment Certificate.

3. “Construction of Labour Complex at Multan (Phase-I) Package-C to M/S Trend Maker Engineering vide acceptance letter No.PWB/DW-1939 dated.02.02.2015 for Rs.17,97,37,939/-. Audit observed from record that the management measured/paid excess quantity of different items amounting to Rs 7,248,437 upto 14th Interim Payment Certificate.
4. “Construction of Labour Complex at Multan (Phase-I) Package-D to M/S Trend Maker Engineering vide acceptance letter No.PWB/DW-1940 dated.27.07.2015 for Rs.17,97,37,939/-. Audit observed from record that the management measured/paid excess quantity of different items amounting to Rs 7,037,147 upto 15th Interim Payment Certificate.
5. “Construction of Labour Complex at Multan (Phase-I) Package-E to M/S Sargodha Group of Construction vide acceptance letter No.PWB/DW-1941-II dated.11.09.2015 for Rs.18,05,17,090/-. Audit observed from record that the management measured/paid excess quantity of different items amounting to Rs 7,067,328 upto 12th Interim Payment Certificate.
6. “Construction of Labour Complex at Multan (Phase-I) Package-H to M/S Railway Construction Pakistan Limited vide acceptance letter No.PWB/DW-1962 dated.11.02.2015 for Rs.18,08,41,475/-. Audit observed from produced record that the management measured/paid excess quantity of different items amounting to Rs 7,390,530 upto 9th Interim Payment Certificate.

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

Management replied that the audit has pointed out an excess of Rs.139.683 million on the items mentioned in the para and if we consider both the documents i.e. comparative statement prepared by the Department showing substantial savings in the items and the items which have been mentioned by the audit in the instant para regarding it as excess payments.

For such like eventualities Para 13 of General Directions for the guidance of the tenderers as reproduced hereunder states that the quantities in the bid schedule are estimated quantities and not for payment, meaning thereby that these

can vary at site: “The quantities mentioned in the bid schedule are estimated quantities, to be used for preparing tenders, and the Engineer Incharge does not expressly nor by implication agree that the actual amount of works to be performed will correspond therewith. No payment will be made on account of anticipated profits for work covered by the contract which is not performed, nor will any adjustment in the unit rates set forth in the bid schedule be made because of an increase or decrease in the actual quantities from the estimated quantities indicated therein, except as determined in accordance with the provision of Clause 41 of the General Conditions of Contract.”

The reply is not tenable as variation orders and technical sanctions for enhanced quantities were not approved by the competent authority.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter may be investigated for fixing responsibility, taking appropriate action against the persons at fault, besides strengthening of technical and internal controls.

(Para No.12, 13, 14, 15, 16, 17 of AIR)

5.5.10 Un-authorized educational expenditure on WWB (Punjab) employees - Rs.10.963 million

Section 6 of Workers’ Welfare Fund Ordinance, 1971 state purposes to which money in the fund shall be applied to-

- a) The financing of projects connected with the establishment of house estates or construction of houses for the workers.
- b) The financing of other welfare measures including education training reskilling and apprenticeship for the welfare of the workers.
- c) The meeting of expenditure in respect of the cost of management and administration of the Fund.
- d) The repayment of loans raised by the Governing Body and investment in government guarantees non-government securities and real Estate.

During Audit of the WWB (Punjab) it was observed that Fund of Rs.10,963,416 was utilized on re-imbusement of educational expenses of WWB (Punjab) employee's children which is un-authorized and the violation of the above rule.

Management replied that the Governing Body, Workers Welfare Fund, Islamabad in its 79th meeting held on 20.08.2003 approved welfare measures including talent scholarship for the employees of Workers Welfare Fund and Provincial Workers Welfare Boards. Same was notified vide this office order dated 02.12.2003.

Further, the Governing Body, Workers Welfare Fund, Islamabad in its 139th meeting held on 27.12.2017 approved disbursement of scholarship and welfare grants for workers and employees of Fund / WWBs. Same was notified by this office through notification dated 23.02.2019. Provision contained at para 4 which is reproduced as under:

“Worker / employee of WWF / WWBs and his / her family members (spouse & children) are eligible to avail education / scholarship facility.”

The payment of Rs. 10,963,416 made to the employees of PWW Board is in accordance with the policy as stated above. No unauthorized payment has been made to the employees and no violation of the rule is committed.

The reply of the formation is not tenable, as Governing body can not supersede ordinance according to which WWB employees are not eligible for educational stipend.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends recovery of the paid amount and stoppage of such payments in future.

(Para No.02 of AIR)

Worker Welfare Board Khyber Pakhtunkhwa

5.5.11 Non-imposition of liquidated damages on the contractor due to non-completion of work timely - Rs.283.93 million

Clause 47.1 of CoC Part-I/II regarding imposition of Liquidated Damages for Delay in completion of work states that the Contractor fails to comply with the Time for Completion and Appendix A to Bid provides 1% of contract price for each day of delay in completion of the works subject to a maximum of 10% of contract price shall be deducted.

Audit noted that the Secretary, Workers Welfare Board (KPK), Peshawar awarded the following works.

Name of work	Name of contractor	Contract cost (Rs in million)	Date of start	Date of completion (as per PCI)	Planned Progress upto 2-2-15	Achieved Progress as 30-6-19	Lag/delay
Construction of 592 & 608 Family Flats at Regilalma, Peshawar	M/s Khyber Grace Pvt limited M/s Haj Muhammad Khan & Sons	2,486	19.4.11	30.8.19	100%	93%	7%
Construction of WWB Main Office Building at Hayatabad, Peshawar	M/s Haj Muhammad Khan & Sons	353.283	18.3.09	30.8.19	100%	97%	3%

Audit observed that the contractors rendered themselves liable to pay Liquidated Damages maximum worth Rs.248.60 million (Contract Cost Rs.2486 million x 10%) and Rs.35.33 million (Contract Cost Rs.353.283 million x 10%) respectively. The appropriate action was also mandatory to be taken against the Consultant/Employer's Staff but the needful was not done so far.

Audit is of the view that the irregularity occurred due to non-adherence to the provision of contract agreement and non-implementation of technical and internal controls.

Management replied that Workers Welfare Fund, Islamabad released developmental funds in piece meal during the last 08 financial years.

The reply is not tenable, because the projects were not completed on time even after extensions.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter may be investigated to fix responsibility and deduction of liquidated damages from the contractors.

(Para No.12 & 13 of AIR)

5.5.12 Non-refund of unspent balance from schools - Rs.120.192 million

Para 95 of GFR Vol-I requires that unspent funds are to be deposited into Government treasury before 30th June of each year.

Audit observed during scrutiny of the bank statements of Schools of KPWWB that a huge amount of Rs.120,192,685 remained un-spent in the bank accounts of the schools which, according to above mentioned rules, Khyber Pakhtunkhwa Workers Welfare board was required to collect from the schools. But the management of Khyber Pakhtunkhwa Workers Welfare board did not refund the said amount from the schools. Detail at **Annex-15**.

Audit is of the view that retention of funds by the schools was in violation of the stated rule.

Management replied that the KPK Workers Welfare Board is running 48-No Male &Female Schools as well as 9-Nos Industrial Home throughout the Province. These Schools have two number Bank Accounts, one for collection of fee / security from entitle students and the other account has been meant for other expenditure / facility cost expenditure (Transport, Uniforms, Books & Stationary) of the concerned Schools. The balance pointed out by the audit is indicating on 28.06.2019, while at present the amount has been reduced to the considerable level. The funds were released to the schools to meet above mentioned expenses.

The reply is not satisfactory, as the retention of such huge amount is an audit risk and it speaks volume of poor financial management and weak internal

controls at the part of WWB (KPK) administration. There is likelihood of misappropriation/mis-use of these funds.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter may be investigated and justification for retention of these funds by schools may be provided to the audit.

(Para No.07 of AIR)

5.5.13 Loss in rent of shops of WWB (KPK) Colonies – Rs 46.170 million

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

Audit noticed that Khyber Pakhtunkhwa Worker Welfare Board owned 114 shops located in various residential colonies established for workers.

Audit observed that Khyber Pakhtunkhwa Worker Welfare Board rented out 114 shops on a normal rent of Rs.500/- per month to the range of Rs. 1500/- per month with out open competitive bidding.

Further, agreements for renting out of shops enhancement and rent assessment were not provided to Audit for verification.

S.No	Market rate	Avg rate charged	Difference	Number of shops	Diff per Month	Difference since 2004
1	3000	750	2250	114	256,500	46,170,000

Audit is of the view that process of renting out shops be made transparent with due regards for assessment of rent at par with market rates.

Management replied that the case for Uniform Rent Policy for allotment of shops was placed before the 32nd Board Meeting held on June 16, 2004. The decision of the Board is reproduced as under:

“The Board after detail deliberations authorized Secretary Khyber Pakhtunkhwa, Workers Welfare Board, Peshawar for fixing of suitable rate of rent for the shops in Labour Colonies in consultation with Care Takers of the Colonies for effective operationalization of shops in the Public interest”.

In order to streamline the Uniform Policy for rent of allotment of shops, an Inquiry Committee was constituted with the direction to adopt proper mechanism interims of Allotment Regulation 2002 and proposed minimum rent of shops on 17.06.2019. However, the report of the Committee is not received till date.

As far as the case of allotment of shops was also placed before 91stBoard meeting held on 12thJuly 2019. The Board decided that the “Board also approved re-allotment of shops inside the labour colonies and canteen within the premises of Working Folks Grammar Schools through fresh advertisement on rent basis as per PPRA Rules 2004 and Allotment Regulation, 2002”.

The reply of department is not satisfactory, as agreements with the tenants, analyses and approval of rates of rent were not provided to audit for verification.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that rate analysis and agreements be provided to audit to justify the management contention.

(Para No.11 of AIR)

Workers Welfare Board Balochistan

5.5.14 Unpresented cheques worth – Rs 96.393 million

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

Audit noted that Worker Welfare Board (Balochistan), Quetta made a payment of Rs.610.859 million on account of welfare schemes i.e., marriage /death grants and talent scholarships.

Audit observed that cheques amounting to Rs.96,393,000 were not encashed and reflected in cash book as un-presented cheques.

Audit is of the view that irregularity occurred due to non-adherence to the financial rules which resulted in deprivation of beneficiaries.

Management replied that the amount has shown above as un-presented cheques (Rs 96.393 million), it is informed that Rs 10.620 million has been cancelled/received back in cashbook in month of July, 2019 which were outstanding due to one other pretext and Rs 27.252 million has been receipt in the month October, 2019 respectively. Furthermore, the other remaining amounts are cleared/paid as per bank statements and only Rs 0.072 million are remained in outstanding cheques. Keeping in view the audit observation the concerned staff is warned to be vigilant in future for any negligence and observations.

The reply is not tenable, as funds blocked by un-presented cheques deprived the workers from the benefits of these funds.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends to probe the matter to fix the responsibility. Audit further recommends that a viable procedure of cheques issuance and encashment be placed to avoid such lapse in future and also justify to up-grade the existing procedures to avoid such lapses.

(Para No.11 of AIR)

5.5.15 Non-imposition of liquidated damages on the Contractor due to non-completion of work timely - Rs.15.994 million

Clause 47.1 of CoC Part-I/II regarding imposition of Liquidated Damages for Delay in completion of work states that the Contractor fails to comply with the Time for Completion and Appendix A to Bid provides 1% of contract price for each day of delay in completion of the works subject to a maximum of 10% of contract price shall be deducted.

Audit noted that the Secretary, Workers Welfare Board, Balochistan, Quetta awarded the following works.

Name of work	Name of contractor	Contract cost (Rs in million)	Date of start	Date of completion (as per PCI)	Planned Progress upto 2-2-15	Achieved Progress as 30-6-19	Lag/ delay
Construction of School Building, Staff Residence & External Development Works for Girls High School	M/s Baloch, Construction Company	159.944	10.3.18	9.9.2020	60%	8%	52%

Audit observed that the contractor rendered himself liable to pay Liquidated Damages maximum worth Rs.15.994 million (Contract Cost Rs.159.944 million x 10%). The appropriate action was also mandatory to be taken against the Consultant/Employer's Staff but the needful was not done so far.

Audit is of the view that the irregularity occurred due to non-adherence to the provision of contract agreement and inadequate implementation of technical and internal controls.

Management replied that due to dispute of land work was stopped for a considerable time, therefore speed of work at site was hampered. However, now work is in progress and all efforts will be made to complete the project as early as possible".

The reply is not tenable, because the WWB (Balochistan) awarded work before settlement/ clearance of land.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Matter needs investigation for fixing responsibility, taking appropriate action against the persons at fault and imposing/deducting liquidated damages from the contractor, besides strengthening of technical and internal controls.

(Para No.17 of AIR)

5.5.16 Un-authorized educational expenditure on WWB (Balochistan) employees - Rs.14.788 million

Section 6 of Workers' Welfare Fund Ordinance, 1971 state purposes to which money in the fund shall be applied to-

- a) The financing of projects connected with the establishment of house estates or construction of houses for the workers.
- b) The financing of other welfare measures including education training re skilling and apprenticeship for the welfare of the workers.
- c) The meeting of expenditure in respect of the cost of management and administration of the Fund.
- d) The repayment of loans raised by the Governing Body and investment in government guarantees non-government securities and real Estate.

Audit observed that an amount of Rs.14.788 million was spent on wards of Employees of the Balochistan Worker Welfare Board and Schools who were studying in Private schools.

Audit further observed that Balochistan Worker Welfare Board incurred an expenditure of Rs.1.670 million on account of education expenditure of wards of workers against an amount of Rs.16.459 million spend on wards of WWB Balochistan employees.

As per the above rule Balochistan Workers Welfare Board was established specifically for the welfare of the workers of the industrial establishments. During

Audit of the Balochistan Workers Welfare board it was observed that Fund was utilized for re-imbusement of educational expenses of BWWB employee's children for School fee against above mentioned Governing Body decision which is un-authorized.

Management replied that in pursuance of decision of the Governing Body taken in its 136th meeting held on 16th November 2016 and 139th meeting held on 27th December 2017 (Copy Enclosed) approved the scholarship facilities for the employees of Workers Welfare Fund / Provincial Workers Welfare Boards and other establishment i.e Regional Office, Schools etc, who are paid from WWF / WWBs regular budget can avail the scholarship facility for their children subject to three years of service.

This office made an expenditure of Rs. 16.459 million on account of scholarship to the children of employees of WWB as per the decision of Governing Body, Workers Welfare Fund, Islamabad. However, the reimbursement of educational expenditure to the eligible workers is concerned this office made payment against the scholarship cases received from the workers as per approved policy as and when cases received.

The reply is not tenable, as decision of Governing Body cannot overrule the provisions of WWF ordinance.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit is of the view that payment of education expenses to the Wards of WWB employees may be discontinued.

(Para No.04 of AIR)

5.5.17 Non-recovery of rent of Labour colonies - Rs.8.560 million

According to Section 11-C and 11-D respectively of Worker Welfare Fund ordinance, 1971 "Power, etc., of the Board (b)" have the power to recover the rent and arrears of rent of such houses in the manner laid down in section 11-E "Recovery of rent; not with standing anything contained in the payment of wages

Act, 1936 (IV of 1936) where any rent or arrears of rent due from any person under the scheme made under section 11-C, they may be recovered.

During Audit of Balochistan Worker Welfare Board for the Financial Year 2018-19, Audit observed that Balochistan Worker Welfare Board rented out flats in labour colonies. An amount of Rs 29,622,000 was due as rental income whereas WWB Balochistan recovered an amount of Rs 21,062,800, which resulted in less recovery of Rs 8,559,200.

Audit is of the view that less recovery of rent was non-compliance of the provisions of Worker Welfare Fund Ordinance 1971.

Management replied that the Workers Welfare Board Balochistan has allotted the houses / quarters and flats on ownership basis to the mining and industrial workers. The authorities / management of Workers Welfare Board Balochistan has made allotments of labour colonies houses on ownership basis in the light of decisions taken by Governing Body Workers Welfare Fund Islamabad in its 08th meeting held on 29/03/1970, 80th meeting held on 16/12/2003 at Lahore, 109th meeting held on 07/02/2011, 111th meeting held on 28/04/2011 with approved SOP for allotment on ownership basis and the Provincial Workers Welfare Board has also decided in its meeting held on 29/04/1991 and allowed this Board to allot the houses of labour colonies on ownership basis (copies of decisions are enclosed).

As audit noted the Section of Workers Welfare Fund Ordinance 1971, 11-C and 11-D regarding allotment of labour colonies houses on rental basis as mentioned above the decisions were made by Governing Body Workers Welfare Fund Islamabad so the Governing Body has already discussed the matter in its 137th meeting held on 30/03/2017 (copy enclosed) and referred to Law & Justice Division for their advice.

In view of above position since the matter is already submitted by the WWF to Law & Justice Division for appropriate legal advice, it is requested that the Para may kindly be dropped.

The reply is not tenable, as less recovery of rental income is negligence on part of management.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends to inquire the matter and findings be shared with audit.

(Para No.14 of AIR)

Overseas Employment Corporation

5.5.18 Non-recovery of outstanding amount not as per OEC Credit Policy- Rs. 7.25 million

As per standing orders (Credit policy) No.02/88 dated 01.07.1988 and revised order (Revised Credit policy) dated 17.12.2007 “Credit shall be allowed to the officers of Government departments, corporations, /institutions working under the control of Gov. Limited companies and travel agents proper requisition. Maximum period for grant of credit will be 30 days only”. Furthermore, “If the recoveries are not affected within the specified period of 30 days in case of Govt. departments, the manager travel will report the matter, through ED (Travel) to the managing Director who will personally examine the case and if necessary, will allow extension in time limit for further period of 30 days. No further extension will be allowed in case of corporations, /institutions, limited companies and agents”.

During the audit of OEC Islamabad, it was noticed that OEC Travel Islamabad issued credit to Government Officers amounting to Rs.7.25 million up to June 2019 (**as per Annex-16**) and a big portion of these receivables remained outstanding. Moreover, OEC did not make enough effort to recover the amount.

Audit is of the view that no recovery has been made from the outstanding amounts from the Government offices.

Management replied that trade receivable at the end of 2018-19 were of Rs.7.25 million, out of which Rs.5.3 million is outstanding against debtors, which are considered good debts. Subsequently, after June 30th 2019 an amount of

Rs.0.627 million has also been received from them by September 20, 2019, now the same debtors have been decreased to Rs.4.67 million(Page – 2.2 to 2.7).

It is further highlighted that these debtors are of current nature / ongoing / regular clients of OEC Travels, therefore, amount against credit sales to them keep on receiving on regular basis. Due to competition in the market, and to hold the customer the credit sales could not be stopped. However, directions are being issued to sales staff that credit sales only be made to the Govt. employees.

The balance amount of Rs.1.95 million is considered as bad debts, as the payment against some of these debtors is outstanding since 1986(Page – 2.8 to 2.9), and in spite of several reminders, recovery could not be possible so far (Detail of reminder is enclosed). We believe that chances of the recovery of these old outstanding amounts are too remote. As discussed during the exit meeting, a comprehensive case to waive off the amount outstanding against the debtors prior to year 2000 will be presented to the Board of Directors.”

The reply of the management is not satisfactory, as copies of bank deposit slip and receipt vouchers along with their names were not found attached. Bank statements did not show the name of payees.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the management should make all out efforts for recovery of outstanding amount besides strengthening financial controls.

{Para 02 of AIR}

Directorate of Workers Education, Islamabad

5.5.19 Mis-procurement of miscellaneous items through splitting of expenditure - Rs. 13.87 million

Para 8 of PPRA rules 2004 states that “Within one year of commencement of these rules, all procuring agencies shall devise a mechanism for planning in detail for all proposed procurements with the object of realistically determining the requirements of the procuring agency, within its available resources, delivery

time or completion dates and benefits that's are likely to accrue to the procuring agency in future".

Audit observed that management incurred an expenditure Rs.13,865,793 by splitting expenditure under various heads i.e office stationery, purchases of miscellaneous items, repair of machinery, repair of furniture, purchase of hardware and printing of different item to avoid open tender and authority's web site. Detail is given at **Annex-17**.

Audit is of the view that procurement without open competitive bidding stands irregular.

Management replied that department invited six tenders i.e. amounting to Rs. 8,155,052 during the period from 2010-11 to 2018-19 and 74 companies/ vendors participated, showing competition & interest of vendors. This exercise certified that DWE has completed all relevant codal formalities/ requirements in letter and spirit as per existence PPRA Rules & Regulations regarding tendering. All purchases were made/ done after completion/ fulfillment of all necessary codal formalities as required per rules & regulations. However, management regarding expenditure without tendering replied that the tender amounting to Rs 5.71 million was not called due to frequent change of Head of the Department.

Reply of the Management is not tenable as the management of the DWE admitted that tenders for Rs. 5,710,741 were not made due to some emergency's cases for the period 2011-2017. Moreover, record pertaining to tendering was not produced to audit for verification.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that procurement without tendering be got regularized from competent forum besides implementing PPRA rules in letter and spirit in future.

{Para 01 of AIR}

Overseas Pakistanis Foundation

5.5.20 Non-capitalization of schemes/ projects - Rs.792.875 million

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

Audit observed during examination of the relevant record of Overseas Pakistanis Foundation, 10 Schemes/ Projects of Rs.792.875 million were not capitalized, even after lapse of considerable time (with range of date of completion from 1992 to 2018). Detail is given at **Annex-18**.

Audit maintains that non-capitalization of Schemes/Projects occurred due to non-adherence to the administrative and in adequate implementation of internal controls.

Department did not furnish reply.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that matter needs justification/investigation for fixing responsibility against the persons at fault, besides strengthening of administrative and internal controls.

(Para No.13 of AIR)

5.5.21 Non-transparent award of work – Rs 118.705 million

Rule 46(1) of Public Procurement Rules, 2004 states that all procuring agencies shall maintain a record of their respective procurement proceedings along with all associated documentation for a minimum period of five years.

During Audit of OPF for the year 2018-19, it was observed that contract of Security of Head Office, Schools and Colonies was irregularly awarded to ZIM

Security Services for consecutive three years. Following Deficiencies were found in tender:

- Irregular extension of third year
- No proof of earnest money from bidders.
- Contract awarded to second lowest
- Irregular increase of 10 % increase in charges for third year
- Unauthorized contract with FC for security during this contract with ZIM Security
- No action was taken against the contractor on complaints against keeping guards more than 50 years age and their absenteeism and less duties.
- Labour Laws not followed.

Department did not furnish reply.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that responsibility for non-compliance be fixed.

{Para No.19 of AIR}

5.5.22 Un-justified setting off doubtful receivables -Rs.109.346 million

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

Audit observed during scrutiny of the accounts record of Director (Finance), Overseas Pakistanis Foundation that two provisions were made for doubtful receivables in notes to the financial statements for year ending 30th June, 2019 for an amounts Rs.88.701 million and Rs.20.645 million vide Sl.No.18 and 20 respectively. Audit further observed that the management could not provide a viable justification for setting off such huge amounts as doubtful receivables.

Audit maintains that un-justified setting of doubtful receivables occurred due to non-adherence to the financial controls and in adequate implementation of internal controls.

Department did not furnish reply.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter needs justification of the doubtful receivables from the contractor/persons at fault, besides strengthening of financial and internal controls.

(Para No.10 of AIR)

5.5.23 Un-authorized/ un-justified setting off advances - Rs.11.7 million

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

Audit noticed that the Director (Housing & Works), Overseas Pakistanis Foundation made a payment of Rs.34.00 million on account of advances to various contractors against development schemes/projects (Islamabad schemes, Riawind Road, Lahore Scheme, Peshawar and Rawat).

Audit observed during scrutiny of the accounts record of Housing & Works, Overseas Pakistanis Foundation that the management set off an amount of 11.7 million out of 34.00 million. Audit further observed that setting off above noted amount was provided for in the annual accounts, as notes to the financial statements provisions No.19.1, financial statements for the year ended 30.06.2019.

Audit maintains that un-authorized/un-justified setting of mobilization advance occurred due to non-adherence to the financial controls and in adequate implementation of internal controls.

Department did not furnish reply.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter needs justification or recovery of the mobilization advance from the contractor/persons at fault, besides strengthening of financial and internal controls.

(Para No.09 of AIR)

5.5.24 Irregular disbursement to repatriated Pakistanis from Saudi Arabia- Rs.10.282 million

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

Audit noticed that Overseas Pakistani Foundation disbursed an amount of Rs.10,282,850 to repatriated Pakistanis from Saudi Arabia during Financial year 2016-17.

Audit observed that OPF disbursed above mentioned amount in cash instead of crossed cheques. No evidence was taken from the beneficiaries as copy of Passport or NICOP. Acknowledgment was looking dubious and cannot be verified as no copy of NICOP or Passport found. In many cases destination of the beneficiaries, contact numbers as well as acknowledgment missing.

Audit maintains that this is a serious lapse at the part of management and violation of above-mentioned rules.

Department did not furnish reply.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that matter may be probed and responsibility be fixed against person(s) at fault.

(Para No.14 of AIR)

5.5.25 Exorbitant increase in project cost without approval by BOG, OPF School Multan–Rs 6.182 million

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

Audit noticed that the Director (Housing & Works), Overseas Pakistanis Foundation awarded work “Construction of additional block at OPF Public School, Multan” to M/s Arif & Co. vide acceptance letter No.OPF/3541/School/Multan/ WD dated.15thJuly, 2014 at agreed cost of Rs.21,981,254/-. Audit further revealed that the work was commenced on 06.08.2014 and was required to be completed up to 05.08.2015.

Audit observed during scrutiny of the record of Housing & Works, Overseas Pakistanis Foundation that the actual cost of the project was Rs.21,981,254, which was increased by 28% amounting to Rs.6,182,084 (Additional cost Rs.28,163,338 – Actual cost Rs.21,981,254). No variation order or revised BOQ was produced. Moreover, the management put up the case for soliciting ex-post facto approval of BOG of revised BOQ, which was not granted by the BOG. Meanwhile, the payment of 8th and last running bill was made to the contractor on the direction of Managing Director, Overseas Pakistanis Foundation.

Audit maintains that exorbitant increase in project cost without approval by BOG occurred due to non-adherence to inadequate implementation of internal controls.

Department did not furnish reply.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter be investigation beside strengthening of administrative and internal controls.

**5.5.26 Overpayment to the contractor due to excessive quantity measured/paid-
Rs 5.476 million**

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

Audit noticed that the Director (Housing & Works), Overseas Pakistanis Foundation awarded the following works:-

1. “Repair/maintenance of roads at OPF Housing Scheme PH-I, Lahore” to M/s Nasrullah & Bros, Construction Co. vide acceptance letter No.OPF/3541/lhr/Rd/WD dated.11th September, 2018 at agreed cost Rs.32,712,295/-. The work was commenced on 25.09.2018 and was required to be completed up to 24.12.2018.
2. “Rehabilitation of Roads at OPF Housing Scheme, Peshawar” to M/s Mahsud Builders vide acceptance letter No.OPF/3541/Pwr/Rd/WD dated.06th September, 2018 at agreed cost Rs.17,014,610/-. The work was commenced on 24.09.2018 and was required to be completed up to 23.11.2018.

Audit observed during scrutiny of the record of Overseas Pakistanis Foundation that the management made overpayment to the contractor due to excessive quantity measured/paid amounting to Rs.3,676,974 (actual work done Rs.36,389,269 - Rs.32,712,295 as per BOQ) and excessive quantity measured/paid Rs.1,798,948 (actual work done Rs.18,813,558 - Rs.17,014,610 as per BOQ) respectively.

Audit maintains that overpayment to the contractor due to excessive quantity measured/paid occurred due to non-adherence to the contractual provision and inadequate implementation of internal controls.

Department did not furnish reply.

The PAO was informed on 26.11.2019, followed by reminders on 6.12.2020 and 02-1-2020 but DAC was not convened till the finalization of the Report.

Audit recommends that the matter be justified or recovery be made from the contractor/persons at fault besides strengthening of internal controls.

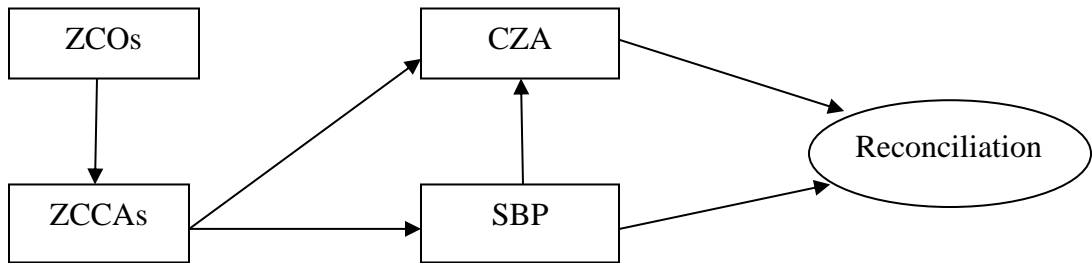
(Para No.02 & 3 of AIR)

CHAPTER 6

6. ZAKAT COLLECTION CONTROLLING AGENCIES/ ZAKAT COLLECTION OFFICES

6.1 Introduction

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



The Directorate General Audit, Social Safety Nets conducted audit of 11 ZCCAs / ZCOs during the Audit Year 2019-20 out of many ZCCAs (banks and companies), 13,000 Post Offices (ZCOs) and 367 National Saving Centers (ZCOs) working under 12 Regional Directorates.

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2018-19 (Rs in million)
1	Formations	61	11	-
2	Assignment Accounts (excluding FAP)	-	-	-
3	Authorities/ Autonomous Bodies etc. under the PAO	-	-	-
4	Foreign Aided Projects (FAP)	-	-	-

6.2 Comments on Budget & Accounts

The total deductions (including refunds) made by ZCCAs / ZCOs during the year 2018-19 were Rs 7,377.68 Million as compared to Rs 8,141.68 Million in previous year. This shows a decrease of 9.38% as compared to last year.

6.3 Classified Summary of Audit Observations

Audit observations amounting to Rs 36.669 million were raised as a result of this audit, all of the amount as pointed out is recoverable. Summary of audit observations classified by nature is as under:

Sr. No.	Classification	Amount (Rs in million)
1	Non-production of record	-
2	Reported cases of fraud, embezzlement and misappropriation	-
3	Irregularities	-
A	HR/ Employees related irregularities	-
B	Procurement related irregularities	-
C	Management of Accounts with Commercial Banks	-
4	Value for money and service delivery issue	-
5	Others	36.669

6.4 Brief comments on the status of compliance with PAC Directives

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

2005-06	PAC not held	-	-	-
2006-07	PAC held	8	5	37.5
2007-08	PAC held	8(16)	8(5)	69
2008-09	PAC held	10	7	30
2009-10	PAC held	3	3	0
2010-11	PAC held	18 (64)	(44)	31
2011-12	PAC not held	-	-	-
2012-13	PAC not held	-	-	-
2013-14	PAC held	13	10	23
2014-15	PAC not held	-	-	-
2015-16	PAC not held	-	-	-
2016-17	PAC held	1(7)	1(7)	0
2017-18	PAC not held	-	-	-
2018-19	PAC not held	-	-	-

6.5 AUDIT PARAS

6.5.1 Irregular exemption granted without obtaining declarations or on invalid declarations – Rs 10.463 million

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

In contravention of above provision, 05 ZCCAs / ZCOs granted exemption of Rs 10,463,442 to individuals without obtaining the declarations on Form CZ-50 or on invalid declarations as the same were not submitted one month before the valuation date. Detail is given below:

Sr. No	Name of ZCO	Para No. of AIR	Amount (Rs)	Remarks
1	CMA Multan	1	298,316	Without declaration CZ-50
2	UBL Main Branch Lahore	3	474,427	-do-
3	Al-Baraka Bank Limited, New Garden Branch, Lahore	2	8,334,521	-do-
4	DAO Hyderabad	2	1,104,515	Late submission of declaration CZ-50
5	DAO Sukkur	3	251,663	-do-
	Total		10,463,442	

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

The matter was reported to the management of the above formations but no reply was received.

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

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

CHAPTER 7

7. ISLAMABAD ZAKAT AND USHR COMMITTEE

7.1 Introduction

The Islamabad Zakat & Ushr Committee (IZUC) consists of 148 LZCs out of which 79 LZCs were subjected to audit. The IZUC provided Zakat Funds to LZCs and various institutions for disbursement to *mustahiqeen* under various Zakat regular programmes like Guzara Allowance, Educational Stipends, Deeni Madaris, Health Care and Marriage Assistance to unmarried *mustahiq* women.

Sr. No.	Description	Total Nos	Audited	Expenditure audited FY 2018-19 (Rs in million)
1	Formations	68	14	181.476
2	Assignment Accounts (excluding FAP)	-	-	-
3	Authorities/ Autonomous Bodies etc. under the PAO	-	-	-
4	Foreign Aided Projects (FAP)	-	-	-

7.2 Comments on Budget & Accounts

Statement of accounts for the financial year 2018-19 was as under:

Particulars	Rs in Million
Opening	152.624
Receipts	181.476
Total available	334.10
Disbursements	72.592
Closing Balance	261.508

IZUC Islamabad received an amount of Rs 181.476 million from Ministry of Religious Affairs and Interfaith Harmony during the Financial Year 2018-19 and disbursed an amount of Rs 72.592 million during the year 2018-19, which was 22 % of the total available funds. The balances at year end were not refunded into CZF account.

7.3 Classified Summary of Audit Observations

Audit observations amounting to Rs 285.774 million were raised as a result of this audit. This amount also includes recoverable amount of Rs 3.76 million as pointed out by the audit. Summary of audit observations classified by nature is as under:

Sr. No.	Classification	Amount (Rs in million)
1	Non-production of record	-
2	Reported cases of fraud, embezzlement and misappropriation	-
3	Irregularities	
A	HR/ Employees related irregularities	-
B	Procurement related irregularities	20.506
C	Management of Accounts with Commercial Banks	-
4	Value for money and service delivery issue	-
5	Others	265.268

7.4 Brief comments on the status of compliance with PAC Directives

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

Audit Year	Status of PAC/Remarks	No. of Audit Paras (Sub-Paras) Discussed	Paras (Sub-Paras) Not Complied	Percentage of Compliance
2007-08	PAC held	8	8	0
2009-10	PAC held	4	3	25
2010-11	PAC held	9	3	67
2011-12	PAC not held	-	-	-
2012-13	PAC not held	-	-	-
2013-14	PAC held	7	7	0
2014-15	PAC not held	-	-	-
2015-16	PAC not held	-	-	-
2016-17	PAC held	1(7)	1(7)	0
2017-18	PAC not held	-	-	-
2018-19	PAC not held	-	-	-

7.5 AUDIT PARAS

7.5.1 *Non-utilization of Zakat fund – Rs. 261.508 million*

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

Audit observed that a sum of Rs 261.508 million was lying un-utilized in the DZF during the year 2018-19 in violation of Para 8(a) of Zakat and Ushr Ordinance 1980.

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

The management replied that the tenure of the Chairman and members of the District Zakat Committee was expired in October 2018.

The DAC in its meeting held on 29th January 2020 directed management to complete the process of constitution of committees alongwith other formalities and get the record verified from Audit.

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

{Para No. 1 of AIR}

7.5.2 *Non-collection of Ushr*

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

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

The irregularity occurred due to lack of coordination between Zakat office and Revenue Department.

Audit is of the view that non-assessment, collection and deposit of Ushr resulted in a loss to the Zakat fund.

Management replied that matter has been taken up with the Revenue Department, Islamabad to forward latest status of assessment/ collection of Ushr in ICT.

The DAC in its meeting held on 29th January 2020 decided that the Ministry of Interior will issue a letter to Chief Commissioner and Deputy Commissioner Islamabad for compliance of DAC directive.

Audit recommends for early assessment and collection of Ushr under intimation to audit.

{Para No. 3 of AIR}

7.5.3 Non-reconciliation of Zakat fund accounts

According to Para 89 (3) VII of G.F.R Volume-I, the head of department and the Accountant General are jointly responsible for reconciliation of the figures given in the accounts maintained by the head of the department with those that appear in the Accountant General's books and that the reconciliation should be made on monthly basis.

Audit observed that balances of Cash Book were not reconciled with Federal Treasury Office during the year 2018-19. Detail of balance at the end of financial year 2018-19 is as under;

Year	Balance as per Cash Book as on 30 th June 2019 (Rs)	Balance as per FTO (not verified) (Rs)	Difference (Rs)
2018-19	275,601,172	279,177,925	3,576,753

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

Management replied that the expired cheques returned by the LZC's and institutes have been forwarded to FTO for cancellation vide letter No.5(49)/Accounts/IZUC/18 dated 23-09-2019 enable us to reconcile the figures. The reconciliation will be presented to Audit for verification as soon as possible.

DAC in its meeting held on 29th January 2020 directed the management to get the accounts reconciled and verified from audit.

Audit recommends that Cash Book be reconciled with the bank accounts for the non-reconciled period under intimation to Audit.

{Para No. 2 of AIR}

LOCAL ZAKAT COMMITTEES

7.5.4 Non-refund of Unspent Balances – Rs 3.76 million

According to Section 9(4) of Zakat and Ushr Ordinance 1980, any surplus funds shall be refunded to District Zakat Fund. In terms of Para 62 of minutes of 92nd meeting of CZC held on 28th June, 2004, unspent balances as on 30th June will be refunded to CZF.

In violation of laid down procedure, 31 LZCs of IZUC Islamabad did not refund unspent balances of Rs 3,760,910 at the end of Financial Year 2018-19. Non refund of un-spent balance is held irregular. Detail is at **Annex-19**.

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

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

The management replied that all the Chairmen of Local Zakat Committees have informed vide office letter No.2(98)/Audit/IZUC/216 dated 19-09-2019 to refund the un-spent balance in the District Zakat Committee Islamabad. The proof/bank statements of the concerned LZC will be presented to Audit for verification as soon as possible.

DAC in its meeting held on 29th January 2020 directed the management to get the amount recovered from LZCs within one month.

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

{Para No. 9 of AIR}

MFDAC Paras**1. Benazir Income Support Program**

S. No.	Para No. of AIR	Subject of Audit Para	DAC's Decision
1.	2	Non imposition/ deduction of penalty on account of late-transfer of funds to the beneficiary's accounts - Rs. 2.196 million	DAC not held
2.	8	Reconciliation with Pakistan Post not carried out - Rs. 2,490.197 million	-do-
3.	14	Non-verification of alive status of beneficiaries above 70 years of age by all Tehsil offices as target provided through KPIs by BISP HQ - Rs.7,228.340 million	-do-
4.	31	Incurring of Liability on BISP due to delay in payment of service charges to service providers Rs.118.434 million	-do-
5.	32	Generation and withdrawal of amount from the accounts of beneficiaries that are marked dead in PCMS	-do-
6.	34	Difference in expenditure incurred by BISP as per Financial Statements (quick books) and as per re-appropriation account- Rs 445.713 million	-do-
7.	35	Less deduction of 1/5 TH GST due to calculation mistake - Rs. 200,000	-do-
8.	40	Purchase of furniture and hardware items (in piece meal) without calling open tenders – Rs 2.901 million	-do-
9.	44	Non-production of record	-do-
10.	47	No progress on sadiqbad Scam involving embezzlement of millions of rupees	-do-
11.	48 & 49	Non/ Improper reconciliation of LMA-1 & LMA II Accounts	-do-
12.	50	Fraudulent withdrawal from the accounts of BISP beneficiaries during the period of card replacement in Lahore (near to conversion to BVS)	-do-

2. Pakistan Bait-ul-Mal Head Office Islamabad

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
13.	1	Utilization reports on the account of grants to certain hospital on account of individual financial assistance (Health) not called/ without reconciliation- Rs.2243.989 million	DAC not held
14.	4	Irregular Expenditure incurred on Individual Financial Assistance in excess than Budgetary Grant / Allocation - Rs 486 million	-do-
15.	HQ-6 Reg. office Pesh-3	Irregular and unjustified Individual Financial Assistance (General) - Rs 59.942 million	-do-
16.	7	Excess payment to Sundas Foundation on account of Grant in Aid- Rs. 6.607 million	
17.	10	Payment without observing poverty ranking basis districts- Rs. 84.944 million	-do-
18.	13	Non-reconciliation of Assignment Account	-do-
19.	14	Non surrendering of Unspent balance - 10.730 million	-do-
20.	17	Payment on account of Special Friend Program without assessing the financial position - Rs. 14.585 million	-do-
21.	19	Payment of IFA-Health against improper estimates- Rs. 7.819 million	-do-
22.	20	Purchased of items for women empowerment centres Pakistan Sweet Homes and School for rehabilitation of child labour through defective tendering process - Rs.5.192 million	-do-
23.	HQ-21 Reg. office Pesh-6 Reg. office Multan-3	In-ordinate delay in process of IFA-Health cases- Rs. 50.318 million	-do-
24.	23	Payment to private hospitals on account of individual financial assistance (Health) without verification of rates from Government- 25.115 million	-do-
25.	26	Excess payment on account of hired accommodation by applying wrong rates – Rs. 1.179 million	-do-
26.	28	Un-authorized payment on account of reward to the Admin staff of Head office and regional offices - Rs. 36.384 million	-do-

27.	29	Non-deduction of Zakat on non-refundable / final payment of G.P. Fund - Rs. 290,605/-	-do-
28.	30	Un-authorized payment on account of Eid Package to Pakistan Sweet Homes Children - Rs. 11.487 million	-do-
29.	34	Non-deduction of sales tax from supplier - Rs. 4.634 million	-do-
30.	35	Non-deduction of Income Tax at source – Rs. 12.495 million	-do-
31.	37	Un-authorized re-imburement of medical charges - Rs. 1.042 million	-do-
32.	42	Loss sustained by Government due to un-authorized retention of official vehicle Prado GK-908 by former MD Bait-ul-Mal	-do-
33.	43	Un-authorized up-gradation of Assistant Director from BPS-17 to BPS-18	-do-
34.	47	Non-verification of the Degrees of employees of Pakistan Bait-ul-Mal	-do-

3. Pakistan Bait-ul-Mal Regional Office Peshawar

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
35.	1	Utilization reports on the accounts of grants to certain hospitals on account of individual financial assistance (health) not called/ with reconciliation Rs.96.993 million	DAC not held
36.	2	Irregular issuance of Sewing Machines and Wheel-chairs to Political / influential persons	-do-
37.	13	Non verification of the degrees of employees of Pakistan Bait ul Mal	-do-
38.	14	Wasteful expenditure on women empowerment centers- Rs 66.981 million	-do-

4. Pakistan Bait-ul-Mal Regional Office Lahore

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
39.	3	Non-recoveries/Adjustment of advances paid to projects -Rs 2.288 million	DAC not held
40.	8	Unjustified payment of miscellaneous advances Rs 2.383 million	-do-
41.	9	Irregular creation of Liability Rs 3.089 million	-do-
42.	11	Non-refund of donations voluntarily deposited by donors Rs 3.978 million	-do-

5. Pakistan Bait-ul-Mal Regional Office Multan

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
44.	1	Wasteful expenditure on women empowerment centers- Rs 66.981 million	DAC not held
45.	2	Irregular payment on account of hiring of building Dar-ul-Ehsas, Layyah Rs.560,000	-do-
46.	3	Delay in Payment of Educational Stipend to WECs trainees Rs. 3.913 million	-do-
47.	4	Non-reconciliation of Grants to certain hospitals on account of individual financial assistance - Rs.31.227 Million	-do-
48.	6	Wasteful expenditure on purchase of Bio-Metric attendance machine - Rs 4.00 million	-do-
49.	10	Non maintenance of Service Books at PBM Regional Office Multan.	-do-

45. Pakistan Bait-ul-Mal Funded Hospitals

i. Pakistan Institute of Medical Sciences Islamabad

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
50.	1	Weak Internal Control and Mis-utilization of Bait ul Mal Funds - Rs. 9.978 million	DAC not held
51.	2	Un-authorized payment to other suppliers instead of approved supplier – Rs 177.873 million	
52.	6	Purchase of medicines through defective tendering system / without extension of previous agreement - Rs. 108.280 Million	-do-
53.	7	Non-Provision of patient's treatment history charts - Rs. 8.680 million	-do-

ii. CMH Rawalpindi

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
54.	1	Un-authorized payment to other suppliers instead of approved supplier – Rs 4.706 million	DAC not held

iii. Nisthar Hospital Multan

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
55.	4	Un-authorized increase the quantity of medicine and payment made thereon Rs. 120,499	DAC not held
56.	6	Over payment to supplier due to non-deduction of rebate amount of Rs. 475,399	-do-

iv. Minar Hospital Multan

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
57.	5	Weak Internal Control of Bait ul Mal Funds Rs 4.270 million	DAC not held
58.	3	Un-Authorized in the quantity of medicine and payment made thereon Rs 105,032/-	-do-

v. Allied Hospital Faisalabad

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
59.	9	Un-justified Acceptance of Tender without Execution of Agreement/Determining of Terms and conditions	DAC not held
60.	10	Irregular Opening of PLS Account instead of NIDA Account	-do-

vi. Jinnah Hospital Faisalabad

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
61.	3	Fraudulent Drawl from Pakistan Bait-ul-Mal Fund - Rs 0.840 million	DAC not held

vii. Leady Reading Hospital Peshawar

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
62.	4	Issuance of Injections to OPD Patients in bulk -Rs. 2.210 million	DAC not held

viii. Hayatabad Medical Complex Peshawar

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
63.	3	Purchase of one procedure from different supplier at different rates / loss to Bait ul Mal Fund Rs.2.462 million	DAC not held

46. Ministry of Overseas Pakistanis and Human Resource Development

S.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
64.	1	Declining trend in Overseas Employment followed by the Ministry	DAC not held
65.	2	Irregular withdrawal of security deposit by 17 overseas employment promoters	-do-
66.	3	Purchase made without open tender/ competition	-do-

8. WWF, Islamabad

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
67.	01	Un-authorized benefit amounting to Rs.16.6 million provided to workers of non-industrial establishments	DAC not held
68.	03	Un-authorized reimbursement of Rs 3.5 Million of medical bills to WWF employees.	-do-
69.	06	Excess expenditure than budgetary allocation - Rs 67.225 million	-do-
70.	10	Irregular projects amounting to Rs.600.5 Million executed by WWF, Federal Secretariat in Sindh	-do-
71.	11	Irregular projects executed by WWF Federal Secretariat in Taxila -Rs 75.207 million	-do-
72.	15	Un-Reconciled Balance at the year-end of Rs 5,631 Million.	-do-
73.	17	Un-Authorized Educational Expenditure of Rs.12 Million of WWF employees	-do-
74.	18	Non-auction of Vehicle of Rs 20.9 million	-do-
75.	19	Non-surrendering of un-spent balance of Rs 5,013 million by Provincial Boards	-do-
76.	23	Non-transparent tendering process and award of work – Rs 19 million	-do-
77.	24	Un-Justified Expenditure on TADA amounting - Rs 7.4 million.	-do-

78.	25	Non-verification of degrees/ certificates/ diplomas and domicile of 185 WWF Employees	-do-
79.	27	Non-recovery of insurance premium from the contractor against the un-insured period from 04 th April, 2018 to 30 th June, 2020-Rs.1.061 million approximate	-do-
80.	28	Non-recovery of maintenance cost of supporting staff at Employer's office for the required period—Rs.4.535 million	-do-
81.	29	Irregular payment to 34 Security Guards since 2004 – Rs 107.712 million	-do-
82.	30	Non-obtaining of Performance Bonds against the works in accordance with the contractual provision-8.280 million	-do-
83.	31	Less deduction of income tax from the payments to the contractor-Rs.3.266 million	-do-
84.	32	Overpayment to contractor due to undue addition of de-escalated factor-Rs.8.560 million	-do-
WWF Islamabad AIR for the Year 2017-18			
85.	2	Non-registration/ reconciliation of industrial establishment caused huge short receipt of billions of rupees	-do-
86.	4	Non recovery of long-term advances (HBA/Motorcar advance) due to non- active pursuance by the Account Section -Rs 14.228 million	-do-
87.	6	Unjustified establishment of R.O beyond the provision of Workers Welfare Fund Ordinance and non-evaluation yearly performance which caused wasteful expenditure – Rs 407.944 million	-do-
88.	7	Mis-utilization of Welfare Trust Fund - Rs 2,888.569 million	-do-
89.	8	Mis-utilization of welfare trust funds/wasteful expenditure due to incurring of an expenditure on non-sustainable project - Rs 637.918 million	-do-
90.	9	Less deduction of income tax from the payments to the contractor - Rs 3.266 million	-do-

91.	10	Overpayment to contractor due to undue addition of de-escalated factor - Rs 8.560 million	-do-
92.	13	Non recovery of charges due to unauthorized use of Authority's vehicles – Rs1.014 million	-do-
93.	16	Irregular/unauthorized payment to the non-entitled children of WWF employees on account of educational fee and scholarships - Rs 72.815 million	-do-
94.	17	Unjustified/inordinate delay in completion of residential colonies and non-allotment of handing over completed schemes caused non-receipt of rent/revenue – Rs 168.768 million	-do-
95.	19	Non evaluation of performance of the project which eventually entail that entire expenditure on three institutes proved futile – Rs 157.356 million	-do-

9. WWB Punjab

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
96.	01	Excess expenditure in excess of budgetary allocation - Rs 1,055.764 million	DAC not held
97.	03	Non-surrendering of un-spent balances – Rs 3,615.83 million	-do-
98.	09	Non-Verification of degrees/certificates/diplomas and domicile of PWWB Employees	-do-
99.	18	Non-recovery due to application of Non-BOQ Item – Rs. 3.590 million	-do-
100.	19	Non-Obtaining of NOC/Approval of the Environmental Impact Assessment from the Pakistan Environmental Protection Agency	-do-

10. WWB KPK

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
101.	01	Loss of Rs. 7.80 / due to difference of Office Building rent.	DAC not held
102.	02	Non-surrendering of un-spent balance - Rs.657.460 million	

103.	03	Loss of Rs.3.22 million on account of missing 06 Suzuki High Roof Vans.	-do-
104.	05	Non-recovery from ex-director education - Rs. 5.892 million	-do-
105.	06	Less recovery of rent from labour colonies - Rs.5.759 million	-do-
106.	10	Non-verification of degrees/certificates/diplomas and domicile of 4534 KPWWB Employees	-do-
107.	13	Non imposition / deduction of 10% liquidated damages from the contractor due to non completion of work timely Rs.35.330 million	-do-
108.	15	Un-authorized payment to the contractor-Rs.9.364 million	-do-
109.	16	Un-authorized / Non-transparent Appointment of Mr. Khurshid Alam as Principal BS-18 without verification and non-recovery of pay & allowance drawn as dual salary Rs.2.400 million	-do-

11. WWB Balochistan

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
110.	01	Non-surrendering of unspent balance - Rs.278.087 million	DAC not held
111.	02	Un-Authorized Benefit amounting Rs.4.7 million provided to workers of Public Sector Industrial Establishments.	-do-
112.	03	Less recovery of monthly installment on account of sale from labour colonies flats - Rs.8.559 million	-do-
113.	05	Wasteful expenditure on account of twenty three Employees in Zhob boys and girls Schools - Rs.5.7 million	-do-
114.	06	Non-Verification of degrees/certificates/diplomas and domicile of 378 BWWB Employees	-do-
115.	07	Excess expenditure of Rs.36.565 million in excess of budgetary allocation	-do-
116.	12	Non –Auction of Vehicle - Rs 3.5 million	-do-
117.	13	Irregular booking of Advances without approval of Chairman of Rs.2.996 million	-do-

118.	15	Overpayment due to paying excessive quantity under Item No. 1 (Civil Work) Main Girls School Building-Rs.0.394 million	-do-
119.	22	Mis-placement of 10 Nos cheques against scholarship	-do-

14. Overseas Pakistan Foundation

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
120.	07	Non-finalization of financial statements within prescribed time	-do-
121.	08	Non-submission of inspection and testing reports -Rs 4.085 Million	-do-
122.	12	Non-finalization of Departmental Inquiries in 27 cases since long	-do-
123.	15	Less recovery of students fee from OPF Schools - Rs.13.245 Million	-do-
124.	16	Non-Verification of Degrees/Certificates/Diplomas of OPF Employees	-do-
125.	18	Irregular heavy amount of un-presented cheques - Rs.19.50 million	-do-

15. Overseas Employment Corporation

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
126.	05	Irregular purchases of miscellaneous Items through splitting indent/quotation to avoid open tendering - Rs. 4.82 Million	DAC not held
127.	06	Increase in liabilities Rs. 9.664 million and expected loss of rental income due to delay in construction of OEC Tower, Islamabad.	-do-
128.	07	No promotional activities carried out abroad by OEC and loss to OEC Rs. 11.920 million (No advertisement, campaign, etc. abroad, resulted decline in Performance of OEC	-do-
129.	10	Non-deduction of Zakat amounting to Rs. 772,247 from the final payment of CP/GP fund of the OEC employees	-do-
130.	11	Irregular expenditure on account of hiring of office accommodation- Rs.2.095 million	-do-
131.	12	Un-authorized expenditure on account of entertainment of Delegation Abroad - Rs. 1.897 Million	-do-

132.	17	Un-authorized payment of Security deposit to Airlines - Rs.1.00 million	-do-
133.	23	Unauthorized Deduction of Zakat from DSCs on Maturity - Rs. 1.359 million	-do-

16. Directorate of Workers Education

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
134.	03	Over payment to Mrs. Mah-e-Shab Ex-Director - Rs.1.301 million	DAC not held
135.	04	Over payment to Mrs. Tanvir Kiyani Ex-Director General DWE -Rs.0.987 million	-do-
136.	06	Irregular payment to the real relatives of Ex-Director Generals amounting to Rs. 728,000 as resource persons	-do-
137.	07	Expenditure on purchase of entertainment/ refreshment items for conference/ workshops and seminars without calling open tender – Rs. 5.776 million	-do-
138.	09	Over payment for Rs.293,757 on account of salary to Mr. Jalil Joseph driver absconder from duty and retention of Government accommodation	-do-
139.	12	Non-compliance of Audit Paras of External Audit Report and Internal Audit Report for the Period 2010-2017	-do-
140.	13	Non deduction of Income tax from honorarium/payment to resource persons by DWE - Rs.0.66 million	-do-

17. National Industrial Relations Commission (NIRC) Lahore

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
141.	05	Irregular Payment of House requisition under the head A-03403 rent for residential building Rs 0.226 million	DAC not held
142.	06	Appointment of Mr. Mukhtar member NIRC Lahore without contract agreement	-do-
143.	07	Irregular / Unauthorized withdrawal on account of purchase of walk through gate neither received nor physically installed on the premises of NIRC Lahore Rs.459,810/-	-do-

18. Pakistan Poverty Alleviation Fund, Head Quarter Islamabad

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
144.	1.1	Un-Justified expenditure in excess of budget allocation - Rs.199.005 million (PPAF)	DAC not held
145.	1.5	Non framing of Recruitment Rules containing eligibility conditions for the appointments for Rs.29.927 million	-do-
146.	1.7	Irregular exemption of Zakat deduction granted without obtaining declarations or on invalid declarations – Rs 3.28 million	-do-
147.	1.10	Irregular payment from assignment accounts to PPAF bank accounts - Rs. 198.834 million	-do-
148.	1.11	Irregular/Unjustified Releases out of PMIFL to POs without Establishment of Loan Centre (One Time) for Rs.25.00 million	-do-
149.	1.14	Irregular Releases to POs out of PMIFL Programme without Non-renewal of license from SECP/NBFC for Rs.885.036 million	-do-
150.	1.15	Unjustified Utilization of profit earned on the bank account by Partner Organizations (POs) under PMIFL scheme for Rs 49.967 million	-do-
151.	1.19	Un-justified Investment of Public Money of Rs.277.20 million	-do-

19. Akhuwat Islamic Mirco Finance, Lahore

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
152.	2	Unauthorized transfer of funds from disbursement account to operational account without agreement – Rs 45.563 million	DAC not held

20. Khwendo Khor, Peshawar

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
153.	2.4	Non-refund of unspent balance by KhwendoKor - Rs.6.047 million	DAC not held
154.	2.5	Unjustified Withdrawal of Funds from the Designated Account for PPR and LACIP-I Programme for Rs 20.657 million	-do-
155.	2.7	Un-Justified expenditure out of LACIP-I and PPR Account - Rs.3.374 million	-do-

21. SRSP, Peshawar

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
156.	3.9	Non-refund of unspent balance on account of PPR and HRE Fund by SRSP Peshawar -Rs. 25.481 million	DAC not held
157.	3.11	Irregular retention of closed (LACIP-I) Project amount for Rs 6.286 million	-do-
158.	3.12	Irregular transfer of HRE Project amount to PPR Project for Rs.37.00 million	-do-

22. FDO, Multan

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
159.	4.1	Non-refund of profit earned on Investment of amount of PMIFL-I and II program by FDO Multan for Rs.8.720 million	DAC not held
160.	4.3	Unjustified Cash/ Open Cheques Payment by PO of PPAF FDO Multan – Rs 3.500 million (FDO Multan)	-do-
161.	4.4	Non-refund of Unspent Balance amount of the closed/terminated of agreement of PMIFL-I and II by FDO Multan for Rs.21.385 million	-do-

23. AZAT Foundation

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
162.	5.1	n Justified Payment due Non Implementation of Assets distribution criteria for women at least 50% for Rs-1.847 million.	DAC not held
163.	5.2	njustified Utilization of profit earned on the bank accounts by AZAT Foundation Quetta under PPR scheme for Rs.1.328 million	-do-
164.	5.3	Un-Justified expenditure as operational cost in excess of the allocation - Rs.26.058 million	-do-
165.	5.5	njustified Cash/Open Cheques Payment from PO of PPAF AZAT Foundation Quetta for Rs. 2.524 million	-do-

24. Participatory Integrated Development Society (PIDS)

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
166.	6.1	Un Justified Payment due Non-Implementation of Assets distribution criteria for women at least 50% - Rs-19.931 million	DAC not held
167.	6.2	Unjustified Utilization of profit earned on the bank accounts by PIDS Foundation Quetta under PPR scheme for Rs.1.901 million	-do-
168.	6.3	Non-refund of Unspent Balance on account of PPR Fund by PIDS Foundation for Rs.6.541 million.	-do-
169.	6.5	Mis-procurements without adopting national competitive bidding - Rs.30.378 million	-do-

25. Taraqqe Foundation Balochistan

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
170.	02	Unauthorized above budget expense as operating expenditure (Taraqqe Foundation)	DAC not held
171.	04	Non-achievement of objected outputs as provided in financial agreement	-do-
172.	06	Non-appointment of Environmental/ Social Management Professional	-do-

26. Balochistan Rural Support Programme (BRSP) Quetta

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
173.	03	Non-refund of unspent balance - Rs.7.529 million	DAC not held
174.	06	Non-conducting of Annual Environmental and Social Monitoring/Assessment	-do-
175.	07	Non-transparent system of handed over open cheques to the borrowers	-do-
176.	10	Un-justified cash payments by BRSP accounts - Rs.2.032 million (BRSP)	-do-
177.	12	Irregular appointment of Ms. Sana Durrani as consultant without degrees/certificates mentioned in her C.V- Rs.1.8 million	-do-
178.	14	Irregular expenditure on technical and vocational trainings-Rs.6.00 million (BRSP)	-do-

179.	15	Non-follow up the duration period of trainings by the consultant	-do-
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27. Summit Bank Lahore

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
180.	01	Doubtful Exemption Certificates- Rs 3.421million	DAC not held

28. Bank Islami Lahore

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
181.	1	Exemption allowed from Deduction of Zakat without Specification of Fiqah- Rs 112,245	DAC not held
182.	2	Irregular Acceptance of Under Valued (CZ-50) - Rs 0.642 million	-do-
183.	3	Doubtful Exemption Certificates - Rs 242,561	-do-

29. United Bank Lahore

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
184.	1	Whereabouts of Zakat Deposited into CZF not Known Rs 2.793 million	DAC not held
185.	2	Exemption allowed from Deduction of Zakat without Specification of Fiqah- Rs 115,722	-do-

30. Silk Bank Lahore

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
186.	2	Irregular Acceptance of Under Valued (CZ-50) - Rs 528,186	DAC not held

31. Al-Barka Bank Lahore

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
187.	1	Exemption allowed from deduction of zakat without specification of fiqah - Rs 1.147 million	DAC not held

32. National Saving Center Lahore

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
188.	1	Whereabouts of Zakat Deposited not known Rs 16.483 million	DAC not held
189.	2	Exemption allowed from Deduction of Zakat without Specification of Fiqah Rs 0.104 million	-do-
190.	3	Irregular Acceptance of Under Valued (CZ-50) Rs 0.0887 million	-do-

33. CMA Gilgit

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
191.	1	Irregular exemption to the G. P. Fund Account holders from deduction of Zakat on Non-refundable advances-Rs. 0.131 million	DAC not held
192.	4	Irregular stoppage of Zakat deduction-Rs. 0.396 million	-do-

34. Islamabad Zakat & Ushr Committee

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
193.	04	Non-constitution of 28 Local Zakat Committee	DAC not held
194.	06	Non-constitution of District Zakat Committee	-do-

35. Zakat Funded National Level Health Institutions

a. PIMS Islamabad

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
195.	1	Purchase of Medicine to defective tendering system / without extension of previous agreement - Rs.11.083 million	DAC not held
196.	2	Irregular Purchase of medicine without availability of Fund - Rs.8.422 million	-do-

b. Federal Government Services Hospital, Islamabad

Sr.No	Para No. of AIR	Subject of Audit Para	DAC's Decision
197.	1	Irregular Purchase of medicine without availability of Fund - Rs.1.001 million	DAC not held

Annex-2

POS agents/ retailers involved in Fraudulent activities/ out of district/ Province withdrawals in Rahim Yar Khan – Rs 169.287 million

Sr. No.	Name of POS/ Franchise	Franchise District	Out of district Transactions made	Remarks
1	Ashfaq PCO	Rahim Yar Khan	3668	According to AD RY khan, during pre-tranches verification, the POS is found under the name Ashfaq Electronics at the mentioned address and holding Telenor ID 5974. Audit observed that all 3668 transactions were made from UBL Omni ID whereas Tameer bank is working in District Rahim Yar Khan (mostly of Rajanpur)
2	Majid Asghar (ID 3526)	Rahim Yar Khan	813	Made out of districts withdrawal from the beneficiaries accounts of 30 districts
3	Mian Mobile shop	Rahim Yar Khan	1496	POS not found on location by AD Liaquatpur during pre-tranche verification. Made out of districts withdrawals during April-June 2019 mostly of Muzaffargarh beneficiaries
4	Itefaq KS	Rahim Yar Khan	1315	Only 3 embezzlement complaints received from other districts AD R.Y Khan to recover the amount, which was

				addressed through recovery to beneficiary through easy paisa. Out of districts withdrawal from 42 districts
5	Bilal Mobile shop (ID 9456)	Rahim yar Khan	1500	Neither was in the list of POS provided to AD R.Y khan nor known to him. Address according to MIS is main bazar R Y Khan. Made out of districts withdrawals during April to June 2019 form 28 district's beneficiaries accounts
6	Sadique Ahmed (ID 5457)	Rahim Yar Khan	4842	Made out of district withdrawals of Nowshera Beneficiaries by using ID of Bank Alfalah. As per MIS, the POS address is Main road Nabi Shah Jamaldinwali sadiqabad. AD Sadiqabad told that the address is near to bangle kha tehsil Rojhan.
7	Bismillah Communication (ID 10427)	Rahim Yar Khan	1903	The POS address is Chak No.219/P Sadiqabad near border area Cholistan. Not was in any pre-tranche list provided to AD Sadiqabad. Made out of districts withdrawals of beneficiaries belonging to Kashmore, Ghotki and Sukkur
8	Tasleem PCO	Rahim Yar Khan	171	AD R.H Khan told that out of district complaints received but the POS was not found on given

				address. Made out of districts withdrawals of beneficiaries belonging to 18 districts.
9	Friends Mobile (ID867332030309867)	Rahim Yar Khan	426	As per address POS is located in Sadiqabad Rahim Yar Khan at border area touched with Ghotki. Withdrawn the amount of Ghotki beneficiaries on Alfalah ID during Jan-Mar 2019. Monitoring of POS not possible from both sides.
10	Bilal Super Store	Rahim Yar Khan	635	Out of district withdrawals of Kashmore beneficiaries during Jan-Mar 2019.
11	Muhammad Shafique Dogar (ID 5560)	Rahim Yar Khan	1705	Was not in the POS list provided to AD R.Y Khan. Out of district withdrawals of District Ghotki Beneficiaries between the period Oct 18 to Mar 19
12	New Karachi Mobile Shop	Rahim Yar Khan	3166	Located in AD Sadiqabad Area having Tameer ID but no transaction from such ID made. UBL Omni ID was used during the period Oct 18 to June 19 by out of districts withdrawal of beneficiaries belonging to 29 districts. AD sadiqabad told that he warned the POS during tranche to not deduct 200 from beneficiaries but the POS owner replied that you have no authority to ask

				anything from UBL Omni retailer.
13	Mobile shop Sanaullah	Rahim Yar Khan	589	POS was found inactive during tranche. Made out of districts withdrawals during Jan-March 2019 of beneficiaries belonging to 30 districts.
14	Safdar Hussain	Rahim Yar Khan	114	POS was not in the list provided to Tehsil office for pre-tranche verification. Made out of districts withdrawals during Jan-March 2019 of beneficiaries belonging to 18 districts.
15	3G Mobile Cash Center	Rahim Yar Khan	262	According to AD Sadiqabad the name of the POS has never been intimated to Tehsil office. Made out of districts withdrawals during 2018-19 of beneficiaries belonging to 27 districts.
16	Ali Hassan Mobile shop	Rahim Yar Khan	290	As per address in MIS, the POS is situated near Tehsil office Rahim Yar Khan but not found on ground. Made out of districts withdrawals during Jan-

				June 2019 of beneficiaries belonging to 27 districts.
17	Munir Ahmed (ID 3958)	Rahim Yar Khan	215	The audit team visited the POS alongwith AD R.Y Khan to check the registers and CNIC photocopies maintained by the retailer. The retailer said that he had burnt the record due to lack of space area in the shop as no one in the previous 10 years came to verify the record. Made out of districts withdrawals during April-June 2019 of beneficiaries belonging to 29 districts.
18	Juna Mobile	Rahim Yar Khan	599	AD Sadiqabad requested to block the ID on 09-5-2019 on the grounds that the owner is behind the bar due to illegal/ unethical activities since 05-03-2019. The bank replied that the request is forwarded to the concerned department. No progress intimated to Tehsil office. Made out of districts withdrawals during Oct 2018 to June 2019 of beneficiaries belonging to 10 districts.

19	Muzammil Hussain	Rahim Yar Khan	782	According to AD R.Y Khan the POS is not found available on provided address. Made out of districts withdrawals during Jan-Mar 2019 of beneficiaries belonging to 30 districts.
20	Rizwan Baan Shop	Rahim Yar Khan	344	The AD told that the Tehsil office received the complaints of auto withdrawal from other districts, but the POS is not available on available address. Used IDs of Tameer and Alfalah to made out of district withdrawals during Jan-Jun 2019 of beneficiaries belonging to 25 districts.
21	Shahid Hussain	Rahim Yar Khan	302	The address of POS as per MIS is chak 137/P, whereas as per list provided by bank the address is Chak 135/P. However, it was not in the provided list of pre-tranche verification. Made out of districts withdrawals during Jan-Jun 2019 of beneficiaries belonging to 27 districts.
22	Sikandar Hayat Shah	Rahim Yar Khan	501	AD Sadiqabad told that one complaint was received against the POS but not traced on given address as the address provided in MIS is not complete. Made out of

				districts withdrawals during Jan-Jun 2019 of beneficiaries belonging to 26 districts.
23	Tauqeer Riaz	Rahim Yar Khan	305	The audit alongwith AD Rahim Yar Khan visited the POS on 06-11-19. Mr. Raiz father of Mr. Tauqeer Riaz given written statement that the main Franchise received the device from us on 18-01-2019 and then not giving it back. MIS data shows out of districts withdrawals of 281 transactions after 18-01-2019 and 24 transactions before 18-01-2019
24	Ali Karyana store	Rahim Yar Khan	2006	Made out of districts withdrawals during Oct 18 to Jun 2019 of beneficiaries belonging to 22 districts.
	Total Transactions		27,949	
	Avg. transaction per year		6057	
	Total amount involved		169,287,093	

Annex-3

Embezzlement by Omni Agent in Multan – Rs 7.49 million

Sr. No.	District	Amount Withdrawal (Rs)	Sr. No.	District	Amount Withdrawal (Rs)
1.	Kambar shahdad kot	1,089,500	2.	Kotli	115,000
3.	Sialkot	738,334	4.	Nankana sahib	102,000
5.	Matiari	696,000	6.	Lakkimarwat	92,000
7.	Swabi	592,000	8.	Karachi west	86,000
9.	Thatta	577,500	10.	Mohmand agency	71,000
11.	Narowal	358,000	12.	Nasirabad	67,750
13.	Swat	296,902	14.	Jhelum	64,834
15.	Okara	281,834	16.	Charsadda	57,000
17.	Jaffarabad	256,668	18.	Malakand p area	54,000
19.	Kohat	253,786	20.	Karachi east	47,000
21.	Pishin	247,000	22.	Karachi south	38,000
23.	Tharparkar	236,000	24.	Karachi central	26,000
25.	Rajanpur	226,973	26.	Karachi malir	19,000
27.	Gujranwala	225,000	28.	Multan	10,000
29.	Jhang	162,250	30.	Sanghar	3,000
31.	Pakpattan	155,000	32.	Bahawalpur	1,000
33.	Tandoallahyar	126,000	34.	Mianwali	1,000
35.	Gujrat	115,000	36.	T a adj kohat	1,000
37.	T.a.adj.lakki marwat	1,000	Total		7,490,331

Annex-4

Irregular out of Districts withdrawals

POS involved in heavy withdrawal from out of district - Rs 1,508.484 million

Sr. No.	Name of Franchise (Final)	Franchise District	Count of Ben. District	Sum of No. of Trans
1.	TARIQ MOBILE SHOP 2	Multan	39	279
2.	IMRAN COMMUNICATION	Karachi Malir	37	2,448
3.	ZS COMMUNICATION	Karachi Malir	36	943
4.	ZAM ZAM COMMUNICATION20069698	Kambar Shahdad Kot	34	168
5.	Bahrool Amin GT customer	Buner	33	1,090
6.	AL MAKA MOBILE SHOP	Rajan Pur	34	578
7.	AL KHAIR MOBILE CENTRE	Karachi West	29	3,897
8.	AFTAB MOBILE SHOP	Kambar Shahdad Kot	30	264
9.	AL UMAIR KARYANA STORE	Khanewal	30	320
10.	ZUBAIR MOBILE N PHOTOSTATE	Multan	29	199
11.	AFAQ AHMED	Sindh	29	2,392
12.	MUHAMMAD RAKHEEZ KHAN	Rawalpindi	26	1,678
13.	Khan Mobile Zone	Upper Dir	27	4,963
14.	ZAIN COMM 01	Sindh	25	1,440
15.	ABDULLAH MOBILES	Bahawalpur	21	102
16.	HABIB MOBILE CENTER	Peshawar	18	4,635
17.	TARIQ HUSSAIN	Lahore	19	3,315
18.	Kashif Communication	Sukkur	18	913
19.	UNIB MOBILE	Muzaffar Garh	16	157
20.	MOBILE BANK	Nowshera	16	13,307
21.	SUFYAN TRADERS	Hafizabad	16	7,770
22.	ABDUL HADI MOBILE AND DRINK CO	Muzaffar Garh	14	254
23.	AMIR MOBILE CENTER 20053978	Mohammad Agency	12	6,103
24.	Samma General store	Dadu	12	8,532
25.	SANAN MOBILE ZONE	Nowshera	13	8,019

26.	AHMAD MOBILE CENTRE	Mohammad Agency	10	10,606
27.	ABUBAKAR COMMUNICATION	UmerKot	9	6,019
28.	AL JAWWAD MOBILE SHOP	Dadu	8	9,964
29.	SAEED BOOK CENTER	Mardan	8	34,677
30.	USMAN CUSTOMER SERVICE20032616	Rawalpindi	9	2,727
31.	ABID MOBILES20026708	Rawalpindi	8	12,369
32.	AHMED CUSTOMER SERVICE	Mohammad Agency	7	5,591
33.	Al Hadi Mobile Shop	Muzaffar Garh	7	2,321
34.	ALI MOBILE CENTER 20053990	Battagram	8	5,990
35.	HAQ BAHOO MOBILE SHOP	Quetta	7	4,164
36.	QURBAN COMMUNICATION	UmerKot	8	12,695
37.	TouheedHyder Communication	Dadu	7	18,948
38.	ABDUL SUBHAN COMMUNICATION	Hyderabad	7	2,847
39.	SHERAZ MOBILE20078027	Muzaffar Garh	7	2,327
40.	RASHID PCO	Rawalpindi	6	9,744
41.	SYED COMMUNICATION	Hyderabad	5	2,550
42.	DADY COMMUNICATION	Hyderabad	5	7,296
43.	KZ Communication	Hyderabad	4	2,621
44.	FM Communication	Rawalpindi	4	3,755
45.	GM MOBILE CENTER	Abbottabad	4	970
46.	MEHRAN TRADERS	Dera Ghazi Khan	4	505
47.	MUHAMMAD Zahir	Peshawar	4	4,951
48.	ALI STATIONARY 20033168	Bagh	3	674
49.	WATAN ELECTRIC STORE	Lodhran	2	3,902
50.	MOHSIN MOBILE SHOP	Muzaffar Garh	1	3,051
51.	ZAHID Khan	Peshawar	1	3,977
Total Transactions				249,007
Avg. amount of Transaction per year				6,058
Total Amount involved				1,508,484,406

Annex-5

**Irregular reporting of withdrawal time through bulk reporting by banks instead on real time basis – Rs 15.484 billion
(July-Sep 2018)**

BANK	FRANCHISE NAME	WITHDRAWL TIME	No. of Trans
ALFALA	SEVEN BROTHERS COMMUNICATION	09/07/18 00:00:00	1189
ALFALA	Khyber Telecom	07/07/18 00:00:00	1061
ALFALA	Ufone Franchsie	07/07/18 00:00:00	913
ALFALA	Jadoon Communication	07/07/18 00:00:00	807
ALFALA	ZAHID Ali Khan	09/07/18 00:00:00	786
ALFALA	MUHAMMAD Qasim	09/07/18 00:00:00	732
ALFALA	Ufone Franchsie	09/07/18 00:00:00	728
ALFALA	IMRAN Awais	09/07/18 00:00:00	705
ALFALA	PEHLWAN -	09/07/18 00:00:00	689
ALFALA	ASIF ALI	09/07/18 00:00:00	687
HBL	ZAIDI COMMUNICATION	10/07/18 11:47:04	46
HBL	IMAM DIN PCO	16/07/18 13:54:52	24
HBL	TouheedHyder Communication	17/07/18 12:59:10	23
HBL	Life Communication	07/07/18 14:04:58	21
HBL	MARJAN ENTERPRISES	25/08/18 19:53:08	17
HBL	Mini statement	14/07/18 16:27:22	16
HBL	WAQAR MOBILE ZONE	05/07/18 16:17:44	16
HBL	ASGHAR MOBILE	09/07/18 14:35:00	15
HBL	LORALAI	14/07/18 19:53:44	14
HBL	Mansoor Mobile Communication	03/07/18 21:20:30	14
TAM	HAFIZ BOOK AGENCY	07/07/18 08:23:56	3
TAM	KUMBHER COMMUNICATION	11/07/18 10:30:25	3
TAM	ABDUL MAJEED	11/07/18 08:06:20	2
TAM	ABID HUSSAIN	09/07/18 18:13:12	2
TAM	ABID HUSSAIN	10/07/18 09:53:33	2
TAM	ADVANCE MOBILE ZONE	07/07/18 09:44:05	2
TAM	ADVANCE MOBILE ZONE	09/07/18 09:47:16	2
TAM	AHMED MOBILE SHOP	08/07/18 16:46:41	2
TAM	AHMED MOBILE SHOP	09/07/18 13:08:42	2

TAM	AKBAR MOBILE ZONE	04/07/18 05:28:39	2
TAM	AKBAR MOBILE ZONE	05/07/18 08:35:20	2
TAM	AKBAR MOBILE ZONE	05/07/18 08:38:33	2
SUMMIT	Al Madina Mobile Communication	06/07/18 11:47:07	2
SUMMIT	Al Madina Mobile Communication	08/07/18 08:27:37	2
SUMMIT	Mobile Shop	09/07/18 09:39:25	2
SUMMIT	Mobile Shop	10/07/18 12:10:03	2
SUMMIT	NEW KOHISTAN COMMUNICATION	07/07/18 12:55:11	2
SUMMIT	NEW KOHISTAN COMMUNICATION	09/07/18 17:11:58	2
SIN	ATM	04/07/18 07:28:34	69
SIN	ATM	05/07/18 03:58:02	50

2ndQtr (Oct-Dec 2018)

BANK	FRANCHISE_NAME	WITHDRAWL_TIME	No. of Trans
ALF	MUHAMMAD Qasim	10/12/18 00:00:00	1004
ALF	Ufone Franchsie	10/12/18 00:00:00	968
ALF	ALI Akbar	10/12/18 00:00:00	940
ALF	Ufone Franchsie	07/12/18 00:00:00	895
ALF	ZAHID Ali Khan	10/12/18 00:00:00	873
ALF	Ufone Franchsie	08/12/18 00:00:00	860
ALF	Ufone Franchsie	05/12/18 00:00:00	803
ALF	Ufone Franchsie	06/12/18 00:00:00	748
ALF	WISHAL Kumar	10/12/18 00:00:00	741
ALF	Ufone Franchsie	11/12/18 00:00:00	732
ALF	Khyber Telecom	06/12/18 00:00:00	681
ALF	SEVEN BROTHERS COMMUNICATION	10/12/18 00:00:00	658
HBL	SAEED BOOK CENTER	17/12/18 09:11:47	1920
HBL	SAEED BOOK CENTER	11/12/18 09:11:47	1605
HBL	SAEED BOOK CENTER	12/12/18 09:11:47	1545
HBL	SAEED BOOK CENTER	15/12/18 09:11:47	1526
HBL	SAEED BOOK CENTER	10/12/18 09:11:47	1421
HBL	SAEED BOOK CENTER	20/12/18 09:11:47	1406
HBL	SAEED BOOK CENTER	13/12/18 09:11:47	1385
HBL	SAEED BOOK CENTER	14/12/18 09:11:47	1218
HBL	SAEED BOOK CENTER	21/12/18 09:11:47	1186

HBL	SAEED BOOK CENTER	24/12/18 09:11:47	1173
HBL	MASTER MINDS GENERAL ORDERS SUPPLIERS	17/12/18 09:11:47	1114
HBL	SAEED BOOK CENTER	08/12/18 09:11:47	1030
HBL	ROMAN MOBILE ZONE BISP	17/12/18 09:11:47	972
HBL	HAIDER TRADERS	10/12/18 09:11:47	971
HBL	TouheedHyder Communication	11/12/18 09:11:47	952
HBL	TouheedHyder Communication	12/12/18 09:11:47	938
HBL	SAEED BOOK CENTER	22/12/18 09:11:47	933
HBL	ASIF GENERAL STORE BISP	17/12/18 09:11:47	921
HBL	HAIDER TRADERS	11/12/18 09:11:47	872
HBL	MASTER MINDS GENERAL ORDERS SUPPLIERS	15/12/18 09:11:47	853
UBL	AL JANI COMMUNICATION	06/12/18 11:30:06	4
UBL	AL DAOUD COMMUNICATION	06/12/18 08:17:51	3
UBL	AL DAOUD COMMUNICATION	06/12/18 09:49:55	3
UBL	AL DAOUD COMMUNICATION	06/12/18 11:09:26	3
UBL	AL JANI COMMUNICATION	06/12/18 09:20:53	3
UBL	AL JANI COMMUNICATION	06/12/18 10:28:19	3
UBL	AL JANI COMMUNICATION	07/12/18 09:43:12	3
UBL	ALI MOBILE COMMUNICATION	08/12/18 10:09:36	3
UBL	ANEEL DOCORATION	08/12/18 09:01:55	3
UBL	BISMILLAH COMMUNICATION	08/12/18 08:26:59	3
TAM	ABDUL RAZAQ	01/12/18 13:27:07	2
TAM	ABDULLAH COMMUNICATION	02/12/18 14:51:06	2
TAM	ADIL MOBILE ZONE	30/11/18 16:23:25	2
TAM	AL MANSOOR MOBILE ZONE	01/12/18 13:08:58	2
TAM	ALQASIM MOBILE ZONE	30/11/18 16:29:14	2
TAM	ARIF CUSTOMER SERVICE	04/12/18 10:22:22	2
TAM	ASIF MOBILE ZONE	01/12/18 15:32:02	2
TAM	AWAIS JAMIL	02/12/18 10:10:31	2
TAM	AWAIS JAMIL	06/12/18 13:37:51	2
TAM	AWAIS JAMIL	06/12/18 17:04:40	2

TAM	BABER COMMUNICATION	01/12/18 10:52:43	2
TAM	BABER COMMUNICATION	03/12/18 16:54:54	2
TAM	FC CANTEEN	05/12/18 11:19:19	2
TAM	FC CANTEEN	10/12/18 09:50:57	2

3rd Quarter (Jan-Mar 2019)

BANK	FRANCHISE NAME	WITHDRAWL TIME	No. of Trans
HBL	KASHIF COMMUNICATION	25/03/19 09:11:47	1642
HBL	New Shayan Mobile Communication	19/03/19 17:30:08	10
HBL	REHAN FALAK COMMUNICATION	25/03/19 13:24:18	10
HBL	Salman khan Communication	14/02/19 22:21:59	10
HBL	Shahzaib Mobile communication	15/02/19 21:28:54	10
HBL	Shahzaib Mobile communication	16/02/19 22:05:55	10
HBL	Shahzaib Mobile communication	18/02/19 21:46:10	10
HBL	Shahzaib Mobile communication	23/02/19 21:59:48	10
ALF	MUHAMMAD Tariq	25/03/19 00:00:00	686
ALF	SADIQUE AHMAD	25/03/19 00:00:00	639
TAM	A TO Z MOBILE ZONE	21/03/19 08:38:27	2
TAM	ABID HUSSAIN	23/03/19 10:19:54	2
TAM	ADVANCE MOBILE ZONE	20/03/19 17:11:09	2
TAM	AHTSHAM EASY PAISA SHOP	22/03/19 09:33:48	2
TAM	AHTSHAM EASY PAISA SHOP	22/03/19 10:26:03	2
TAM	AKBAR MOBILE ZONE	19/03/19 12:43:30	2
TAM	AL MANSOOR MOBILE ZONE	20/03/19 10:42:15	2
TAM	ALHARMAIN MOBILE ZONE	18/03/19 16:53:33	2
TAM	ALHARMAIN MOBILE ZONE	21/03/19 08:52:05	2
TAM	ALI DVD	22/03/19 10:55:48	2
UBL	AL FURQAN COMMUNICATION	20/03/19 12:13:36	3
UBL	AL JANI COMMUNICATION	15/02/19 13:32:56	3
UBL	AL JANI COMMUNICATION	20/03/19 12:55:33	3

UBL	AL JANI COMMUNICATION	20/03/19 16:24:29	3
UBL	AL KHAIR MOBILE CENTRE	21/03/19 10:35:52	3
UBL	ARIF COMMUNICATION20016772	21/03/19 09:36:57	3
UBL	ATTARI COMMUNICATION	20/03/19 13:10:16	3

4th Quarter (April-June 2019)

BANK	FRANCHISE NAME	WITHDRAWL TIME	No. Of Trans
ALFALAH	Ufone Franchsie	20/05/19 00:00:00	1039
HBL	KASHIF COMMUNICATION	01/04/19 09:11:47	816
HBL	SAEED BOOK CENTER	01/04/19 09:11:47	609
ALFALAH	Khyber Telecom	23/05/19 00:00:00	575
SIN	ATM	16/05/19 04:06:04	478
HBL	IRFAN PRINTING POINT	01/04/19 09:11:47	467
ALFALAH	Jadoon Communication	20/05/19 00:00:00	449
ALFALAH	Ufone Franchsie	17/05/19 00:00:00	442
HBL	ANAS MOBILE BISP	01/04/19 09:11:47	423
HBL	AL JAWWAD MOBILE SHO	01/04/19 09:11:47	420
ALFALAH	Ufone Franchsie	18/05/19 00:00:00	407
UBL	TIGER COMMUNICATION	24/06/19 15:28:28	3
UBL	UNITED MOBILE ZONE CHELHAR2001	16/05/19 17:29:36	3
UBL	ZULFIQAR COMMUNICATION	17/05/19 14:02:59	3
TAM	ABDUL GAFAR	25/05/19 11:00:21	2
TAM	ABDUL RAZAQ	25/05/19 09:59:37	2
TAM	ABID HUSSAIN	23/05/19 16:14:37	2
TAM	ABID HUSSAIN	24/05/19 16:21:25	2
TAM	FRIENDS PCO	25/05/19 16:23:47	2
TAM	GEO MOBILE SHOP	23/05/19 16:57:49	2

Irregular withdrawal / reporting of UCT in off time 18:00 Hours to 07:00 Hours – Rs 9,887.79 million

Qtr-1

BANK	Count TIME_RANGE 5AM-7AM	Count TIME_RANGE 7PM-9PM	Count TIME_RANGE 9PM-5AM
ALF	0	0	16,372
ALFALA	0	0	237,347
HBL	0	13,571	43,891
SUM	76	558	331
SUMMIT	323	5,036	2,286
TAM	20,837	67,924	30,630
TAMEER	4,790	17,568	8,047
UBL	41	2,308	461
Totals	26,067	106,965	339,365
Total Avg. Amount involved	472,397*6500=3,070,580,500		

Qtr-2

BANK	Count TIME_RANGE 5AM-7AM	Count TIME_RANGE 7PM-9PM	Count TIME_RANGE 9PM-5AM
ALF	0	0	235,940
ALFALAH	0	0	24,168
HBL	0	9,633	32,535
SUM	47	1,032	254
SUMMIT	12	187	69
TAM	239	0	0
TAMEER	420	0	0
Totals	718	10,852	292,966
Total Avg. Amount involved	304536*6425=1,956,643,800		

Qtr-3

BANK	Count TIME_RANGE 5AM-7AM	Count TIME_RANGE 7PM-9PM	Count TIME_RANGE 9PM-5AM
ALF	0	0	364,938
HBL	0	18,353	58,905
SUMMIT	0	199	42
TAM	1,181	0	0
TAMEER	1,967	0	0
Totals	3,148	18,552	423,885
Total Avg. Amount involved	445,585*5878=2,619,148,630		

Qtr-4

BANK	Count TIME_RANGE 5AM-7AM	Count TIME_RANGE 7PM-9PM	Count TIME_RANGE 9PM-5AM
ALF	0	0	127,167
ALFALAH	0	0	263,894
HBL	85	1,474	4,058
SUMMIT	4	41	1
TAM	776	1,431	686
TAMEER	510	1,681	746
Totals	1,375	4,627	396,552
Total Avg. Amount involved	402,554*5568=2,241,420,672		

Annex-7A

**Discrepancies in reconciliation process of available balance with SLIC
Duplicate cheques**

Sr. No.	CNIC # of Bread winner	Cheque No.	Amount (Rs)
1.	3310385797248	169754	100,000
2.	3310385797248	169754	100,000
3.	2160495811901	5631148	100,000
4.	3210209349019	5631148	100,000
5.	3510211830803	5631150	100,000
6.	3510217712005	5631150	100,000
7.	3510267822199	5631165	100,000
8.	3610466285361	5631165	100,000
9.	3820111604921	762900	100,000
10.	3830119149193	762900	100,000
11.	4510467281287	820187	-
12.	4310524213243	820187	100,000
13.	4320786259615	8691100	100,000
14.	4340703631437	8691100	100,000
15.	4350303846923	938201	100,000
16.	4520206794149	938201	100,000
17.	4130156800139	939101	100,000
18.	4420330988543	939101	100,000
19.	4330456062063	939151	100,000
20.	4550289936787	939151	100,000
21.	4550349662767	939172	100,000
22.	4130749046601	939172	100,000
Total			2,100,000
Duplicate amount			1,050,000

Annex-7B

**282 death claims shown in SLIC record but not found matched with
NADRA database death record**

Sr. No.	CNIC	CLN	Sr. No.	CNIC	CLN
1.	1120145057696	21425343	142.	4130804721910	21423593
2.	1210105354264	21222084	143.	4140103634542	21522947
3.	1210179565658	21322603	144.	4140113678780	21522946
4.	1310152290440	21420262	145.	4140165589264	21420755
5.	1330158119064	21422506	146.	4140211059744	21523226
6.	1540249472782	21221188	147.	4140238029544	21521395
7.	1610259553110	21326138	148.	4140292708654	21522355

8.	1710171304448	21223965	149.	4140439541012	21420251
9.	1710262889174	21224475	150.	4140518866536	21420584
10.	3110101468138	21421671	151.	4140524119584	21422499
11.	3110418771938	21521554	152.	4140535033766	21521065
12.	3120163982446	21520972	153.	4140540189708	21424487
13.	3120289112588	21322743	154.	4140549961170	21520344
14.	3120578838670	21222438	155.	4140557681930	21523134
15.	3130123555582	21222895	156.	4140567643276	21420360
16.	3130492369948	21620150	157.	4140570052346	21422781
17.	3210208979218	21521385	158.	4140570231114	21522729
18.	3210246281432	21423765	159.	4140585060478	21425758
19.	3210257873286	21425756	160.	4140628131860	21423020
20.	3220227192764	21220998	161.	4140659083632	21423474
21.	3220319584700	21222267	162.	4140907576226	21522228
22.	3220342035884	21322605	163.	4140916840044	21523371
23.	3220345193716	21322644	164.	4140982940808	21520845
24.	3220367087542	21120560	165.	4140989361424	21520846
25.	3230151937632	21426616	166.	4150405781588	21424849
26.	3230268189468	21522181	167.	4150406508404	21423742
27.	3230402036154	21425253	168.	4150406650700	21326498
28.	3230415178294	21520864	169.	4160105870312	21620027
29.	3230432306336	21425434	170.	4170105965832	21323456
30.	3230445169708	21523191	171.	4180105854020	21220689
31.	3230463958224	21521477	172.	4180205694692	21221535
32.	3230469383044	21521288	173.	4240121382576	21420990
33.	3240315773432	21521052	174.	4310223902404	21422842
34.	3310052065032	21326121	175.	4310229755560	21421940
35.	3410159251620	21324391	176.	4310230792002	21521258
36.	3410412194104	21222357	177.	4310264639860	21224573
37.	3420198998962	21221601	178.	4310269012278	21422841
38.	3450223040200	21520717	179.	4310282072494	21521366
39.	3460363493836	21320577	180.	4310473516914	21420662
40.	3460384258824	21222087	181.	4310514194572	21522813
41.	3510202928210	21323865	182.	4310523522924	21426420
42.	3510260017524	21620130	183.	4310523565608	21523069
43.	3510262794000	21324576	184.	4310529180542	21523524
44.	3510264394434	21426615	185.	4310529598882	21424731
45.	3510272903834	21423219	186.	4310532052672	21425612
46.	3510363001742	21425951	187.	4310569972030	21520679
47.	3510405779186	21421827	188.	4310571234000	21224342
48.	3520014242054	21423070	189.	4310588984224	21424820
49.	3520113518252	21326609	190.	4310589940802	21426620
50.	3520155426132	21323651	191.	4310594819620	21521995

51.	3520210801834	21521593	192.	4320102339420	21224209
52.	3520223902942	21425486	193.	4320103671752	21220248
53.	3520224166662	21223526	194.	4320104410144	21121049
54.	3520226362622	21323537	195.	4320125535194	21121322
55.	3520226612646	21426252	196.	4320165690746	21220283
56.	3520228850042	21323051	197.	4320174784564	21120367
57.	3520233971008	21321847	198.	4320188978232	21522336
58.	3520234972324	21223797	199.	4320337166606	21223833
59.	3520248948280	21521737	200.	4320354089500	21523599
60.	3520250796374	21320538	201.	4320373326468	21223135
61.	3520265244546	21325526	202.	4320390294532	21120255
62.	3520279835926	21421714	203.	4320584139372	21121409
63.	3540454861682	21324017	204.	4320626558078	21522040
64.	3540476135038	21324920	205.	4320671717322	21221582
65.	3610110251898	21321775	206.	4330112292794	21620055
66.	3610210014094	21422390	207.	4330257367100	21522971
67.	3610346108634	21425996	208.	4330407312270	21222991
68.	3610404099416	21323008	209.	4330429027716	21423770
69.	3610433257998	21325151	210.	4330441620360	21522430
70.	3620306190888	21421082	211.	4330471840410	21522158
71.	3630139281366	21325850	212.	4340205668116	21523583
72.	3630202931898	21220318	213.	4340206025150	21520953
73.	3630223464532	21120392	214.	4340206335050	21520270
74.	3630227640352	21120296	215.	4340505754420	21424602
75.	3630240871062	21220580	216.	4340505781890	21520888
76.	3630242377064	21222409	217.	4340705665014	21523559
77.	3630244850018	21520686	218.	4340705695268	21220396
78.	3630252828346	21224561	219.	4340705898648	21223662
79.	3630264002262	21426117	220.	4350205660642	21522494
80.	3630274073160	21222888	221.	4350205754496	21522493
81.	3630274367056	21120439	222.	4350206040372	21420858
82.	3630278241450	21620140	223.	4350206092888	21421365
83.	3630280616648	21325449	224.	4350206122638	21522144
84.	3630285188464	21320836	225.	4350305978610	21120625
85.	3630292693200	21223488	226.	4350306131456	21522868
86.	3630308527396	21522858	227.	4350306238110	21223585
87.	3630308610392	21120842	228.	4350405660186	21420611
88.	3630308651110	21221678	229.	4410115986580	21120034
89.	3630309350732	21220435	230.	4410119290482	21220589
90.	3630318682226	21120041	231.	4410182605096	21120113
91.	3630359346530	21422361	232.	4410214096948	21121404
92.	3630359986538	21420477	233.	4410215954600	21121272
93.	3630384994480	21120343	234.	4410745624824	21324784

94.	3630424886640	21326787	235.	4420160426742	21425042
95.	3630461976308	21324976	236.	4420217221758	21322631
96.	3640152928436	21424184	237.	4420247439918	21220779
97.	3640183266040	21224370	238.	4420252575482	21220229
98.	3640187146154	21321590	239.	4420295827816	21120233
99.	3640207410842	21425465	240.	4420314438944	21423205
00.	3640262904172	21326570	241.	4420325867534	21220348
01.	3650131740068	21520400	242.	4420343854020	21120167
02.	3710116507236	21320737	243.	4420364197000	21324374
03.	3720173739532	21326215	244.	4420395845228	21222933
04.	3730268198228	21326946	245.	4420422280142	21325191
05.	3740526296026	21323175	246.	4420458317998	21120852
06.	3740552407134	21320428	247.	4420476943858	21221084
07.	3830117865746	21220780	248.	4420508356798	21220219
08.	3830117907476	21121000	249.	4420521294248	21121069
09.	3830118112790	21121212	250.	4420540867824	21220480
10.	3830118284926	21120984	251.	4420691354884	21220339
11.	3830142612126	21120269	252.	4430102280736	21324800
12.	3830154400762	21321253	253.	4430464912198	21520206
13.	3830210824342	21120018	254.	4510517778652	21523186
14.	3830216187294	21121158	255.	4510517813656	21523393
15.	3830249303148	21120334	256.	4510525458194	21520940
16.	3830264725852	21222367	257.	4510569446028	21523187
17.	3830273005352	21220151	258.	4520178443858	21522880
18.	3830309760912	21120289	259.	4520294216850	21220662
19.	3840372880462	21221744	260.	4520344838320	21520353
20.	4110216215934	21223609	261.	4520557099500	21420080
21.	4110388845714	21422459	262.	4520567792578	21326969
22.	4110489459948	21424667	263.	4520684537206	21522819
23.	4110578127070	21522257	264.	4520849205328	21521494
24.	4120123273346	21324467	265.	4520853814386	21422786
25.	4120344784320	21521324	266.	4520898299564	21426776
26.	4120511944698	21120945	267.	4530311382084	21421509
27.	4120548446572	21120139	268.	4530386700904	21326608
28.	4130334486992	21521092	269.	4540177564460	21220440
29.	4130349305458	21222454	270.	4540253770640	21223359
30.	4130353537042	21521934	271.	4540255535612	21121267
31.	4130373049622	21425744	272.	4540269766290	21323331
32.	4130375730688	21223532	273.	4540307744936	21120346
33.	4130386122184	21520207	274.	4540339763520	21220201
34.	4130394524348	21425779	275.	4540405982356	21221923
35.	4130422455806	21326647	276.	4550208159994	21620020
36.	4130475151518	21426050	277.	4550321745930	21421960

37.	4130480086092	21324619	278.	4550505710998	21323801
38.	4130484292364	21324474	279.	4550505719810	21222225
39.	4130497998198	21323639	280.	5220159425234	21121418
40.	4130744278446	21423145	281.	5530114392266	21120641
41.	4130792483338	21220845	282.	8220314510400	21322109

Annex-8

Irregular retention of de-credited amount - Rs. 803.436 million

Bank	Amount (Rs)	De-credit Date	date of Deposit into Govt. Treasury	Days Delayed
UBL	7,033,946	15-Aug-18	13-Dec-18	113
UBL	4,283,205	15-Aug-18	13-Dec-18	113
UBL	91,668,310	15-Aug-18	13-Dec-18	113
UBL	19,337	16-Aug-18	13-Dec-18	112
UBL	19,337	16-Aug-18	13-Dec-18	112
UBL	106,235	16-Aug-18	13-Dec-18	112
UBL	92,565	17-Aug-18	13-Dec-18	111
UBL	97,693	18-Aug-18	13-Dec-18	110
UBL	58,548	19-Aug-18	13-Dec-18	109
UBL	117,007	20-Aug-18	13-Dec-18	108
UBL	59,524	21-Aug-18	13-Dec-18	107
UBL	98,459	22-Aug-18	13-Dec-18	106
UBL	175,086	23-Aug-18	13-Dec-18	105
UBL	39,348	24-Aug-18	13-Dec-18	104
UBL	62,422	25-Aug-18	13-Dec-18	103
UBL	53,682	26-Aug-18	13-Dec-18	102
UBL	77,691	27-Aug-18	13-Dec-18	101
UBL	39,248	28-Aug-18	13-Dec-18	100
UBL	151,209	29-Aug-18	13-Dec-18	99
UBL	406,084	30-Aug-18	13-Dec-18	98
UBL	449,593	30-Aug-18	13-Dec-18	98
UBL	156,382	30-Aug-18	13-Dec-18	98
UBL	555,948	31-Aug-18	13-Dec-18	97
UBL	449,593	31-Aug-18	13-Dec-18	97
UBL	5,644,497	31-Aug-18	13-Dec-18	97
UBL	522,108	1-Sep-18	13-Dec-18	96
UBL	352,906	1-Sep-18	13-Dec-18	96
UBL	11,495,546	1-Sep-18	13-Dec-18	96
UBL	381,912	2-Sep-18	13-Dec-18	95
UBL	145,030	2-Sep-18	13-Dec-18	95
UBL	6,765,235	2-Sep-18	13-Dec-18	95
UBL	14,503	3-Sep-18	13-Dec-18	94

UBL	370,632	3-Sep-18	13-Dec-18	94
UBL	72,515	4-Sep-18	13-Dec-18	93
UBL	29,006	4-Sep-18	13-Dec-18	93
UBL	1,137,935	4-Sep-18	13-Dec-18	93
UBL	203,042	5-Sep-18	13-Dec-18	92
UBL	72,515	5-Sep-18	13-Dec-18	92
UBL	1,645,250	5-Sep-18	13-Dec-18	92
UBL	415,753	6-Sep-18	13-Dec-18	91
UBL	236,882	6-Sep-18	13-Dec-18	91
UBL	3,417,766	6-Sep-18	13-Dec-18	91
UBL	415,752	7-Sep-18	13-Dec-18	90
UBL	217,545	7-Sep-18	13-Dec-18	90
UBL	3,354,508	7-Sep-18	13-Dec-18	90
UBL	415,752	8-Sep-18	13-Dec-18	89
UBL	246,551	8-Sep-18	13-Dec-18	89
UBL	3,102,512	8-Sep-18	13-Dec-18	89
UBL	246,551	9-Sep-18	13-Dec-18	88
UBL	130,527	9-Sep-18	13-Dec-18	88
UBL	2,354,909	9-Sep-18	13-Dec-18	88
UBL	91,852	10-Sep-18	13-Dec-18	87
UBL	101,521	10-Sep-18	13-Dec-18	87
UBL	2,156,161	10-Sep-18	13-Dec-18	87
UBL	58,012	11-Sep-18	13-Dec-18	86
UBL	29,006	11-Sep-18	13-Dec-18	86
UBL	491,164	11-Sep-18	13-Dec-18	86
UBL	391,581	12-Sep-18	13-Dec-18	85
UBL	72,515	12-Sep-18	13-Dec-18	85
UBL	2,488,438	12-Sep-18	13-Dec-18	85
UBL	294,894	13-Sep-18	13-Dec-18	84
UBL	58,012	13-Sep-18	13-Dec-18	84
UBL	1,705,543	13-Sep-18	13-Dec-18	84
UBL	232,048	14-Sep-18	13-Dec-18	83
UBL	43,509	14-Sep-18	13-Dec-18	83
UBL	1,379,930	14-Sep-18	13-Dec-18	83
UBL	87,018	15-Sep-18	13-Dec-18	82
UBL	58,012	15-Sep-18	13-Dec-18	82
UBL	1,277,948	15-Sep-18	13-Dec-18	82
UBL	87,018	16-Sep-18	13-Dec-18	81

UBL	14,503	16-Sep-18	13-Dec-18	81
UBL	809,750	16-Sep-18	13-Dec-18	81
UBL	130,527	17-Sep-18	13-Dec-18	80
UBL	14,503	17-Sep-18	13-Dec-18	80
UBL	802,381	17-Sep-18	13-Dec-18	80
UBL	29,006	18-Sep-18	13-Dec-18	79
UBL	43,509	18-Sep-18	13-Dec-18	79
UBL	408,390	18-Sep-18	13-Dec-18	79
UBL	91,852	19-Sep-18	13-Dec-18	78
UBL	29,006	19-Sep-18	13-Dec-18	78
UBL	1,006,765	19-Sep-18	13-Dec-18	78
UBL	72,515	20-Sep-18	13-Dec-18	77
UBL	14,503	20-Sep-18	13-Dec-18	77
UBL	877,135	20-Sep-18	13-Dec-18	77
UBL	29,006	21-Sep-18	13-Dec-18	76
UBL	29,006	21-Sep-18	13-Dec-18	76
UBL	598,859	21-Sep-18	13-Dec-18	76
UBL	43,509	22-Sep-18	13-Dec-18	75
UBL	43,509	22-Sep-18	13-Dec-18	75
UBL	446,335	22-Sep-18	13-Dec-18	75
UBL	58,012	23-Sep-18	13-Dec-18	74
UBL	399,695	23-Sep-18	13-Dec-18	74
UBL	14,503	24-Sep-18	13-Dec-18	73
UBL	14,503	24-Sep-18	13-Dec-18	73
UBL	494,663	24-Sep-18	13-Dec-18	73
UBL	14,503	25-Sep-18	13-Dec-18	72
UBL	29,006	25-Sep-18	13-Dec-18	72
UBL	302,082	25-Sep-18	13-Dec-18	72
UBL	43,509	26-Sep-18	13-Dec-18	71
UBL	567,318	26-Sep-18	13-Dec-18	71
UBL	58,012	27-Sep-18	13-Dec-18	70
UBL	14,503	27-Sep-18	13-Dec-18	70
UBL	430,717	27-Sep-18	13-Dec-18	70
UBL	72,515	28-Sep-18	13-Dec-18	69
UBL	499,403	28-Sep-18	13-Dec-18	69
UBL	29,006	29-Sep-18	13-Dec-18	68
UBL	14,503	29-Sep-18	13-Dec-18	68
UBL	594,887	29-Sep-18	13-Dec-18	68

UBL	254,398	30-Sep-18	13-Dec-18	67
UBL	176,491	1-Oct-18	13-Dec-18	66
UBL	105,619	2-Oct-18	13-Dec-18	65
UBL	29,006	3-Oct-18	13-Dec-18	64
UBL	342,246	3-Oct-18	13-Dec-18	64
UBL	58,012	4-Oct-18	13-Dec-18	63
UBL	324,273	4-Oct-18	13-Dec-18	63
UBL	14,503	5-Oct-18	13-Dec-18	62
UBL	269,736	5-Oct-18	13-Dec-18	62
UBL Total	171,542,467			
Tameer Bank	58,754	1-Oct-18	17-Apr-19	191
-do-	92,323	2-Oct-18	17-Apr-19	190
-do-	196,694	3-Oct-18	17-Apr-19	189
-do-	240,929	4-Oct-18	17-Apr-19	188
-do-	345,858	5-Oct-18	17-Apr-19	187
-do-	397,285	6-Oct-18	17-Apr-19	186
-do-	222,742	7-Oct-18	17-Apr-19	185
-do-	270,256	8-Oct-18	17-Apr-19	184
-do-	14,503	9-Oct-18	17-Apr-19	183
-do-	238,795	10-Oct-18	17-Apr-19	182
-do-	202,734	11-Oct-18	17-Apr-19	181
-do-	134,424	12-Oct-18	17-Apr-19	180
-do-	53,556	13-Oct-18	17-Apr-19	179
-do-	91,231	14-Oct-18	17-Apr-19	178
-do-	207,010	15-Oct-18	17-Apr-19	177
-do-	14,974	16-Oct-18	17-Apr-19	176
-do-	73,294	17-Oct-18	17-Apr-19	175
-do-	157,006	18-Oct-18	17-Apr-19	174
-do-	59,254	19-Oct-18	17-Apr-19	173
-do-	165,767	20-Oct-18	17-Apr-19	172
-do-	58,383	21-Oct-18	17-Apr-19	171
-do-	103,205	22-Oct-18	17-Apr-19	170
-do-	82,041	23-Oct-18	17-Apr-19	169
-do-	107,597	24-Oct-18	17-Apr-19	168
-do-	168,625	25-Oct-18	17-Apr-19	167
-do-	89,002	26-Oct-18	17-Apr-19	166
-do-	30,977	27-Oct-18	17-Apr-19	165
-do-	90,702	28-Oct-18	17-Apr-19	164

-do-	104,376	29-Oct-18	17-Apr-19	163
-do-	43,509	30-Oct-18	17-Apr-19	162
-do-	60,491	31-Oct-18	17-Apr-19	161
-do-	59,225	1-Nov-18	17-Apr-19	160
-do-	150,006	2-Nov-18	17-Apr-19	159
-do-	119,766	3-Nov-18	17-Apr-19	158
-do-	60,254	4-Nov-18	17-Apr-19	157
-do-	123,079	5-Nov-18	17-Apr-19	156
-do-	51,185	6-Nov-18	17-Apr-19	155
-do-	154,343	7-Nov-18	17-Apr-19	154
-do-	107,318	8-Nov-18	17-Apr-19	153
-do-	43,880	9-Nov-18	17-Apr-19	152
-do-	208,134	10-Nov-18	17-Apr-19	151
-do-	58,383	11-Nov-18	17-Apr-19	150
-do-	82,173	12-Nov-18	17-Apr-19	149
-do-	148,585	13-Nov-18	17-Apr-19	148
-do-	196,010	14-Nov-18	17-Apr-19	147
-do-	122,917	15-Nov-18	17-Apr-19	146
-do-	144,337	16-Nov-18	17-Apr-19	145
-do-	25,220,208	18-Aug-18	9-Oct-18	45
-do-	146,978	19-Aug-18	9-Oct-18	44
-do-	14,502	20-Aug-18	9-Oct-18	43
-do-	33,976	21-Aug-18	9-Oct-18	42
-do-	160,162	22-Aug-18	9-Oct-18	41
-do-	159,522	23-Aug-18	9-Oct-18	40
-do-	77,345	24-Aug-18	9-Oct-18	39
-do-	29,004	25-Aug-18	9-Oct-18	38
-do-	357,486	26-Aug-18	9-Oct-18	37
-do-	2,841,052	27-Aug-18	9-Oct-18	36
-do-	5,248,777	28-Aug-18	9-Oct-18	35
-do-	11,865,563	29-Aug-18	9-Oct-18	34
-do-	15,663,016	30-Aug-18	9-Oct-18	33
-do-	13,773,066	31-Aug-18	9-Oct-18	32
-do-	11,919,822	1-Sep-18	9-Oct-18	31
-do-	5,834,659	2-Sep-18	9-Oct-18	30
-do-	789,378	3-Sep-18	9-Oct-18	29
-do-	1,190,076	4-Sep-18	9-Oct-18	28
-do-	1,309,915	5-Sep-18	9-Oct-18	27

-do-	2,808,372	6-Sep-18	9-Oct-18	26
-do-	2,563,534	7-Sep-18	9-Oct-18	25
-do-	2,277,640	8-Sep-18	9-Oct-18	24
-do-	1,230,458	9-Sep-18	9-Oct-18	23
-do-	1,165,985	10-Sep-18	9-Oct-18	22
-do-	758,009	11-Sep-18	9-Oct-18	21
-do-	1,614,288	12-Sep-18	9-Oct-18	20
-do-	1,232,897	13-Sep-18	9-Oct-18	19
-do-	1,037,753	14-Sep-18	9-Oct-18	18
-do-	698,687	15-Sep-18	9-Oct-18	17
-do-	586,938	16-Sep-18	9-Oct-18	16
-do-	659,301	17-Sep-18	9-Oct-18	15
-do-	250,071	18-Sep-18	9-Oct-18	14
-do-	771,965	19-Sep-18	9-Oct-18	13
-do-	514,275	20-Sep-18	9-Oct-18	12
-do-	492,256	21-Sep-18	9-Oct-18	11
-do-	521,183	22-Sep-18	9-Oct-18	10
-do-	251,198	23-Sep-18	9-Oct-18	9
-do-	344,076	24-Sep-18	9-Oct-18	8
-do-	73,957	25-Sep-18	9-Oct-18	7
-do-	523,243	26-Sep-18	9-Oct-18	6
-do-	357,466	27-Sep-18	9-Oct-18	5
-do-	246,537	28-Sep-18	9-Oct-18	4
-do-	320,602	29-Sep-18	9-Oct-18	3
-do-	147,787	30-Sep-18	9-Oct-18	2
Tameer Bank Total	124,088,876			
HBL	8,947,826	15-Nov-18	28-Feb-19	98
HBL	174,715,338	15-Nov-18	17-Apr-19	146
HBL	906,854	15-Apr-19	30-Aug-19	130
HBL	1,391,192	15-Apr-19	30-Aug-19	130
HBL Total	185,961,210			
Bank Alfalah	221,394	1-Oct-18	13-Nov-18	36
Bank Alfalah	348,235	2-Oct-18	13-Nov-18	35
Bank Alfalah	4,277,992	31-Aug-18	11-Oct-18	34
Bank Alfalah	339,634	3-Oct-18	13-Nov-18	34
Bank Alfalah	276,163	4-Oct-18	13-Nov-18	33
Bank Alfalah	334,108	5-Oct-18	13-Nov-18	32

Bank Alfalah	110,910	1-Nov-18	10-Dec-18	32
Bank Alfalah	187,491	2-Nov-18	10-Dec-18	31
Bank Alfalah	6,641,731	5-Sep-18	11-Oct-18	29
Bank Alfalah	371,982	8-Oct-18	13-Nov-18	29
Bank Alfalah	1,545,128	6-Sep-18	11-Oct-18	28
Bank Alfalah	534,911	9-Oct-18	13-Nov-18	28
Bank Alfalah	218,981	5-Nov-18	10-Dec-18	28
Bank Alfalah	425,371	10-Oct-18	13-Nov-18	27
Bank Alfalah	350,094	6-Nov-18	10-Dec-18	27
Bank Alfalah	290,034	11-Oct-18	13-Nov-18	26
Bank Alfalah	100,226	7-Nov-18	10-Dec-18	26
Bank Alfalah	256,403	12-Oct-18	13-Nov-18	25
Bank Alfalah	120,225,698	8-Nov-18	10-Dec-18	25
Bank Alfalah	3,742,673	10-Sep-18	11-Oct-18	24
Bank Alfalah	319,534	9-Nov-18	10-Dec-18	24
Bank Alfalah	1,666,479	11-Sep-18	11-Oct-18	23
Bank Alfalah	1,106,193	12-Sep-18	11-Oct-18	22
Bank Alfalah	228,502	15-Oct-18	13-Nov-18	22
Bank Alfalah	914,056	13-Sep-18	11-Oct-18	21
Bank Alfalah	312,966	16-Oct-18	13-Nov-18	21
Bank Alfalah	752,320	12-Nov-18	10-Dec-18	21
Bank Alfalah	38,602,986	16-Aug-18	12-Sep-18	20
Bank Alfalah	672,355	14-Sep-18	11-Oct-18	20
Bank Alfalah	247,566	17-Oct-18	13-Nov-18	20
Bank Alfalah	735,502	13-Nov-18	10-Dec-18	20
Bank Alfalah	199,106	17-Aug-18	12-Sep-18	19
Bank Alfalah	83,294	18-Oct-18	13-Nov-18	19
Bank Alfalah	287,622	14-Nov-18	10-Dec-18	19
Bank Alfalah	161,052	19-Oct-18	13-Nov-18	18
Bank Alfalah	109,679,466	15-Nov-18	10-Dec-18	18
Bank Alfalah	1,078,158	17-Sep-18	11-Oct-18	17
Bank Alfalah	203,203	20-Aug-18	12-Sep-18	16
Bank Alfalah	913,707	18-Sep-18	11-Oct-18	16
Bank Alfalah	662,394	19-Sep-18	11-Oct-18	15
Bank Alfalah	500,942	22-Oct-18	13-Nov-18	15
Bank Alfalah	252,837	23-Oct-18	13-Nov-18	14
Bank Alfalah	149,897	24-Oct-18	13-Nov-18	13
Bank Alfalah	465,913	24-Aug-18	12-Sep-18	12

Bank Alfalah	178,225	25-Oct-18	13-Nov-18	12
Bank Alfalah	106,947	26-Oct-18	13-Nov-18	11
Bank Alfalah	1,592,319	24-Sep-18	11-Oct-18	10
Bank Alfalah	4,812,059	27-Aug-18	12-Sep-18	9
Bank Alfalah	458,802	25-Sep-18	11-Oct-18	9
Bank Alfalah	4,269,184	28-Aug-18	12-Sep-18	8
Bank Alfalah	330,523	26-Sep-18	11-Oct-18	8
Bank Alfalah	186,962	29-Oct-18	13-Nov-18	8
Bank Alfalah	3,584,035	29-Aug-18	12-Sep-18	7
Bank Alfalah	217,964	30-Oct-18	13-Nov-18	7
Bank Alfalah	4,395,830	30-Aug-18	12-Sep-18	6
Bank Alfalah	518,947	28-Sep-18	11-Oct-18	6
Bank Alfalah	197,502	31-Oct-18	13-Nov-18	6
Bank Alfalah Total	321,844,509			
Grand Total	803.436 million			

Annex-9

Non-imposition/ deduction of penalty from services charges paid to service provider on account of deficiency of POS – Rs 321.20 million

Punjab

District	Tehsil	Partner Bank	Number of Active Beneficiaries	POS/ATM Available	Required POS/ ATM	Deficiency
Bahawalnagar	Bahawalnagar	HBL	11,434	2	12	10
Bahawalnagar	Chishtian	HBL	9,375	5	10	5
Bahawalnagar	Fort Abbas	HBL	4,950	3	5	2
Bahawalnagar	Haroon Abad	HBL	7,450	5	8	3
Bahawalnagar	Minchin Abad	HBL	8,329	4	9	5
Bahawalpur	Ahmadpur East	T.B	52,400	29	53	24
Bahawalpur	Khairpur Tamewali	T.B	7,542	6	8	2
D.G Khan	DG Khan	HBL	80,664	16	81	65
D.G Khan	Tribal Area	HBL	4,692	0	5	5
D.G Khan	Taunsa	HBL	31,731	12	32	20
Jhang	Jhang	UBL	27,300	13	28	15
Jhang	Shorkot	UBL	7,361	6	8	2
Jhang	Ahmed PurSial	UBL	8,367	7	9	2
Jhelum	Jhelum	UBL	2,360	2	3	1
Jhelum	Dina	UBL	2,081	1	2	1
Jhelum	Sohawa	UBL	3,267	0	2	2
Jhelum	PD Khan	UBL	3,274	1	2	1
Lahore	Shalimar	HBL	6,853	1	7	6
Lahore	Lahore Saddar	HBL	17,143	6	8	2
Lahore	Model Town	HBL	12,200	5	7	2
Lahore	Lahore Cantt	HBL	12,188	3	11	8
M. Bahauddin	M. Bahauddin	T.B	5,324	0	12	12
Mianwali	Mianwali	UBL	14,050	6	14	8
Mianwali	Isa Khel	UBL	13,543	7	14	7
Mianwali	Piplan	UBL	7,513	1	8	7
Multan	Jalalpur Pir Wala	UBL	27,238	7	27	20
Multan	Shujabad	UBL	31,195	12	31	19
Nankana Sahib	Shahkot	UBL	3,729	2	4	2

Narowal	Narowal	UBL	9,430	3	6	3
Narowal	Zafarwal	UBL	760	0	1	1
Okara	Okara	UBL	20,963	17	20	3
Okara	Renala Khurd	UBL	12,050	7	12	5
Pakpattan	Pakpattan	UBL	21,780	15	21	6
Pakpattan	Arifwala	UBL	25,000	16	25	9
Rahim Yar Khan	Sadiq Abad	T.B	37,280	36	38	2
Rawalpindi	Kotlisattian	Smt.B	1,750	3	4	1
Sahiwal	Sahiwal	T.B	25,007	6	25	19
Sargodha	Sillanwali	BALF	7,301	7	8	1
Sargodha	Kot Momin	BALF	9,290	7	10	3
Sheikhupura	Safdarabad	T.B	3,559	3	4	1
Sheikhupura	Ferozewala	T.B	8,062	5	8	3
Vehari	Mailsi	T.B	16,200	5	17	12
Total of 1st Quarter:				292	619	327
Total of all four Quarters				1,168	2,476	1,308

Sindh

District	Tehsil	Partner Bank	Number of Active Beneficiaries	POS/ATM Available	Required POS/ATM	Deficiency
Shaheed Benazir Abad	Nawabshah	HBL	19,449	12	19	7
Shaheed Benazir Abad	Daur	HBL	34,546	25	35	10
Shaheed Benazir Abad	Kazi Ahmed	HBL	25,000	12	25	13
Sanghar	Sanghar	UBL	19,994	15	20	5
Sanghar	Sinjhorro	UBL	13,861	7	14	7
Sanghar	Khipro	UBL	16,478	11	16	5
Shaheed Benazir Abad	Sakrand	HBL	29,029	16	29	13
Naushahro Feroze	Kandiario	HBL	22,000	7	22	15
Naushahro Feroze	Merabpur	HBL	16,000	6	16	10
Naushahro Feroze	Bhirya	HBL	17,000	7	17	10
Sanghar	Tandoadam	UBL	23,000	18	23	5
Sanghar	Shahdapur	UBL	18,000	11	18	7
Sanghar	Jam Nawaz Ali	UBL	7,000	2	7	5

Naushahro Feroze	Moro	HBL	24,498	13	24	11
Khairpur	Tharimirwah	HBL	19,607	17	20	3
Khairpur	SobhoDero	HBL	15,295	12	15	3
sukkur	Rohri	BAF	20,024	10	20	10
Ghotki	Khangarh	BAF	8,902	7	9	2
Ghotki	Ubauro	BAF	19,215	10	19	9
Thatta	Thatta	UBL	32,328	17	32	15
Thatta	Sujawal	UBL	15,570	13	16	3
Thatta	Mirpur Sakro	UBL	26,045	12	26	14
Thatta	MipurBithoro	UBL	8,439	8	8	0
Thatta	Ghora Bari	UBL	16,170	4	16	12
Thatta	KharoChann	UBL	4,355	1	4	3
Thatta	Shah Bunder	UBL	9,806	6	10	4
Thatta	Keti Bandar	UBL	4,355	1	4	3
Thatta	Jati	UBL	14,215	3	14	11
Hyderabad	Qasimabad	HBL	7,590	2	8	6
Hyderabad	Hyderabad Rural	HBL	31,593	6	32	26
Hyderabad	Latifabad	HBL	12,500	2	13	11
Hyderabad	Hyderabad City	HBL	9,403	7	9	2
Matiari	Matiari	UBL	24,126	3	24	21
Matiari	Saeedabad	UBL	7,000	2	7	5
Matiari	Hala	UBL	14,000	5	14	9
Tando Allahyar	TandoAllahyar	UBL	18,302	13	18	5
Tando Allahyar	Chamber	UBL	14,010	5	14	9
Tando Allahyar	Jhando Mari	UBL	15,338	4	15	11
Dadu	Dadu&Johi	HBL	45,000	34	45	11
Larkana	Dokri	HBL	10,000	7	10	3
Larkana	Bakrani	HBL	12,000	4	12	8
Dadu	KN Shah	HBL	47,000	34	47	13
Larkana	Larkana	HBL	29,197	20	29	9
Kambar Shahdadkot	Nasirabad	UBL	10,933	8	11	3
Kambar-Shahdadkot	Shahdadkot	UBL	10,726	10	11	1
Kambar-Shahdadkot	Qubo Saeed Khan	UBL	7,046	7	7	0
Kambar-Shahdadkot	SijawalJunejo	UBL	8,174	8	8	0
Karachi South	Lyari	UBL	8,500	5	9	4

Karachi South	Saddar	UBL	6,500	4	7	3
Karachi West	Kemari	UBL	6,000	5	6	1
Karachi West	Baldiya	UBL	8,000	3	8	5
Karachi West	Orangi	UBL	10,000	5	10	5
Karachi West	Site	UBL	7,000	3	7	4
Karachi East	Jamshed Town	UBL	2,200	1	2	1
Karachi East	Landhi Town	UBL	6,000	4	6	2
Karachi East	Shah Faisal Town	UBL	3,000	2	3	1
Karachi Malir	Gadap Town	UBL	10,000	6	10	4
Karachi Malir	Malir Town	UBL	5,000	4	5	1
Mirpurkhas	Mirpurkhas	UBL	19,614	41	50	9
Mirpurkhas	Shujaabad	UBL				
Mirpurkhas	Hussain Bux Mari	UBL				
Mirpurkhas	Sindhri	UBL	14,819			
Mirpurkhas	Digri	UBL				
Mirpurkhas	Jhuddo	UBL				
Mirpurkhas	Kot Ghulam Muhamad	UBL	15,554			
Tharparkar	Mithi	UBL	16,424	21	62	41
Tharparkar	Islamkot	UBL				
Tharparkar	Chachro	UBL	24,382			
Tharparkar	Dahili	UBL				
Tharparkar	Kaloi	UBL	11,187			
Tharparkar	Diplo	UBL				
Tharparkar	Nagarparker	UBL	10,049			
Total of 1st Quarter:			1,018,348	568	1018	450
Total of all four Quarters				2,272	4,072	1,800

Khyber Pakhtunkhwa

District	Tehsil	Partner Bank	Number of Active Beneficiaries	POS/ATM Available	Required POS/ATM	Deficiency
Abbottabad	Abbottabad	HBL	8,362	8	3	5
Abbottabad	Havelian	HBL	3,252	3	1	2

charsadda	Tangi	UBL	22,000	22	16	6
charsadda	charsadda	UBL	32,500	33	26	7
Charsadda	Shabqadar	UBL	17,531	18	17	1
Hangu	Hangu	T.B	14,057	14	5	9
Hangu	Thall	T.B	4,800	5	3	2
Kohat	Lachi	UBL	8,445	8	1	7
Kohat	Kohat	UBL	26,000	26	17	9
Kurram	Upper Kurram	T.B	5,000	5	4	1
LakkiMarwat	Lakki	UBL	32,000	32	11	21
Lower DIR	Adenzai	T.B	15,744	16	11	5
Lower Dir	Samarbagh	T.B	16,503	17	4	13
Lower Dir	Lal Qilla	T.B	10,541	11	6	5
Manshra	Oghi	Smt. B	16,000	16	14	2
Mardan	Takht Bhai	HBL	30,244	30	10	20
Mardan	Mardan	HBL	67,100	67	45	22
MKD	Batkhela	UBL	17,567	18	10	8
MKD	Dargai	UBL	14,600	15	7	8
Mohmand	Lower Mohmand	UBL	16,686	17	6	11
Mohmand	Upper Mohmand	UBL	8,800	9	5	4
swabi	Razar	UBL	33,500	34	8	26
Swat	Babozai	UBL	24,664	25	15	10
Swat	Barikot	UBL	10,500	11	4	7
Swat	Charbagh	UBL	12,600	13	3	10
Swat	Khwarzakhe la	UBL	16,000	16	10	6
Swat	Behrain	UBL	16,700	17	3	14
Swat	Kabal	UBL	22,700	23	11	12
Swat	Matta	UBL	30,205	30	17	13
Torghar	KandarHas sanzai	Smt. B	6,000	6	3	3
Torghar	Judbah	Smt. B	8,000	8	2	6

Upper Dir	Dir	BAL	26,751	27	0	27
Upper dir	wari	BAL	18,251	18	0	18
Upper Dir	Sheringal	BAL	12,000	12	0	12
Total of 1st Quarter:			625,603	626	298	328
Total of all four Quarters				2504	1192	1312

Balochistan

District	Tehsil	Partner Bank	Number of Active Beneficiaries	POS/ATM Available	Required POS/ATM	Deficiency
Kachhi	bhag sub-	BAL	2,565	1	3	2
	dhadar sub-	BAL	3,064	2	3	1
	sanni sub-	BAL	2,206	0	2	2
Kalat	kalat sub-	BAL	3,511	3	4	1
	mangochar	BAL	777	0	1	1
lasbela	bela sub-	BAL	5,136	1	5	4
	dureji sub-	BAL	1,438	0	1	1
	gaddani	BAL	1,339	0	1	1
	lakhara	BAL	2,164	0	2	2
	othal	BAL	3,673	2	4	2
	son maini	BAL	2,859	0	3	3
Kech	buleda sub-	BAL	1,458	0	1	1
	dasht sub-	BAL	1,451	0	1	1
	mand sub-	BAL	708	0	1	1
	tump sub-	BAL	1,857	0	2	2
	ziarat sub-	BAL	2,892	2	3	1
Harnai	harnai	HBL	2,437	1	2	1
	shahrig	HBL	370	0	1	1
Loralai	duki	HBL	2,032	1	2	1
	loralai	HBL	3,926	2	4	2
	jiwani	Smt. B	1,383	0	1	1
	pasni sub-	Smt. B	2,362	1	2	1
Kharan	kharan sub-	T.B	3,566	3	4	1
Khuzdar	zehri	T.B	579	0	1	1
	naal sub-	T.B	2,750	1	3	2
	wadh sub-	T.B	3,891	2	4	2
	chaman sub-	T.B	2,821	1	3	2

Killaabdullah	killaabdullah	T.B	1,801	1	2	1
Sibbi	lehri sub-	T.B	2,168	0	2	2
Sibbi	kakarkhurasan sub-	T.B	697	0	1	1
Jaffarabad	sohbatpur	UBL	6,332	4	6	2
	Ustamohammad sub-	UBL	10,095	5	10	5
	gandakha	UBL	3,539	2	4	2
Nasirabad	chhattar sub-	UBL	2,579	0	3	3
	deramuradjamali sub-	UBL	5,738	5	6	1
	tamboo	UBL	2,946	1	3	2
Pishin	karezat sub-	UBL	2,494	1	2	1
	pishin sub-	UBL	4,976	4	5	1
	barshore sub-	UBL	2,970	1	3	2
Total of 1st Quarter:			109,550	47	110	63
Total of all four Quarters				188	440	252

Annex-10

Non-imposition/ deduction of penalties on account of delay in withdrawal reporting - Rs. 275.291 million

BANK	CARD_MODE_BDC	CARD_MODE_BVS	Quarter
ALF	5,136	66	JUL-SEP
ALFALA	142,258	8,476	JUL-SEP
HBL	23,604	5,643	JUL-SEP
SIN	848	-	JUL-SEP
SINDH	106	-	JUL-SEP
SUM	144	4,406	JUL-SEP
SUMMIT	1,801	22,199	JUL-SEP
TAM	-	97,752	JUL-SEP
TAMEER	-	67,832	JUL-SEP
UBL	-	190,337	JUL-SEP
Total	173,897	396,711	570608
G.T	570,608*6500(avg. withdrawal during Qtr)*1%=37,089,520		

BANK	CARD_MODE_BDC	CARD_MODE_BVS	Quarter
ALF	127,040	8,695	OCT-DEC
ALFALAH	15,198	2,459	OCT-DEC
HBL	24,807	263,740	OCT-DEC
SIN	449	-	OCT-DEC
SINDH	386	-	OCT-DEC
SUM	1,391	65,364	OCT-DEC
SUMMIT	142	24,094	OCT-DEC
TAM	-	59,634	OCT-DEC
TAMEER	-	136,577	OCT-DEC
UBL	-	468,629	OCT-DEC
Total	169,413	1,029,192	1198605
G.T	1,198,605 *6425(avg. withdrawal during Qtr)*1%=77,010,371		

BANK	CARD_MODE_BDC	CARD_MODE_BVS	Quarter
ALF	94,482	119,338	JAN-MAR
HBL	25,099	326,293	JAN-MAR
SIN	7	-	JAN-MAR
SINDH	21	-	JAN-MAR
SUMMIT	2,012	31,742	JAN-MAR
TAM	-	16,806	JAN-MAR
TAMEER	-	28,002	JAN-MAR
UBL	-	61,874	JAN-MAR
Total	121,621	584,055	705676
G.T	705,676*5878*1%=41,479,635		

BANK	CARD_MODE_BDC	CARD_MODE_BVS	Quarter
ALF	33,785	30,550	APR-JUN
ALFALAH	83,135	28,957	APR-JUN
HBL	3,317	1,146,182	APR-JUN
SIN	895	-	APR-JUN
SINDH	1,085	-	APR-JUN
SUMMIT	2,223	74,990	APR-JUN
TAM	-	42,687	APR-JUN
TAMEER	-	20,681	APR-JUN
UBL	-	681,511	APR-JUN
Total	124,440	2,025,558	2,149,998
G.T	2,149,998*5568*1%=119,711,889		

Withdrawal from the accounts of dead beneficiaries after being marked dead in PCMS – Rs 3.931 million

i) observed during audit of field offices

S.No	Tehsil	Beneficiary Name	CNIC	Death Reported in PCMS	Withdraw Date	Amount withdrawn after being reported in PCMS
1	Ali pur	Ghulam Fatima	3230133054072	10-Apr-19	25-Jul-19	5,000
2	Ali pur	Zaib Khatoon	3230179796698	10-Apr-19	18-Jun-19	9,500
3	Jatoi	Ghulamanmai	3230282545906	30.8.2019	21.9.2019	1,000
4	Jatoi	Sardar bibi	3230276914016	30.8.2019	21.9.2019	1,000
5	Kot Addu	Manzoor Mai	3230337636030	4/8/2019	4/18/2019	10,000
6	Kot Addu	Sahib Mai	3230307026280	4/8/2019	8/28/2019	5,000
7	Kot Addu	Naseem Mai	3230333361556	2/15/2019	9/21/2019	9,834
8	Kot Addu	Mubarak Bibi	3230337185690	2/8/2019	2/24/2019	9,834
9	Kot Addu	Rehana Parveen	3230347946278	12/13/2018	5/4/2019	5,000
10	Kot Addu	Sughra Mai	3230307455442	12/12/2018	6/2/2019	43,618
11	Khanewal	majeedanbibi	3610393555010	3/12/2019	27-4-19	10,000
12	Khanewal	parveenbibi	3610392479576	3/12/2019	4/24/2019	9,700
13	Khanewal	Khursheed bibi	3610351495130	3/12/2019	4/24/2019	10,000
14	Khanewal	ghulamjannat	3610370540270	4/19/2019	6/20/2019	10,000
15	Kabirwala	Naseem Bibi	3610226305364	3/25/2019	6/16/2019	14,834
16	Kehror Pacca	Allah Rakhi	3620221664116	12/13/2018	1/24/2019	9,834
17	Kehror Pacca	Zahoor Mai	3620290895738	1/9/2019	3/3/2019	9,834
18	Kehror Pacca	Faizan Mai	3620208906444	1/8/2019	6/22/2019	5,000
19	Multan Saddar	Malookanmai	3630379172746	3-04-2018	13-05-18	4,834
20	MianChannu	Niamat Bibi	3610403831290	07-03-19	06-04-19	5,000
21	MianChannu	Safia Bibi	3610443871672	16-07-19	18-09-19	10,000
22	MianChannu	Anwer Bibi	3610413719958	03-03-19	10-07-19	10,000
22	MianChannu	Mehran Bibi	3610435091696	06-03-19	03-04-19	5,000
24	MianChannu	Hanifaan Bibi	3610463620880	06-03-19	19-05-19	13,136
25	Thatta	Noor Khatoon	4140967339548	18-07-18	15-08-18	14,503
26	Thatta	Mithi	4140940397168	18-07-18	26-08-18	9,669

27	Thatta	Satoo	4140918602820	18-07-18	08-08-18	15,253
28	Thatta	Raheema	4140946147164	18-07-18	25-08-18	14,503
	Thatta	Noor Khatoon	4140966801548	01-07-18	21-08-18	16,419
29	Thatta	Sajan	4140945218128	20-04-18	13-07-18	4,835
30	Thatta	Hawa	4140974599462	20-04-18	29-08-18	9,669
31	Thatta	Reshma	4140928633692	05-07-18	11-07-18	4,834
32	Sujawal	Halima	4140871964210	29-03-18	12-01-18	4,834
33	Sujawal	Hawa	4140875016964	29-03-18	28-07-18	9,669
34	Jati	Ameena	4140294459010	29-03-18	07-09-18	4,835
35	Sujawal	Shehnaz	4140823318544	29-03-18	14-01-18	4,835
36	Jati	Kariman	4140295709066	06-04-18	31-07-18	9,669
37	Shah Bunder	Haleema	4140286587148	06-04-18	31-07-18	4,835
38	Thatta	Bachal	4140929575842	12-04-18	11-06-18	4,835
39	Thatta	Rani	4140968102524	20-04-18	09-09-18	4,835
40	Thatta	Ameenat	4140932512092	20-04-18	02-09-18	9,669
41	Thatta	Hanifa	4140926628726	03-05-18	07-06-18	10,834
42	Mirpur Bathoro	Sakina	4140591812912	06-04-18	07-07-18	4,835
Total						390,328

ii) Worked out by audit through “dead report” from 01-JUL-16 and 30-JUN-19 provided by BISP management after concluding audit

S.No	Tehsil	Beneficiary Name	CNIC	Death Reported in PCMS	Withdraw Date	Amount withdrawn after being reported in PCMS
1.	bannu	hazer zabani	1110134651634	08-APR-19	6/23/2019	9294
2.	bannu	gul satara	1110149846022	02-MAY-19	6/13/2019	9294
3.	bannu	zubida	1110154152486	30-APR-19	6/21/2019	9294
4.	bannu	shah zarbibi	1110180285996	12-APR-19	4/24/2019	9294
5.	bannu	chambilabibi	1110181051612	05-APR-19	4/26/2019	9294
6.	bannu	shana	1110183736456	15-MAY-19	6/6/2019	9294
7.	bannu	noorsallajana	1110192715340	27-FEB-19	4/4/2019	9294
8.	buner	nasebzadgay bi	1510118857852	08-APR-19	6/27/2019	9294
9.	lower dir	ferozabibi	1530118879834	15-APR-19	6/29/2019	9294
10.	lower dir	bakhat sultan	1530208239794	11-JUN-19	6/24/2019	9294

11.	lower dir	bacha anwar	1530288833296	18-JAN-19	4/20/2019	9294
12.	lower dir	mahmoodabibi	1530366823360	08-JAN-19	5/19/2019	9294
13.	lower dir	janbibi	1530632106812	27-FEB-19	4/12/2019	9294
14.	lower dir	hussinabibi	1530720529214	24-APR-19	6/20/2019	9294
15.	malakand p area	rahmatbibi	1540130555848	01-APR-19	4/25/2019	9294
16.	swabi	roqiya	1620228725368	02-MAY-19	5/8/2019	9294
17.	swabi	roqiya	1620228725368	02-MAY-19	5/19/2019	9294
18.	charsadda	farzana begum	1710180753368	01-JAN-19	5/18/2019	9294
19.	charsadda	bunairia	1710231553536	15-APR-19	5/6/2019	9294
20.	charsadda	zeenat	1710306253412	08-JAN-19	5/2/2019	9294
21.	swabi	zargaloon	2140160515900	05-APR-19	5/30/2019	9294
22.	mohmand agency	marwabibi	2140292426502	02-MAY-19	5/18/2019	9294
23.	-do-	marwabibi	2140292426502	02-MAY-19	5/11/2019	9294
24.	-do-	bastarina	2140309303366	18-MAR-19	4/25/2019	9294
25.	bahawalpur	fatma	3120202385684	21-DEC-18	5/19/2019	9294
26.	bahawalpur	fazaanmai	3120401770366	19-DEC-18	4/14/2019	9294
27.	bahawalpur	azeezamai	3120413291506	19-DEC-18	4/19/2019	9294
28.	bahawalpur	noormai	3120438228752	27-SEP-18	6/18/2019	9294
29.	bahawalpur	maqsodahbibi	3120504020174	22-JAN-19	4/20/2019	9294
30.	rahim yar khan	mai gull khatoo	3130409108652	12-JUN-19	6/26/2019	9294
31.	muzaffargarh	raj begum	3230307625658	24-APR-19	5/8/2019	9294
32.	chakwal	zaitoonakhtar	3310062193222	01-APR-19	5/10/2019	9294
33.	sheikhupura	shahida	3330112219316	11-APR-19	4/15/2019	9294
34.	m. bahauddin	nasreenbibi	3440302720280	13-MAR-19	4/28/2019	9294
35.	-do-	abidasnreen	3440318079548	13-MAR-19	6/19/2019	9294
36.	-do-	asmatbibi	3440352501186	22-MAY-19	6/13/2019	9294
37.	okara	sardarabibi	3530269470648	30-APR-19	5/4/2019	9294
38.	okara	sardarabibi	3530269470648	30-APR-19	5/19/2019	9294
39.	khanewal	fatmabibi	3610102412726	26-MAR-19	4/12/2019	9294
40.	khanewal	iqbalbibi	3610102900204	26-MAR-19	5/18/2019	9294
41.	khanewal	hazranmai	3610109245454	26-MAR-19	4/19/2019	9294
42.	khanewal	satbharai	3610129729916	26-MAR-19	5/23/2019	9294
43.	khanewal	farzanakousar	3610139081958	26-MAR-19	5/16/2019	9294
44.	khanewal	aminamai	3610148180382	26-MAR-19	4/9/2019	9294
45.	khanewal	rehmanbibi	3610163559374	26-MAR-19	4/30/2019	9294
46.	khanewal	naseembibi	3610170363954	26-MAR-19	4/5/2019	9294
47.	khanewal	sakinamie	3610186867884	26-MAR-19	5/11/2019	9294

48.	khanewal	rajanmai	3610199985976	26-MAR-19	5/18/2019	9294
49.	khanewal	parveenbibi	3610392479576	12-MAR-19	4/24/2019	9294
50.	lodhran	sakinamai	3620337597510	07-SEP-16	6/19/2019	9294
51.	sahiwal	hameeda	3650117836052	16-JAN-19	5/13/2019	9294
52.	sahiwal	kalsoombibi	3650196260790	16-JAN-19	5/24/2019	9294
53.	chakwal	sultan bibi	3720183460110	29-JUN-18	5/14/2019	9294
54.	chakwal	kosar begum	3720325607388	18-APR-19	5/22/2019	9294
55.	chakwal	ishratbibi	3720375728434	18-MAR-19	4/16/2019	9294
56.	jhelum	azeezabibi	3730122351696	17-JUN-19	6/19/2019	9294
57.	khushab	zahara	3820109867020	13-JUN-19	6/30/2019	9294
58.	mianwali	sakinabibi	3830210332114	07-MAR-19	5/18/2019	9294
59.	mianwali	musaratbibi	3830221844334	11-MAR-19	5/1/2019	9294
60.	tandoallahyar	amli	4170305868868	05-DEC-18	4/23/2019	9294
61.	kambarshahdaskot	mariamkhatoon	4340505681286	21-FEB-19	6/20/2019	9294
62.	mirpurkhas	ghulamfatima	4410322054306	29-MAR-19	5/4/2019	9294
63.	mirpurkhas	razia	4410374482230	29-MAR-19	5/24/2019	9294
64.	umerkot	husrat	4440271328390	10-DEC-18	5/28/2019	9294
65.	khairpur	daryakhatoon	4520577779912	17-SEP-18	4/6/2019	9294
66.	kharan	sharafkhatoon	5130141942734	05-APR-19	6/18/2019	9294
67.	bannu	mirkhanabibi	1110173459362	02-AUG-18	9/4/2018	9294
68.	bannu	amirjanabibi	1110186079848	23-SEP-16	7/24/2018	9294
69.	bannu	shareentaj	1110196996094	03-AUG-16	7/10/2018	9294
70.	bannu	gul payojana	1110205703770	19-SEP-16	7/7/2018	9294
71.	d. i. kh	allahwasai	1210106641058	19-SEP-16	7/9/2018	9294
72.	batagram	meerslamge	1320117714500	23-SEP-16	7/10/2018	9294
73.	batagram	jumjum bi bi	1320137873870	26-SEP-16	7/5/2018	9294
74.	batagram	gul fozon	1320148774672	08-SEP-16	7/19/2018	9294
75.	batagram	sobay	1320198133826	08-SEP-16	8/7/2018	9294
76.	batagram	akro	1320207262044	08-SEP-16	8/2/2018	9294
77.	batagram	gul khanum	1320207281126	23-SEP-16	7/14/2018	9294
78.	batagram	bibighantolay	1320207413136	27-SEP-16	7/4/2018	9294
79.	batagram	zewara	1320240827960	08-SEP-16	7/19/2018	9294
80.	batagram	boghdawa	1320270760546	08-SEP-16	7/11/2018	9294
81.	batagram	bibikhatoona	1320275232416	23-SEP-16	8/5/2018	9294
82.	peshawar	bagna	1350305009902	16-MAY-18	9/7/2018	9294
83.	hangu	gul bibi	1410107458506	07-SEP-16	7/11/2018	9294
84.	hangu	siyalbibi	1410107541384	07-SEP-16	7/11/2018	9294

85.	hangu	salihmarjan	1410111392758	07-SEP-16	7/11/2018	9294
86.	hangu	niazbadara	1410133626286	07-SEP-16	7/12/2018	9294
87.	hangu	firozajan	1410157075468	14-JUN-18	7/10/2018	9294
88.	hangu	eidbibi	1410178882054	07-SEP-16	7/12/2018	9294
89.	hangu	shah zeba	1410179849168	07-SEP-16	7/18/2018	9294
90.	hangu	paiojan	1410182870604	11-JUL-18	8/6/2018	9294
91.	hangu	khayyaimiri	1410187101812	07-SEP-16	7/23/2018	9294
92.	hangu	banobibi	1410187723602	07-SEP-16	8/24/2018	9294
93.	karak	zalocha	1420305137288	08-SEP-16	7/8/2018	9294
94.	karak	noorbibi	1420320055808	08-SEP-16	8/9/2018	9294
95.	chitral	zulekha	1520285042220	08-SEP-16	7/24/2018	9294
96.	lower dir	rahmanbibi	1530335610000	01-JUN-18	7/12/2018	9294
97.	shangla	mashabroonbibi	1550236314850	08-SEP-16	7/5/2018	9294
98.	batagram	totibibi	1550274887712	08-SEP-16	7/22/2018	9294
99.	shangla	maloka	1550320481488	04-AUG-16	7/11/2018	9294
100.	swabi	said nusa	1620121410752	17-JUL-18	9/10/2018	9294
101.	swabi	zahida	1620152570316	05-JUL-18	8/1/2018	9294
102.	swabi	hiwajan	1620167619636	17-JUL-18	8/29/2018	9294
103.	charsadda	saeedabegam	1710139081760	17-JUL-18	9/30/2018	9294
104.	charsadda	sahida	1710171157488	08-SEP-16	9/11/2018	9294
105.	charsadda	maqbola	1710176488188	08-SEP-16	9/9/2018	9294
106.	Moh. agency	bibiamirzadga	2140274919394	08-SEP-16	9/11/2018	9294
107.	hangu	noor mar jan	2160145671046	14-JUN-18	7/25/2018	9294
108.	hangu	dilbibi	2160231369048	07-SEP-16	8/4/2018	9294
109.	hangu	khialziba	2160410141190	04-JUL-18	7/27/2018	9294
110.	hangu	tajbibi	2160463925986	18-MAY-18	7/14/2018	9294
111.	hangu	zarinjana	2160474884202	18-MAY-18	7/14/2018	9294
112.	bahawalnagar	raziabibi	3110144105110	30-APR-18	9/17/2018	9294
113.	bahawalpur	zohran bib	3120102889178	01-AUG-16	7/6/2018	9294
114.	bahawalpur	kundanmai	3120103291716	01-AUG-16	9/17/2018	9294
115.	bahawalpur	bego	3120105981688	27-JUL-16	8/3/2018	9294
116.	bahawalpur	jindamai	3120107797536	02-AUG-16	9/16/2018	9294
117.	bahawalpur	janatmai	3120117211678	04-AUG-16	7/30/2018	9294
118.	bahawalpur	azemkhaton	3120140119380	01-AUG-16	7/19/2018	9294
119.	bahawalpur	azeemkhatoon	3120181027230	02-AUG-16	7/11/2018	9294
120.	bahawalpur	alim bibi	3120183950024	01-AUG-16	7/19/2018	9294
121.	bahawalpur	alim bibi	3120183950024	01-AUG-16	7/2/2018	9294

122.	bahawalpur	faizmai	3120190552356	01-AUG-16	7/6/2018	9294
123.	bahawalpur	muradkhatoon	3120590492170	07-SEP-16	7/11/2018	9294
124.	bahawalpur	ghulamsakina	3120597064754	07-SEP-16	7/11/2018	9294
125.	rahim yar khan	maqsoodmai	3130113808302	19-APR-18	9/12/2018	9294
126.	rahim yar khan	imalkhatoon	3130125955590	13-JUN-18	7/25/2018	9294
127.	rahim yar khan	shugranbibi	3130153614524	10-JUL-18	8/18/2018	9294
128.	rahim yar khan	allahrakhi	3130159231000	01-AUG-18	8/4/2018	9294
129.	rahim yar khan	mukhtaranbibi	3130210223120	19-SEP-16	7/12/2018	9294
130.	rahim yar khan	rahmatkhatoon	3130227900624	19-SEP-16	7/9/2018	9294
131.	rahim yar khan	sharifanbibi	3130229703270	19-SEP-16	7/10/2018	9294
132.	rahim yar khan	azeemamai	3130258152732	19-SEP-16	7/10/2018	9294
133.	rahim yar khan	muradan	3130274407500	19-SEP-16	7/7/2018	9294
134.	rahim yar khan	khursheedbibi	3130284302926	19-SEP-16	7/10/2018	9294
135.	rahim yar khan	maikhandul	3130323178398	19-SEP-16	7/9/2018	9294
136.	rahim yar khan	allahwasai	3130323341464	19-SEP-16	7/11/2018	9294
137.	rahim yar khan	owpan	3130323944708	19-SEP-16	7/15/2018	9294
138.	rahim yar khan	barjomai	3130334861002	19-SEP-16	7/10/2018	9294
139.	rahim yar khan	nasimakhtar	3130384406528	19-SEP-16	7/8/2018	9294
140.	rahim yar khan	sakinabibi	3130394223022	19-SEP-16	7/8/2018	9294
141.	rahim yar khan	zainabbibi	3130396455000	19-SEP-16	7/8/2018	9294
142.	leiah	khursheedbibi	3220305680842	08-SEP-16	7/13/2018	9294
143.	rajanpur	tasleem	3240368623072	22-MAY-18	7/23/2018	9294
144.	gujrat	nazranbibi	3420144138560	14-SEP-18	9/20/2018	9294
145.	gujrat	nahidakhtar	3420178517718	06-JUN-18	8/26/2018	9294
146.	gujrat	khalidabibi	3420187240308	17-AUG-18	9/8/2018	9294
147.	m.bahauddin	nasreen	3440196372860	02-JUL-18	7/30/2018	9294
148.	rahim yar khan	hadyatbii	3540154991114	19-SEP-16	7/9/2018	9294
149.	sheikhupura	fatimabibi	3540415036912	08-SEP-16	8/19/2018	9294
150.	sheikhupura	bashiranbibi	3540443540744	08-SEP-16	7/9/2018	9294
151.	sheikhupura	sughranbibi	3540487476486	08-SEP-16	8/6/2018	9294
152.	sheikhupura	zainabbibi	3540488813582	08-SEP-16	7/7/2018	9294
153.	khanewal	hafeezfatima	3610102281464	27-JUN-18	8/2/2018	9294
154.	khanewal	mumtazmayi	3610283616330	16-JUL-18	7/24/2018	9294
155.	khanewal	manzooranbibi	3610315845746	07-MAY-18	8/30/2018	9294
156.	lodhran	allasarai	3620176308390	07-SEP-16	7/18/2018	9294
157.	lodhran	muhammadibibi	3620181831830	07-SEP-16	7/9/2018	9294
158.	lodhran	mariummai	3620351618708	30-AUG-18	8/31/2018	9294

159.	lodhran	ghulamsakina	3620377411064	07-SEP-16	7/21/2018	9294
160.	multan	jantmai	3630214795568	15-SEP-16	7/6/2018	9294
161.	multan	ghaforanbibi	3630219332784	03-JUL-18	7/26/2018	9294
162.	multan	aaisha	3630308377992	28-JUN-18	8/16/2018	9294
163.	multan	jindanmai	3630434483932	08-MAY-18	7/4/2018	9294
164.	chakwal	sameenanaz	3720219751388	11-APR-18	9/12/2018	9294
165.	chakwal	umakalsoom	3720266744800	28-AUG-18	9/2/2018	9294
166.	chakwal	noorbhari	3720323355528	20-SEP-16	7/9/2018	9294
167.	rawalpin	nazrahsajjad	3740559587674	21-FEB-18	7/3/2018	9294
168.	mianwali	sakeenabibi	3830193999880	09-AUG-16	7/8/2018	9294
169.	jamshoro	hidayetkhatoon	4120483994656	03-AUG-18	8/20/2018	9294
170.	tandoallahyar	ameri	4130703483372	11-MAY-18	7/16/2018	9294
171.	tandoallahyar	chaghi	4130781008486	30-MAR-18	7/4/2018	9294
172.	thatta	khatoo	4140248076372	29-AUG-18	9/10/2018	9294
173.	tandoallahyar	somree	4170105963522	21-JUN-18	9/20/2018	9294
174.	larkana	maryam	4320102013070	09-SEP-16	9/10/2018	9294
175.	larkana	taj bai	4320163076062	09-NOV-16	9/26/2018	9294
176.	sanghar	janat	4420264291068	15-FEB-18	8/2/2018	9294
177.	khuzdar	albibi	5140116931982	22-OCT-16	7/6/2018	9294
178.	khuzdar	reerani	5140123976922	22-OCT-16	7/8/2018	9294
179.	khuzdar	bibinaz	5140127866440	22-OCT-16	7/5/2018	9294
180.	khuzdar	zolekhabibi	5140131655190	22-OCT-16	7/9/2018	9294
181.	khuzdar	mahi bano	5140142567504	22-OCT-16	7/18/2018	9294
182.	khuzdar	aashiabibi	5140186119316	05-OCT-16	7/9/2018	9294
183.	khuzdar	gul bibi	5140189523678	22-OCT-16	7/6/2018	9294
184.	khuzdar	gul khutoon	5140193089430	22-OCT-16	7/16/2018	9294
185.	khuzdar	hajir	5140243257914	22-OCT-16	7/4/2018	9294
186.	khuzdar	nooratoon	5140291540628	22-OCT-16	7/10/2018	9294
187.	khuzdar	mahbibi	5140294598042	22-OCT-16	7/11/2018	9294
188.	khuzdar	khan bibi	5140295112462	22-OCT-16	7/9/2018	9294
189.	khuzdar	makka	5140301630662	22-OCT-16	7/9/2018	9294
190.	khuzdar	sannaz	5140303812554	22-OCT-16	7/5/2018	9294
191.	khuzdar	aamina	5140339671650	22-OCT-16	7/5/2018	9294
192.	khuzdar	noorbibi	5140346550948	22-OCT-16	7/6/2018	9294
193.	khuzdar	sarah	5140364776212	22-OCT-16	7/10/2018	9294
194.	khuzdar	bakhtawer	5140392854768	05-OCT-16	7/11/2018	9294
195.	khuzdar	janbibi	5140398520376	22-OCT-16	7/8/2018	9294

196.	khuzdar	janbibi	5140484218952	22-OCT-16	7/10/2018	9294
197.	pishin	noorbibi	5430364087406	28-JUN-18	8/21/2018	9294
198.	bannu	nazbibi	1110114181184	12-OCT-18	10/21/2018	9294
199.	bannu	wrishamjana	1110126926194	10-DEC-18	12/16/2018	9294
200.	bannu	abdul mina	1110142742252	19-SEP-16	11/10/2018	9294
201.	bannu	bahmalabibi	1110148855442	05-AUG-16	11/10/2018	9294
202.	bannu	navidabibi	1110154250372	31-OCT-18	11/15/2018	9294
203.	bannu	sakinahbibi	1110198148002	19-NOV-18	12/25/2018	9294
204.	bannu	khandanabibi	1110205649226	25-OCT-18	12/26/2018	9294
205.	lakkimarwat	zaleekhabibi	1120192312244	02-OCT-18	10/23/2018	9294
206.	batagram	bibirahmata	1320105585638	08-SEP-16	11/28/2018	9294
207.	batagram	halafa	1320120209764	30-AUG-18	12/10/2018	9294
208.	batagram	bibigulsam	1320188504578	30-AUG-18	12/10/2018	9294
209.	batagram	gulabzara	1320207107070	08-SEP-16	11/5/2018	9294
210.	batagram	rahmata	1320207246950	23-SEP-16	10/24/2018	9294
211.	batagram	kharo	1320280236406	26-SEP-16	11/3/2018	9294
212.	batagram	kharo	1320280236406	26-SEP-16	10/28/2018	9294
213.	hangu	abbas khema	1410107467378	07-SEP-16	10/24/2018	9294
214.	hangu	bibiyasha	1410107675972	11-DEC-18	12/15/2018	9294
215.	hangu	quraishjana	1410107713508	14-DEC-18	12/16/2018	9294
216.	hangu	sawabjan	1410154138052	07-SEP-16	10/22/2018	9294
217.	karak	bibirahmana	1420329396072	08-SEP-16	11/15/2018	9294
218.	swabi	redo	1620143740058	17-JUL-18	10/15/2018	9294
219.	swabi	afridai	1620192505606	17-JUL-18	10/29/2018	9294
220.	charsadda	dunia jana	1710211033032	06-APR-18	11/3/2018	9294
221.	charsadda	feroza	1710211108230	06-APR-18	12/2/2018	9294
222.	charsadda	talemana	1710247005048	14-SEP-18	12/5/2018	9294
223.	charsadda	zahida	1710248272340	06-APR-18	11/4/2018	9294
224.	charsadda	tajbibi	1710279545402	04-MAY-18	11/3/2018	9294
225.	charsadda	ishrat	1710305963522	30-MAY-18	10/27/2018	9294
226.	hangu	yasmina	2160432324328	07-SEP-16	12/10/2018	9294
227.	bahawalpur	sabobibi	3120108662750	01-AUG-16	10/6/2018	9294
228.	bahawalpur	zhanabbibi	3120118949620	02-AUG-16	11/15/2018	9294
229.	bahawalpur	zhrakhaton	3120144351324	02-AUG-16	11/24/2018	9294
230.	bahawalpur	haliman	3120152152016	27-JUL-16	11/1/2018	9294
231.	bahawalpur	bakhtavermai	3120156670952	27-JUL-16	11/15/2018	9294
232.	bahawalpur	seanimai	3120180605988	02-AUG-16	11/14/2018	9294

233.	bahawalpur	azeemkhaton	3120181027230	02-AUG-16	12/6/2018	9294
234.	bahawalpur	noorkhaton	3120186843372	03-AUG-16	11/3/2018	9294
235.	bahawalpur	jindanmai	3120198575604	04-AUG-16	11/15/2018	9294
236.	bahawalpur	bashirbibi	3120420186776	27-SEP-18	11/18/2018	9294
237.	bahawalpur	shanamai	3120468385912	03-JUL-18	11/19/2018	9294
238.	bahawalpur	fatmanbibi	3120515776630	07-SEP-16	11/10/2018	9294
239.	bahawalpur	noorabibi	3120515979438	07-SEP-16	10/26/2018	9294
240.	bahawalpur	nazirabibi	3120560920954	19-SEP-18	12/18/2018	9294
241.	gujrat	iqbalbegam	3420103554832	12-JUN-18	10/12/2018	9294
242.	gujrat	naseemakhtar	3420130309772	15-AUG-18	11/25/2018	9294
243.	gujrat	azrabibi	3420148198428	23-OCT-18	11/4/2018	9294
244.	gujrat	basheeranbibi	3420153020722	05-NOV-18	11/24/2018	9294
245.	gujrat	nawab bibi	3420193733868	14-SEP-18	10/17/2018	9294
246.	gujrat	haleemabibi	3420195691170	30-OCT-18	11/6/2018	9294
247.	okara	busharanbibi	3530218287624	19-SEP-18	10/28/2018	9294
248.	okara	zabidabibi	3530344349864	28-JUN-18	11/7/2018	9294
249.	sheikhupura	naziabibi	3540154230412	19-DEC-18	12/27/2018	9294
250.	khanewal	anwrbibi	3610144353854	08-AUG-16	10/15/2018	9294
251.	lodhran	nazir bibi	3620386522682	27-JUN-18	11/9/2018	9294
252.	lodhran	manzoomai	3620390015830	07-SEP-16	11/21/2018	9294
253.	multan	kalsoom	3630254540368	05-SEP-18	11/10/2018	9294
254.	sahiwal	jameelanbibi	3650139495290	11-MAY-18	11/13/2018	9294
255.	sahiwal	sahib bibi	3650211771254	04-SEP-18	11/7/2018	9294
256.	chakwal	shaheenakhtar	3720101031260	29-JUN-18	12/7/2018	9294
257.	chakwal	safia begum	3720294012744	28-AUG-18	10/17/2018	9294
258.	gujrat	mala rani	3720314169846	12-SEP-18	12/29/2018	9294
259.	jhelum	ghulamfatima	3730211315994	13-SEP-18	11/17/2018	9294
260.	jhelum	murad bi	3730280401974	13-SEP-18	11/18/2018	9294
261.	mianwali	kanizanbibi	3830211138462	23-MAY-18	11/20/2018	9294
262.	tandoallahyar	zebo	4130738747334	05-DEC-18	12/20/2018	9294
263.	karachimalir	bibizulikha	4250170306518	26-NOV-18	12/28/2018	9294
264.	larkana	ghulamfatima	4320182091616	09-SEP-16	10/4/2018	9294
265.	larkana	hawakhaton	4320651381430	17-NOV-16	10/9/2018	9294
266.	umerkot	haliman	4410626212844	11-OCT-18	11/27/2018	9294
267.	umerkot	matan	4440417432326	13-AUG-18	12/28/2018	9294
268.	khairpur	subhaan	4520253473576	18-SEP-18	12/11/2018	9294
269.	khairpur	qaimkhaton	4520524800552	17-SEP-18	12/18/2018	9294

270.	khairpur	aliemakhatoon	4520526292926	17-SEP-18	12/17/2018	9294
271.	khairpur	begum tumrani	4520543971866	28-SEP-18	12/14/2018	9294
272.	khairpur	hakim zadi	4520544073322	17-SEP-18	12/15/2018	9294
273.	khairpur	rani sheikh	4520553878088	17-SEP-18	12/17/2018	9294
274.	khairpur	daryakhatoon	4520577779912	17-SEP-18	12/10/2018	9294
275.	khairpur	gahwrankhatoon	4520580390632	17-SEP-18	10/31/2018	9294
276.	khairpur	pirani	4520589226674	17-SEP-18	12/14/2018	9294
277.	naushahroferoze	zulikhan	4530359662236	27-SEP-18	12/6/2018	9294
278.	-do-	kundi	4530377294508	27-SEP-18	12/26/2018	9294
279.	pishin	bibibarata	5430280167452	03-OCT-18	10/28/2018	9294
280.	sibbi	arshadbibi	5530305662836	23-OCT-18	12/20/2018	9294
281.	bannu	hukamkhila	1110110010380	21-JAN-19	2/22/2019	9294
282.	bannu	khtmabibi	1110111608068	05-DEC-18	2/19/2019	9294
283.	bannu	hasanpari	1110131241162	12-SEP-18	1/2/2019	9294
284.	bannu	noorjana	1110135115506	10-JAN-19	3/17/2019	9294
285.	bannu	hassanbibi	1110159252264	15-MAR-19	3/29/2019	9294
286.	bannu	mariambibi	1110161555604	27-NOV-18	1/28/2019	9294
287.	bannu	khan zada	1110167088870	13-DEC-18	1/28/2019	9294
288.	bannu	zinadibibi	1110170396338	10-JAN-19	1/26/2019	9294
289.	bannu	zinadibibi	1110170396338	10-JAN-19	2/13/2019	9294
290.	bannu	hazratbibi	1110193903924	04-DEC-18	1/6/2019	9294
291.	bannu	gul nazbibi	1110205857958	12-SEP-18	3/31/2019	9294
292.	bannu	gulraaqibjana	1120195157678	09-JAN-19	1/11/2019	9294
293.	hangu	hamedajan	1410107444268	19-MAR-19	3/29/2019	9294
294.	hangu	basmarjan	1410107737370	11-JUL-18	2/9/2019	9294
295.	hangu	basrabegam	1410130543228	12-MAR-19	3/29/2019	9294
296.	hangu	roshanbibi	1410130800726	27-FEB-19	3/29/2019	9294
297.	hangu	shorbibi	1410137155806	21-FEB-19	3/29/2019	9294
298.	orakzai agency	nawab khela	1410139496498	27-FEB-19	3/29/2019	9294
299.	hangu	zarbatjan	1410149400690	21-FEB-19	3/29/2019	9294
300.	hangu	khaistabibi	1410156050700	12-MAR-19	3/29/2019	9294
301.	hangu	gul farjan	1410156891872	12-MAR-19	3/29/2019	9294
302.	hangu	begamjaan	1410160409594	18-MAY-18	1/3/2019	9294
303.	hangu	zaiton	1410178376372	21-FEB-19	3/21/2019	9294
304.	karak	satarbibi	1420358557750	08-SEP-16	2/4/2019	9294
305.	orakzai agency	bibianul haw	1430118874208	27-FEB-19	3/29/2019	9294
306.	orakzai agency	amilajan	1430179844410	27-FEB-19	3/29/2019	9294

307.	chitral	dori	1520208122962	27-FEB-19	3/21/2019	9294
308.	lower dir	bacha wazira	1530118811332	24-DEC-18	1/1/2019	9294
309.	lower dir	bakhtsela bib	1530262532372	26-FEB-19	3/23/2019	9294
310.	lower dir	muhammadbib	1530349548726	19-FEB-19	3/22/2019	9294
311.	lower dir	mairajabibi	1530375699024	19-FEB-19	3/23/2019	9294
312.	shangla	gul shereena	1550118572332	25-FEB-19	3/21/2019	9294
313.	shangla	jamila	1550162379036	07-MAR-19	3/27/2019	9294
314.	shangla	khearie	1550502115096	27-FEB-19	3/25/2019	9294
315.	bajaur agency	khawagabibi	1610155639154	27-FEB-19	3/21/2019	9294
316.	charsadda	bibinoora	1710102718430	09-JAN-19	1/13/2019	9294
317.	charsadda	wajhat	1710107903978	22-NOV-18	2/18/2019	9294
318.	charsadda	mominabegam	1710272751912	30-APR-18	2/20/2019	9294
319.	charsadda	seema	1710306238810	01-JAN-19	1/26/2019	9294
320.	charsadda	seema	1710306238810	01-JAN-19	2/17/2019	9294
321.	charsadda	zeenat	1710306253412	08-JAN-19	2/22/2019	9294
322.	charsadda	wannas	1710306258984	01-JAN-19	2/20/2019	9294
323.	bajaur agency	tajbibi	2110322350574	27-FEB-19	3/21/2019	9294
324.	bajaur agency	bas bibi	2110323861588	27-FEB-19	3/21/2019	9294
325.	bajaur agency	doniabibi	2110330781112	27-FEB-19	3/21/2019	9294
326.	bajaur agency	bacha hilal	2110356045094	27-FEB-19	3/29/2019	9294
327.	bajaur agency	markhobibi	2110377691928	27-FEB-19	3/29/2019	9294
328.	orakzai agency	rahmatbibi	2120173607514	27-FEB-19	3/29/2019	9294
329.	orakzai agency	bibimurajan	2160327607482	06-MAR-19	3/29/2019	9294
330.	orakzai agency	alrajabi	2160342854900	27-FEB-19	3/20/2019	9294
331.	orakzai agency	wazir sultan	2160398406004	27-FEB-19	3/24/2019	9294
332.	hangu	zahidabibi	2160406174044	01-MAR-19	3/21/2019	9294
333.	bannu	nor jahan	2220154493380	31-OCT-18	1/6/2019	9294
334.	bahawalpur	haseenamai	3120167067488	20-AUG-18	2/9/2019	9294
335.	bahawalpur	tasneembibi	3120202667458	06-FEB-19	3/2/2019	9294
336.	bahawalpur	maqsoodbibi	3120219921176	07-SEP-16	3/12/2019	9294
337.	bahawalpur	pathani	3120275732894	26-JUN-18	1/3/2019	9294
338.	bahawalpur	basheeranbibi	3120485166106	26-SEP-18	1/1/2019	9294
339.	bahawalpur	jafrabibi	3120502387272	19-SEP-18	3/8/2019	9294
340.	bahawalpur	zabobibi	3120516949262	09-MAY-18	3/8/2019	9294
341.	rahim yar khan	mainoor	3130108595806	11-MAY-18	3/16/2019	9294
342.	rahim yar khan	ghulamjanat	3130382544378	18-SEP-18	2/25/2019	9294
343.	gujrat	aminabibi	3420104806290	20-AUG-18	1/25/2019	9294

344.	gujrat	sardar bibi	3420130109586	14-SEP-18	1/20/2019	9294
345.	gujrat	sakenabibi	3420145648434	20-AUG-18	1/21/2019	9294
346.	gujrat	sabatanveer	3420156200798	14-SEP-18	2/23/2019	9294
347.	gujrat	sardaranbibi	3420161054152	17-JAN-19	2/23/2019	9294
348.	gujrat	sardaranbibi	3420171966818	28-AUG-18	3/7/2019	9294
349.	gujrat	eamnabibi	3420173649272	15-AUG-18	3/24/2019	9294
350.	gujrat	hayatbaghum	3420189285314	27-SEP-18	2/20/2019	9294
351.	sialkot	rubinabibi	3460227444050	29-JAN-19	2/25/2019	9294
352.	okara	soryabibi	3530204030700	08-JAN-19	3/8/2019	9294
353.	okara	salamatbibi	3530218230034	22-JAN-19	3/2/2019	9294
354.	okara	zainabbibi	3530258747582	08-JAN-19	1/21/2019	9294
355.	okara	maqsoodabibi	3530315051356	08-JAN-19	1/13/2019	9294
356.	sheikhupura	gurriabibi	3540164527436	21-MAY-18	2/11/2019	9294
357.	sheikhupura	fazalbibi	3540409692854	08-SEP-16	1/1/2019	9294
358.	sheikhupura	allahrakhi	3540461604864	08-SEP-16	1/30/2019	9294
359.	sheikhupura	nathubibi	3540487130840	08-SEP-16	2/21/2019	9294
360.	khanewal	aedobibi	3610245333654	10-SEP-18	2/28/2019	9294
361.	khanewal	murummai	3610265658780	04-MAR-19	3/21/2019	9294
362.	khanewal	zareen gul	3610272158908	23-JAN-19	2/27/2019	9294
363.	lodhran	sameenamai	3620141098166	28-MAY-18	3/24/2019	9294
364.	lodhran	allahrakhy	3620221664116	14-DEC-18	1/24/2019	9294
365.	bahawalpur	kousar	3620297314496	27-AUG-18	3/26/2019	9294
366.	sahiwal	janatbibi	3650117374838	16-JAN-19	2/26/2019	9294
367.	sahiwal	nastabibi	3650117780324	27-AUG-18	1/1/2019	9294
368.	sahiwal	ramaibibi	3650246790416	04-SEP-18	3/2/2019	9294
369.	vehari	baketelahi	3660245443548	17-OCT-18	3/2/2019	9294
370.	chakwal	hashmatjan	3720231838014	28-AUG-18	3/10/2019	9294
371.	thatta	namoi	4140280930512	31-AUG-18	3/2/2019	9294
372.	karachi west	sultan pari	4240155670976	04-JAN-19	3/1/2019	9294
373.	karachimalir	sohni	4250189566540	29-JAN-19	3/2/2019	9294
374.	larkana	bhagulkhatoon	4320660538252	09-SEP-16	1/8/2019	9294
375.	khairpur	sahib khatoon	4520547594804	17-SEP-18	1/8/2019	9294
376.	kharan	jamalkhatoon	5130120784926	12-MAR-19	3/21/2019	9294
377.	kharan	ghungkhatoon	5130130036042	12-MAR-19	3/22/2019	9294
378.	pishin	sakina	5430344505092	19-NOV-18	2/27/2019	9294
379.	sibbi	gawarkhatoon	5530226345574	10-MAY-18	1/3/2019	9294
380.	sibbi	gawarkhatoon	5530226345574	10-MAY-18	2/1/2019	9294

381.	sibbi	hayatanbibi	5530305669376	10-MAY-18	2/22/2019	9294
	Total					3,541,014
	Grand Total					3,931,342

Annex-12

Un-Justified expenditure in excess of budget allocation on account of operational cost – Rs 97.527 million

Rs in million

S. No	Description	Allocated Project Cost	Utilized Budget of Project Cost	Less/ (Excess) amount utilized	Allocated Operational Cost (Rs)	Actual Expenditure (Rs)	Excess (Rs)
1	Social Mobilization Advance	62.861	45.569	17.292	48.951	66.350	17.400
2	Livelihood Enhancement & Social Protection	101.150	84.788	16.362	15.173	28.285	13.112
3	Construction and improvement of smallscale community infrastructure	219.440	175.772	43.668	31.146	61.184	30.038
4	Establishment of Basic Health services	119.228	48.101	71.127	17.364	35.056	17.691
5	Establishment of Basic Education Services	102.750	94.243	8.507	14.813	34.099	19.287
	Total	605.429	448.473	156.956	127.446	224.974	97.528

Annex-13**Un-authorized payment on account of honorarium to the officer BPS-19 and above- Rs. 2.670 million**

S.No.	Name & Designation	Honorarium paid (2 months basic pay)
1	Mr. Mobashir Khan, Director (BPS-19)	173,320
2	Mr. Iqbal Khan, Director (BPS-19)	155,020
3	Mr. Javed Iqbal, Director (BPS-19)	173,320
4	Mr. Kamran Khan, Director (Bps-19)	173,320
5	Mr. Malik Muhammad Arshad, Director (BPS-19)	191,620
6	Mr. Khalid Mehmood, Deputy Director (Med) (BPS-19)	191,620
7	Mr. Muhammad Ashraf, SPS (BPS-19)	246,520
8	Mr. Qasim Zafar, Director (BPS-19)	161,120
9	Mr. Qazi Zafar Iqbal, Director (BPS-19)	203,820
10	Syed Mansoor H. Gardezi, Dep. Legal Advisor (BPS-19)	155,020
11	Mr. Abdul Mannan Ch, Director KPK (BPS-19)	203,820
12	Mr. Sajjad Iqbal, Director ICT (BPS-19)	246,520
13	Mr. Muhammad Zaheer, Director Punjab-1 (BPS-19)	209,920
14	DR. Adnan Majeed, Director Sindh (BPS-19)	185,520
TOTAL		2,670,480

Annex-14

Non-refund of unspent balances from Schools – Rs 406 million

S.No	Name of School	Amount (Rs)
1	Nishter (Boys), Lahore	8,228,606
2	Nishter (Girls), Lahore	9,870,469
3	Nishter (Primary)	6,776,906
4	N.C Primary Evening	6,267,749
5	Shahdara (Boys)	6,278,711
6	Shahdara (Boys) Evening	7,381,125
7	Shahdara (Girls)	10,657,477
8	Shahdara (Girls) Evening	5,977,786
9	S.K.M (Boys)	6,382,127
10	S.K.M (Girls)	3,929,421
11	S.K.M (Grils) Evening	5,976,931
12	P.C (Boys) Gujranwala	9,887,100
13	P.C (Boys) Gujranwala Evening	5,097,944
14	P.C (Girls) Gujranwala	4,680,164
15	P.C (Girls) Gujranwala Evening	5648,366
16	G.C (Boys) Gujranwala	12,089,638
17	G.C (Boys) Gujranwala Evening	2,972,900
18	G.C (Girls) Gujranwala	10,130,530
19	G.C (Girls) Gujranwal Evening	5,442,567
20	Jouharabad (Boys)	5,275,751
21	Jouharabad (Boys) Evening	2,532,642
22	Jouharabad (Girls)	6,530,365
23	Jouharabad (Girls) Evening	2,485,992
24	Faisalabad (Boys)	7,333,095
25	Faisalabad (Boys) Evening	1,426,557
26	Faisalabad (Girls)	10,415,342
27	Faisalabad (Girls) Evening	4,064,908
28	Chak 153 RB Faisalabad	2,964,681
29	Chak 70 RB Faisalabad	2,324,512
30	QPS (Boys) Sialkot	7,914,969
31	QPS (Girls) Sialkot	3,707,011
32	Chowinda (Boys)	2,855,546
33	Chowinda (Girls)	3,432,230
34	Gujrat (Boys)	13,404,358
35	Gujrat (Girls)	12,137,330
36	Multan (Boys)	3,847,638
37	Multan (Boys) Evening	1,926,540
38	Multan (Girls)	3,852,628
39	Multan (Girls) Evening	1,106,852
40	Muzaffarabad (Boys)	5,029,086

41	Muzaffarabad (Girls)	1,070,124
42	R.Y Khan (Boys)	3,247,883
43	R.Y Khan (Boys) Evening	2,329,782
44	R.Y Khan (Girls)	4,421,895
45	Bahawalpur (Boys)	17,604,988
46	Bahawalpur (Girls)	8,124,581
47	Rawalpindi (Boys)	25,550,195
48	Rawalpindi (Girls)	13,712,076
49	Bhagtanwal (Boys)	3,778,167
50	Bhagtanwala (Girls)	2,625,311
51	Kasur (Boys)	1,863,404
52	Kasur (Girls)	3,090,470
53	Mian Channu (Girls)	2,274,645
54	D.G Khan (Boys)	18,131,995
55	D.G. Khan (Girls)	3,983,375
56	Layyah (Boys)	2,978,247
57	Dandot (Girls)	2,529,215
58	Dandot (Boys)	347,073
59	Defence Road (Boys)	5,801,679
60	Defence Road (Girls)	13,367,257
61	Wazirabad	5,433,804
62	Sahiwal	1,819,179
63	Jhelum	10,163,003
64	Warburton (Boys)	7,188,222
65	Warburton (Girls)	6,577,543
Total		406,258,663

Annex-15

Non-refund of unspent balances from Schools – Rs 120.193 million

S.No	Name of School	Amount (Rs)
1.	WFGS Mardan (Male)	4,569,889
2.	WFGS Akora Khattak (Female)	834,804
3.	WFGS Hattar (Malie)	6,217,979
4.	WFGS Kohat-2 (Male)	1,456,991
5.	WFGS Takht Bhai (Male)	3,376,537
6.	WFGS Kaka Sahib (Female)	3,035,479
7.	WFGS Ghoriqala (Female)	1,310,293
8.	WFGS Peshawar-1 (Male)	7,678,950
9.	WFGS Gadoon (Male)	9,342,013
10.	WFGS Gadoon (Female)	7,975,154
11.	WFGS D.I Khan-1 (Male)	3,692,467
12.	WFGS Karak (Female)	2,079,900
13.	WFGS Karak (Male)	3,036,640
14.	WFGS Kohat-1 (Male)	6,953,083
15.	WFGS Kohat-2 (Female)	3,074,364
16.	WFGS Akora Khattak (Male)	1,911,060
17.	WFGS Charsadda (Male)	2,198,576
18.	WFGS Amangarh (Female)	2,368,585
19.	WFGS Haripur-2 (Female)	1,977,000
20.	WFGS Shah Mansoor Swabi (Male)	2,537,167
21.	WFGS Tank (Male)	971,250
22.	WFGS Shah Mansoor Swabi (Male)	2,537,167
23.	WFGS Tank (Male)	971,250
24.	WFGS Amangarh (Male)	3,830,556
25.	WFGS Amangarh (2 nd Shift)	12,500
26.	WFGS Kohat-2 (Female)	1,608,970
27.	WFGS Charsadda (Female)	213,717
28.	WFGS Swat (Male)	2,594,565
29.	WFGS D.I Khan-I (Female)	2,307,060
30.	WFGS Ghoriwala (Male)	1,170,636
31.	WFGS Sarai Naurang (Male)	1,612,411
32.	WFGS D.I Khan-II	1,625,044
33.	WFGS Peshawar-II (Female)	3,195,677
34.	WFGS D.I Khan-II (Female)	2,132,945
35.	WFGS Haripur-119 (Female)	5,964,954
36.	WFGS Hariur-II (Male)	6,174,787
37.	WFGS Peshawar-II (Male)	2,806,856
38.	WFGS Ziarat Kaka Sahib (Male)	2,051,969
39.	WFGS Thai Wazir (Male)	2,783,440
Total		120,192,685

Annex-16

Non-recovery of outstanding amount not as per OEC Credit Policy- Rs. 7.25 million

S. No.	Name	30-6-2019	O/S Since
		Dr.	
1	Syed Khushid Ahmed Shah official	505,731	30-6-2011
2	Mr. Rehmat Ullah Kakar PS to EX-Min	50,225	01/03/2009
3	Mr. Raza Hayat Harraj, Ex-Minister	18,995	30-11-2007
4	Syed Naveed H. Shah, Ex-Mgr Travel	809,628	31-8-2016
5	Mr. Pervaiz Iqbal Bhatti, SO	355,149	01/01/2019
6	Mr. Ejaz Mohiud Din	39,321	30-11-2007
7	Dr. Abdul Hameed Jamani, EX-PSO	75,315	30-6-2011
8	Mr. Alamgir Ahmed Khan, JS	9,000	
9	Mr. Muhib Ali Phulpoto PS to Minister	23,717	31-12-2008
10	Mr. Arbab M. Azhar, Ex-DG Bureau	6,250	
11	Rana M. Aslam Khan PS to Minister	80,900	20-6-2011
12	Mr. Waseem Barack Ullah AD BE&OE	13,780	05/03/2010
13	Mr. Abdul Latif PA To Minister L & M	10,372	31-5-2011
14	Ministry of Overseas Pakistanis	2,131,156	30-6-2019
15	Mr. Sikandar Ahmed DG Costums	38,535	30-11-2009
16	Mr. Jarar Siddiqui	31,070	31-5-2007
17	Mr. Rehmat Ullah Director	36,140	15-7-1999
18	Mr. Waseem Mazen C/o Sajid Ex-Mgr T	35,053	30-6-2011
19	Mr. Tariq Khan toru. JS NTB	28,798	30-6-2011
20	E.O.B.I Islamabad	19,143	30-6-2011
21	Mr. Muhammad Zahid PA To Minister	9,500	31-8-2016
22	Mr. Jahangir AlamChohan, EX MD OEC	29,256	30-6-2013
23	M/s Rana International Travels	21,323	30-4-2012
24	M/s Leading Travel	56,283	14-6-2008
25	Green Line Travel	45,608	30-6-2013
26	Malik Mukhtar Ahmed Awan	77,440	16-5-1991
27	Mr. Aman Ullah Gickhi, EX-MIN	41,310	02/04/1997
28	Mr. M. Imran Qadir, EX-MD OEC	63,625	08/09/1993
29	Mr. Mushahid Ullah Khan	20,535	08/05/1999
30	Mr. M. Saeed Mehdi EX-MD OEC	30,000	02/10/1996
31	Mr. A. Fateh Sheikh EX PS to MIN	25,400	17-11-1997
32	Rana A. H. Sajid	30,501	22-11-1993
33	Mr. M. Ashiq Rana DD	9,600	28-12-1999
34	Justice Zia Mehmood	9,395	07/12/1995

35	Mr S. S. Huda, Ex JS	9,230	04/04/1990
36	Mr. Javed M/O Railways	3,815	27-6-1990
37	Mr. Muhammad Farooq Khan, EX-PS	10,515	24-12-1989
38	Syed Iqbal Raza jaffery, PRO	29,765	27-1-1990
39	Mr. Shahid Qasmi,	14,840	08/06/1990
40	Mr. Tariq Khan Khakwani, DS	8,615	08/04/1990
41	MAJ @ M. Baqar EX_PS	10,770	24-7-1992
42	Sheikh M. Saeed Ex-SA OEC Travel	41,620	30-6-1986
43	National Training Bureau (NTB)	149,057	31-7-2018
44	Ministry of Labour Prior to 30.06.1986	156,825	30-6-1986
45	Mr. Siddiq ul Qadri Youth Magazine	17,775	25-1-1996
46	Mr. M. Hassan Budwas	43,100	19-7-1992
47	M/s Foundation Travel	58,110	30-9-1992
48	M/s Travel Link, Islamabad	12,525	19-3-1995
49	Mr. Mahar Muhammad Ishaq JS	133,977	
50	Mr. M. M, Usmani, EX-DG	8,120	14-2-1997
51	Mr. Usman Mumtaz Butt	27,586	
52	M/s Kings way International	85,177	31-10-2018
53	Mr. Faisal Ahmed AD (OEC)	303,529	30-6-2019
54	National Talent Pool (NTP)	10,600	30-6-2011
55	Mr. Khizar Hayat, Secy OPHRD	66,642	30-6-2017
56	Mr. Muhammad Akmal Director OEC	62,193	30-4-2019
57	Mr. Abdul Waheed Mangrio	84,307	31-5-2019
58	KOICKA PAKISTAN	11,254	31-1-2019
59	BE&OE	77,386	30-4-2019
60	Ministry of Planning	165,348	31-10-2018
61	N.I.R.C	113,870	30-6-2019
62	Overseas Pakistanis Foundation (OPF)	65,976	30-6-2019
63	Muhammad Asif, Secy (OP&HRD)	3,000	31-12-2018
64	Misc. Clients	103,174	30-6-2019
65	Sayed Zulfiqar Bukhari, Minister	277,292	30-4-2019
66	Fedral Service Tribunal	75,118	31-5-2019
67	Mr. Muhammad Jaffar Bughio	53,387	30-4-2019
68	MsAtifaRiffat	101,994	31-5-2019
69	M/S Prima Co	62,134	30-6-2019
	Total	7,246,680	

Annex-17**Mis-procurement of miscellaneous items through splitting of expenditure to avoid open tendering - Rs. 13.87 million**

S. No.	Period	Amount (Rs)
1	2010-11	478,000
2	2011-12	1,505,412
3	2012-13	793,061
4	2013-14	993,631
5	2014-15	2,657,970
6	2015-16	2,649,539
7	2016-17	3,412,268
8	2017-18	228,156
9	2018-19	1,147,756
	TOTAL	13,865,793

Annex-18

Non-capitalization of schemes/ projects - Rs. 792.875 million

S.No	Name of Project	Date of Commencement	Date of Completion	Contract Cost (Rs in million)
1	Construction of Additional Block at OPF School Multan	06.08.2014	05.08.2015	28.31
2	Construction of OPF College at F-11/2, Islamabad	20.05.2018	19.05.2020	-
3	Construction of OPF School Building at Sheikhpura	02.08.2007	28.10.2009	-
4	Construction of OPF College Building at Hangu	10.06.2010	07.12.2011	99.85
5	Construction of OPF Regional Office Peshawar	04.06.2007	03.06.2008	20.72
6	Construction of OPF College Building Gujrat	28.07.2014	27.07.2016	120
7	Construction of OPF High School Building at Sanghar	10.12.2007	09.06.2010	-
8	Construction of OPF Girls College Quetta	01.01.2007	03.06.2008	55.95
9	Construction of OPF School Building Peshawar	25.04.2016	24.10.2017	60.04
10	Construction of OPF Hospital at DG Khan	04.02.1989	05.10.1989	3.83

Annex-19

Non-refund of unspent balances – Rs 3.76 million

S.No	Name of LZC	Bank Account/Bank	Balance as on 30-06-2019
1	LZC G-6/2	59301029123	14,245
2	LZC JhangSydian	14160003264303	534,084
3	LZC G-8/1	18530020719403	271,426
4	LZC Noor Poor Shah	59702019018539	22,526
5	LZC Beri Golra Sharif	3006562999	72,952
6	LZC KhanaDak	10045192590015	27,442
7	LZC Hardogher Sihala	5960007587101	16,871
8	LZC Khirpa	10023528950011	12,399
9	LZC Shaakril	10028535270013	64,973
10	LZC I-10/4	10003714150012	298,060
11	LZC G-6/1-4	59702010042910	266,203
12	LZC G-11/2	10005744430014	75,331
13	LZC SaidPur Village	102802010024011	10,412
14	LZC KotHathiyal	1710601005513	218,485
15	LZC Kurri	4018304502	22,797
16	LZC Chater Park	170601005476	118,145
17	LZC ThalharGokina	13530025010003	82,103
18	LZC Bara kahu	600081009457013	29,637
19	LZC DhokeParacha	1007004283503	21,394
20	LZC H-9	4008615132	134,601
21	LZC Malpur	170610030223	48,285
22	LZC N.I.H Chak Shahzad	4018304539	42,667
23	LZC KotHathiyal	170601005551	451,652
24	LZC JoriBhadana Khurd	1007000443564-03	58,225
25	LZC Shahdra	170601006698	237,514
26	LZC Merasanbljaffar	3006563005	133,384
27	LZC Golra Sharif	3006563096	54,901
28	LZC Sheikh Pur	51110096312	40,765
29	LZC PindBegwalJanobi	170601005452	39,565
30	LZC Shahdara	170601005578	339,866
31	LZC NaryasBadhu	2940009378803	85,914
	Total		3,760,910