



**PERFORMANCE AUDIT REPORT
ON THE ACCOUNTS OF THE SCHEME
“EMPOWERMENT OF KISSAN THROUGH
FINANCIAL AND DIGITAL INCLUSION”**

**AGRICULTURE DEPARTMENT
GOVERNMENT OF THE PUNJAB
FINANCIAL YEAR 2016-18**

AUDITOR GENERAL OF PAKISTAN

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ABBREVIATIONS & ACRONYMS

ADP	Annual Development Program
ADU	Agriculture Development Unit
BoP	Bank of Punjab
CAPPs	Connected Agriculture Platform Punjab
CM	Chief Minister
CE	Chief Executive
DGPR	Director General Public Relation
DAC	Departmental Accounts Committee
FAM	Financial Audit Manual
ICT	Information & Communication Technology
INTOSAI	International Organization of Supreme Audit Institutions
IT	Information Technology
ISSAIs	International Standards of Supreme Audit Institutions
LRMIS	Land Record Management Information System
NBP	National Bank of Pakistan
NRSP	National Rural Support Program
P & D	Planning & Development
P & E Cell	Planning & Evaluation Cell
PTA	Pakistan Telecommunication Authority
PARB	Punjab Agriculture Research Board
PFIs	Participating Financial Institutions

PITB	Punjab Information Technology Board
PLRA	Punjab Land Record Authority
PMO	Program Management Office
PSC	Project Steering Committee
SBP	State Bank of Pakistan
SDA	Special Drawing Account
SDAC	Special Departmental Accounts Committee
SLAs	Service Level Agreements
ZTBL	Zarai Tarqati Bank Limited

PREFACE

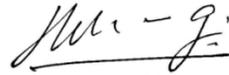
The Auditor General of Pakistan conducts audit in terms of Articles 169 and 170 of the Constitution of the Islamic Republic of Pakistan, 1973, read with sections 8 and 12 of the Auditor General's (Functions, Powers and Terms & Conditions of Service) Ordinance, 2001. The Performance Audit of the Scheme "Empowerment of Kissan through Financial and Digital Inclusion" of the Punjab Agriculture Department was carried out accordingly.

The Directorate General of Audit Punjab, Lahore conducted Performance Audit of the Scheme "Empowerment of Kissan through Financial and Digital Inclusion" during June and July, 2018 for the financial year 2016-18 with a view to reporting significant findings to stakeholders. Audit also examined the economy, efficiency and effectiveness aspects of the Scheme. The Audit Report indicates specific actions that, if taken, will help the management to realize the objectives of the scheme.

All observations included in this report have been finalized in light of discussion held with the Management at Special Departmental Accounts Committee (SDAC) meeting.

The Audit Report is submitted to the Governor of the Punjab in pursuance of the Article 171 of the Constitution of the Islamic Republic of Pakistan 1973 for causing it to be laid before the Provincial Assembly.

Dated: 11th March, 2021
Islamabad



(Javaid Jehangir)
Auditor General of Pakistan

EXECUTIVE SUMMARY

The Directorate General of Audit Punjab, Lahore conducted Performance Audit of the scheme “Empowerment of Kissan through Financial and Digital Inclusion” during the months of June & July, 2018. The main objectives of the audit was to analyze that the project activities were carried out in the most economical, efficient and effective manner viz-a-viz the intended performance deliverables of the project besides reviewing adherence to rules and regulations with regards to the policies and functions of the Agriculture Department, Government of the Punjab. The audit was conducted in accordance with the INTOSAI Auditing Standards.

The project was initiated by the Government of the Punjab with an initial loan outlay of Rs. 71 billion with coverage target of 500,000 farmers per annum for provision of interest free loans and smart phones to farmers. It was intended that on inclusion of latest technology, the farmers may obtain hassle free loans and may obtain useful information about weather condition, market situation and agriculture output related knowledge through various Information and Communication Technologies. Given the importance and Social visibility of the project, Directorate-General of Audit Punjab, Lahore personally supervised the audit activities during execution of performance audit.

It is apprised, however, that the initiative is in early stages of implementation where financial issues could only be highlighted instead of gauging output of the Project on intervention of Information Technology. The major audit findings highlighted by Audit are;

- a) Organization & Management issues amounting to Rs. 3.52 billion
- b) Financial Management issues amounting to Rs. 6.42 billion
- c) Procurement/ Contract Management issues involving Rs .9.34 billion

- d) IT Management issues involving data duplication and non-integration of registration process with PLRA for E-Credit Scheme
- e) Scheme Authority compliance amounting to Rs. 603.67 million and
- f) Field Analysis amounting to Rs. 348.00 million.

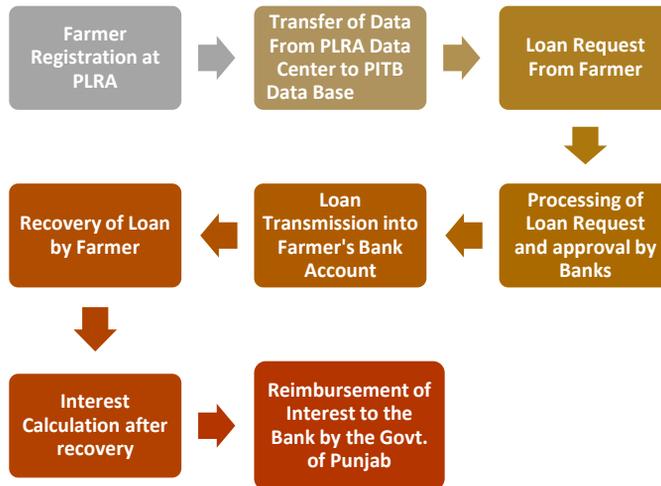
Audit recommends that the issues regarding IT management warrants immediate strengthening of the internal controls by involving IT experts. Similarly, areas of financial management needs third party validation of all payments made by the disbursing institutions through E-Credit Scheme besides implementation of core checks set by the financial rules in vogue.

1. BACKGROUND AND INTRODUCTION

The scheme titled, “Empowerment of Kissan through Financial and Digital Inclusion” is part of an initiative by Government of the Punjab to introduce reforms and allied benefits for the agriculture sector in the province. This project has been envisaged through a C.M. summary dated 06.10.2016. The project proposes to make intervention in two areas for facilitation of agriculture sector; the first area is providing financial assistance to farmers using IT solutions and efficient approaches for disbursement of funds and the second area is providing IT based tools through specific applications to facilitate farmers in their agricultural activities.

The basic concept behind this scheme was to facilitate small farmers who were not covered in formal credit procedures. The credit which is available to these farmers, mainly from informal sources, is of very high cost, which escalates their input cost of production. As a result, these small farmers have to bear the financial loss which traps them in perpetual cycle of poverty due to low output.

Moreover, the idea behind this arrangement was extension of Interest Free Agri. E-Credit Scheme that aims to provide interest free loans to 500,000 farmers annually in all districts across Punjab province through selected banks referred as Participating Financial Institutions (PFIs). Farmers having no recorded credit history/or clean credit history shall be eligible to apply for financing facility for meeting production and working capital requirements, purchase of input supplies and rental of farm supplements etc. The scheme shall be available for Rabi and Kharif crops from 2016-17 to 2020-21. Under this scheme, interest free loans and mobile phones are being given to landless and small farmers holding land up to 12.5 acres. The Diagram may elaborate the procedure to distribute interest free loan to farmers as under:



Inclusion of digital media for the small holding farmers is another important component of the scheme for which Agriculture Department has signed an agreement with Telenor Pakistan and Telenor Microfinance Bank for implementation of this scheme. Under this agreement, Telenor Pakistan will distribute 125,000 mobile phones to eligible farmers along with 10 different applications that include PITB farmer registration portal, monitoring/reporting and analytics dashboard, Video content Publishing for Video on Demand App, Crop Calendar Content Publishing Portal, Ask the Expert Web Interface, Supply Chain Tracking Management Portal and Call Centre Portal etc.

Some other key features and important aspects of the scheme are outlined hereunder:

- 1.1 Finance Minister during budget speech for the year 2016-17 highlighted an allocation of Rs. 17 billion for payment of markup on earmarked amount of Rs. 100 billion as interest free E-Credit facility to small farmers.

- 1.2 Chief Minister approved the scheme in a meeting held on August 20, 2016.
- 1.3 The scheme would be available for 5 lac farmers per year from all districts of Punjab province as per district wise distribution plan devised by Agriculture Department.
- 1.4 Farmers having land holding up to 12.5 acres shall be eligible for interest free loan under the scheme, however, interest/markup subsidy will be extended to farmers with land holding up to 5 acres only.
- 1.5 Tenants and sharecroppers shall also be eligible, subject to guarantee from owner of the land.
- 1.6 The applicant peasant/Tenant/sharecropper should be the resident of same rural Union Council where the land is located.
- 1.7 Financing per borrower shall be available in three installments and can be extended upto 5 years.
- 1.8 In case of same borrowers for following years, farmers will pay markup @0% for 1st two years (Govt. of Punjab will bear 100% interest cost during the 1st two years), 4% for 3rd year, 8% for 4th year and 12% for 5th year while remaining interest cost shall be borne by Government of the Punjab.
- 1.9 Farmers availing credit under this scheme in 3rd year for the first time will be charged markup @ 0% for 1st two years and in the 5th year the farmer will be charged markup @ 4% and difference will be borne by Government of the Punjab.
- 1.10 Loan collateral shall be standing crop, social collateral surety or any other form of guarantee acceptable to lending institutions.
- 1.11 E-passbook shall be used for quick loan appraisal mechanism.

- 1.12 Financial institutions would provide hassle free loans to the eligible farmers through open Mobile wallets/Assan Accounts with active participation of PITB, LRMIS and Telecom companies.
- 1.13 10% of total claims shall be verified by a Chartered Accountant firm hired for the said purpose as part of third party validation.
- 1.14 After advice from Finance Department, Mark up to participatory financial institutions will be debited from a special non-remunerative account to be maintained by State Bank of Pakistan sub-office Lahore.
- 1.15 Concerned stakeholders will share data with Chairman PITB, Secretary Agriculture and Secretary Information for financial consolidation.
- 1.16 Agriculture Revolving Fund of Rs. 2.0 billion is proposed under this scheme to be executed by Akhuwat.
- 1.17 Six financial institutions are participating in this scheme which are NBP, ZTBL, NRSP, Tameer bank and Akhuwat.
- 1.18 The role of LRMIS shall be registration of all land owners and cultivators with no land and generation of E-pass book for the purpose of loan eligibility which will subsequently be sent to PITB and Participatory Financial Institutions (PFIs).
- 1.19 Registration work will be carried out simultaneously at all 143 Arazi Record Centers across Punjab.

2. AUDIT OBJECTIVES

The scheme, Empowerment of Kissan through Digital and Financial Inclusion, has been initiated by the Government of the Punjab with a vision to support small farmers by providing them interest free loans as financial support and provision of mobile phones to empower them to employ latest technologies in their farming activities through usage of different IT applications. The scheme has been launched for a period of 5 years i.e. 2016-21 with an initial target of loan up to 71 billion with coverage target of 500,000 farmers annually.

Most of the statistics relating to the scheme are available with the Agriculture Department. Audit would therefore, rely on their data for the purpose of assessing coverage, eligibility and number of financial institutions involved in financing and disbursement activities. Focus of Audit would therefore, remain on evaluation of efficiency of internal controls already in place and governance mechanism to achieve the intended target economically, effectively and efficiently.

A big amount of public money is involved in this scheme in shape of interest free loans and provision of mobile devices with IT applications, the audit exercise would be a useful tool in strengthening of internal control mechanism of the government and to help it in efficient and effective utilization of available funds. It is, however, pertinent to clarify that this initiative is in early stages of implementation therefore, overall project's success or failure might not be possible for the Audit to gauge. Only project management aspects and issues related to finance could be highlighted in this report.

2.1 *Review project's performance against intended objectives:*

The scheme has been evaluated by Audit against the intended objectives of the policy makers. The scheme envisages a coverage plan of 5 lac farmers per years from all districts of Punjab province as per district

wise distribution plan with effect from 1st October 2016. Further, mobile phones along with different applications were targeted to be distributed to the 125,000 farmers.

2.2 *Assess whether project was managed with due regard to economy and efficiency:*

The aspects of economy and efficiency with regard to the scheme were particularly analyzed and different aspects of such instances has been documented in the form of audit findings. Both aspects of the scheme which include financial integration and Digital inclusion have been commented upon with regard to the aspects of economy, efficiency and effectiveness.

2.3 *Review compliance with applicable rules, regulations and procedures:*

Compliance of applicable rules and regulations like Punjab Financial Rules, Punjab Procurement Rules, and procedures as laid down in approved summary of the scheme by the Chief Minister are seen and deviations are duly documented in the report.

2.4 *Financial year/period and locations covered:*

The scheme is introduced for Rabi and Kharif crops 2016-17 to 2020-21. However, the audit analysis pertains to the period 2016-18.

3. AUDIT SCOPE AND METHODOLOGY

During audit activity, critical areas of internal controls and other operational spheres were examined. The audit was conducted in accordance with the INTOSAI Auditing Standards. The audit methodology included examination of the financial record, survey, data analysis and discussion with management.

4. AUDIT FINDINGS AND RECOMMENDATIONS

Audit findings and recommendations are divided into six segments i.e. Organization & Management, Financial Management, Procurement & Contract Management, IT Management, Authority Compliance and Field Analysis which have briefly been drafted in shape of audit observations hereunder. The back-up record is in the part of annexure of this Performance Audit Report.

4.1 Organization & Management

4.1.1 *Non maintenance of Personal Ledger Accounts of PFIs -Rs. 3.55 billion*

Rule 2.2 of PFR Vol-I states that a simple Cash Book in P.F.R. Form I should be kept in every office receiving or disbursing money on behalf of Government regularly or frequently for recording all transactions of moneys received by Government Servants in their official capacity, and subsequent remittance to the treasury or to the bank, as well transactions of moneys withdrawn from the treasury or the bank by bills and their subsequent disbursement. All cash transactions should be entered in the Cash Book as soon as they occur and attested in token of check. The Cash Book should be closed regularly and completely checked.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that an amount to the tune of Rs. 3.55 billion was paid to the following Participating Financial Institutions (PFIs), (Annexure-4.1.1), but the Personal Ledger Account of the FPIs were not maintained.

Sr. No.	Name of Financial institutions	Farm Size Range (Acres)	Loan Disbursement target (Billion) (Rs.)	Markup Rate (%)	Liquidity Limit as per Agreement (Rs.)
1.	National Bank of Pakistan	2.5 – 12.5	32.50	13.5	20.0 Billion
2.	Zarai Taraqiati bank Limited (ZTBL)		16.25	12.5	14.0 Billion
3.	National Rular Support Programme (NRSP)	0 – 2.5	15.43	27	9.0 Billion

Sr. No.	Name of Financial institutions	Farm Size Range (Acres)	Loan Disbursement target (Billion) (Rs.)	Markup Rate (%)	Liquidity Limit as per Agreement (Rs.)
4.	Tameer Bank (Telenor bank)		3.5	20	2.0 Billion
5.	Akhuwat		3.5	10	2.0 Billion

This lapse was due to failure of Management and Supervisory internal controls.

The matter was brought to the notice of the management during audit, the observation was noted for compliance.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed the concerned management of the Scheme to maintain and produce the Personal Ledger Accounts as desired by audit, however, no such documentation till finalization of this report was produced to audit.

Audit recommends to fix the responsibility for non-maintenance of Personal Ledger Accounts of the PFIs.

(Para No. 02)

4.1.2 Unauthorized development expenditure under scheme for the FY 2017-2018-Rs. 2.72 billion

Clause 4.1 (A)(c) of Punjab Budget Manual states that in respect of special services like education, health, social welfare and man-power development, only non-recurring expenditure on the Plan schemes should be treated as development expenditure.

As per Punjab Budget Manual Clause 4.4 (d) “Development schemes for submission to the Departmental Development Sub-Provincial Development Working Party, and Executive Committee of the National Economic Council should be prepared in P C-I Form, in accordance with such directives as are issued from time to time by the Planning and Development Department.”

As per Punjab Budget Manual Clause 4.4. (a) “no development scheme, which has not been approved by the competent authority should

not be included in the Annual Development Program. It is, therefore, imperative that all the development schemes which a Department intends to include in the Annual Development Program, should be got approved by the competent authority”

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18” it was found that funds for the subject scheme were released under Grant 36 development in the SDA of the Chief Executive of PARB (Punjab Agriculture Research Board) during the FY 2017-18. The SDA operator then transferred the funds released via SDA cheque into a BoP account managed by agriculture department officials. In the FY 2017-18 an amount of Rs. 2.72 billion were disbursed from the SDA into the BoP account.

In this context it was analyzed that the statutory provisions regarding preparation of grants and release of budgets (as cited above) mandated that all expenditure against development grants such as Grant 36 must be made against approved development schemes, having an approved PC-I from the competent forum. However alarmingly it was analyzed that no PC-I had been made for the subject multi-billion rupees scheme altogether. On the other hand even in the absence of such basic rule requirement, Rs. 2.72 billion development grant allocations had been irregularly handed over to the agriculture offices for execution of the scheme.

Audit was of the view that the subject financial actions of the management were void of any legal basis and in the instant case the expenditure of government of the Punjab for the year 2017-18 stood misclassified and un-approved for an amount of Rs. 2.72 billion.

The matter was brought to the notice of the management during audit, it was replied that the E-Credit scheme is not a development

scheme. Rather funds of the scheme have been provided under Grant 18 after approval of the Cabinet. So, no funds were released/utilized under grant 36.

Audit did not agree with the reply because the funds were reflected in Annual development program budget as un-approved scheme for the year 2017-18.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee did not accept the explanation of the management of the scheme and directed to obtain advice from the Finance Department which is yet to be obtained.

Audit recommends to fix the responsibility for irregularity besides getting the matter regularized from the concerned authority.

(Para No. 03)

4.1.3 *Unauthorized advance drawl from SDA and transfer into commercial bank account-Rs. 1.591 billion*

According to the SDA operating procedure prescribed by the CGA and circulated by Finance department vide No. SO (TT) 6-1/2007 dated 11.09.2007:

- No withdrawals from SDAs are permissible as advance withdrawals or for unblock transfer in commercial banks
- Withdrawals from SDAs shall only be admissible if these are required to meet validly accrued liabilities/booked expenditure, duly pre-audited, where so required.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that following amounts were drawn out of SDA of Punjab Agriculture Research Board (PARB) and transferred into Bank of Punjab

account no. 6010000467500110 for further payment to PFIs. As per SDA policy the funds were required to be paid direct to the vender's accounts whereas the funds were transferred into commercial account in violation of the SDA policy. As per bank statement of the account an amount of Rs. 12.20 million was lying in the account as on 30.06.2018.

Sr. No.	Date	Nature of transaction	Document No.	Amount (Rs.)
1	30.10.2017	Balance as on 30.10.2017		100,670,779
2	07.11.2017	Outward clearing	817504	641,205,000
3	20.12.2017	Outward clearing	817567	32,476,413
4	20.12.2017	Outward clearing	817566	26,924,738
5	09.01.2018	Outward clearing	817594	14,149,938
6	22.06.2018	Transfer Credit	024852318022001	59,820,611
7	22.06.2018	Outward clearing	834918	18,750,197
8	09.02.2018	Outward clearing	834948	1,812,000
9	02.04.2018	Outward clearing	863805	377,111,022
10	20.04.2018	Outward clearing	863812	300,498,237
11	08.06.2018	Outward clearing	863884	9,067,991
12	19.06.2018	Outward clearing	863889	5,000,000
13	19.06.2018	Outward clearing	863888	3,083,817
Total				1,590,570,743
Balance as on 30.06.2018				12,192,483

This lapse was due to weak Management and Supervisory internal controls.

The matter was brought to the notice of the management during audit. It was replied that Finance department released the funds to PARB collectively for all Kissan Package schemes and not directly to the scheme. Hence, the PARB funding procedure approved by the PARB Board and the Govt. was used. The funds were transferred in to commercial bank account under the clause 21 of the PARB funding procedure. All the PARB funded Project Managers are authorized to place their project funds in to commercial accounts.

Audit did not agree with the reply because under the clause 21 of the PARB funding procedure the Chief Executive of the PARB shall have full administrative and financial powers to sanction/release fund, not have power to transfer the funds into commercial accounts.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee did not accept the explanation of the management of the scheme and directed to obtain advice from the Finance Department which is still pending till finalization of this report.

Audit recommends to fix the responsibility for irregularity besides getting the matter regularized from the concerned authority.

(Para No. 04)

4.1.4 Ineffective media campaign due to non-preparation of campaign Plan-Rs. 800 million

As per Para no. 08 of the approved Chief Minister summary dated 06.10.2016, an amount of Rs. 11.00 billion was allocated for payment of subsidy, disbursement cost, revolving fund, verification cost, extra remuneration to LRIMS staff and media campaign.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that the following amounts were allocated for media campaign.

Year	Original Allocation (Rs.)	Expenditure (Rs.)	Balance (Rs.)
2016-17	500,000,000	287,670,443	212,329,557
2017-18	300,000,000	266,020,054	33,979,946
Total	800,000,000	553,690,497	246,309,503

The Government of the Punjab has taken an initiative for provision of Rs. 100 billion interest free loans to 500,000 famers under the Agri. E-Credit scheme through agriculture department in the all districts across

the Punjab province through selected Banks/PFIs. For this purpose Rs. 500 million was directly allocated to Director Agriculture Information Bureau vide No.SO(B&A)1-1/2016-17-KP dated 13.02.2017 for Khadim-e-Punjab Program “Empowerment of Kissan through Financial and Digital Inclusion” for execution of Media Campaign. Out of which an amount of Rs. 215.08 million was incurred on media campaign of the subjected scheme, remaining Rs. 72.59 million was incurred on other schemes and Rs. 212.33 million was lapsed, similarly Rs. 300 million was allocated for the financial year 2017-18 out of which Rs. 266.020 million was incurred for media campaign remaining amount of Rs. 33.98 million was gone lapsed.

Due to poor planning of media campaign, the department failed to convey the message and benefit of the scheme to the stakeholders at grass root level. It was also noted during the field survey that out of 121 famers, only 04 famers belonging to District Faisalabad informed that they knew about the scheme through media. On the aforementioned paragraph, it is evident that no comprehensive media campaign plan was devised and Rs. 553.690 million incurred on media campaign gone waste.

This lapse was due to weak Management and Supervisory internal controls.

The matter was brought to the notice of the management during audit. It was replied that media campaign was conducted as per need of the scheme. Audit did not agree with the reply as the department failed to make comprehensive media campaign strategy due to which target of the scheme was not achieved.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee did not accept the explanation of the management of the scheme and directed to obtain advice from the Finance Department but the same is still pending.

Audit recommends to look into the matter and devise comprehensive media campaign strategy for effective utilization of funds and enhanced efficiency of overall scheme.

(Para No. 05)

4.1.5 Internal Audit not conducted

Paragraph 7.5.19 of Financial Audit Manual (FAM) provides that 'Internal Audit', is in itself an internal control. It acts an independent check on performance. It can be effective in helping management to fulfill its monitoring role. Moreover, Sr. no. 7.5.20 of Financial Audit Manual (FAM) provides that internal audit must not become part of the operational controls. The internal audit unit should not be performing checks on an ongoing basis. It should audit and review after the fact, or as a separate independent and additional check, to ensure that the management and staff have been carrying out their duties properly.

During performance audit of the scheme for, "Empowerment of Kissan through financial and digital inclusion for the period 2016-18", it was observed that the Internal Audit was not conducted by the Administrative Department. The internal audit system is a key control to strengthen the internal controls systems of the scheme and also provides help lines to policy makers and Management for making good decision for betterment of Department.

This lapse was due to lake of supervisory and management controls.

The matter was brought to the notice of the Management during audit, the observation was noted for compliance by the management.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed to constitute a committee for the purpose of conducting an internal audit. However, no further progress in this regard is reported by the management of the scheme till finalization of this report.

Audit recommends to make the compliance at earliest.

(Para No. 06)

4.1.6 Poor performance due to non-formation of Service Level Agreements (SLAs) between implementing partners

As per footnote No. 27 of WGITA – IDI Handbook on Audit for Supreme Audit Institutions URS – *User Requirement Specification Document* contains requirements that show the functions of the organization that the IT system is supposed to carry out and the end user operability desired. This is the stage where a complete and clear delineation of user’s requirements should be specified by the users. A deficient user requirement specification may ultimately lead to development of a deficient system.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that a number of provincial government offices and departments were collaborating with one another using IT tools and solutions to execute the subject government initiative. With regards to the scheme, IT solutions were being executed by PLRA, ADU of Agriculture Department and PITB. P&E Cell of Agriculture department was the PMO (Project Management Office) of the project and having IT roles as well. The different IT solutions/applications being used by the parties were interlinked and dependent upon each another. For example, the e-credit system hosted by PITB was dependent upon input from PLRA farmer registration system. Similarly, ADU’s CAPPs initiative required input from the PITB’s e-credit system as well.

In order to work in an efficient and sustainable manner, it was important that clear and detailed IT SLAs’ were agreed in writing amongst all parties. This was necessary to define the manner and extent according to which all offices/department would work with each other, evaluate, resolve issues and ensure system credibility and performance. However, it was found with concern that no IT SLAs had been made amongst any party. The work was being managed on an ad-hoc meeting/discussion

basis. This posed a significant risk to the sustainability and effectiveness of the overall government project itself.

It was replied by the management of the Agriculture Department that both organizations i.e. PLRA and PITB are members of Project Steering Committee (PSC) which is authorized to take all strategic decisions. Therefore, no formal SLAs were required with them.

The management response is not correct as these organizations have to coordinate with each other increasingly for the smooth execution of the scheme even for the matters that are not covered by the PSC. They even require inputs and had to extensively communicate with Agriculture Department and ADU.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee did not accept the explanation of the management and directed to chalk out clear cut roles and responsibilities of all the implementing partners that include Agriculture Department, PLRA, PITB etc. before obtaining approval of the same from the steering committee. However, no further progress in this regard is observed till finalization of this report.

Audit recommends that formal SLAs should have been formalized among all the stakeholders actively involved which would only enhance the efficiency and effectiveness in result of more coordinated efforts.

(Para No. 07)

4.1.7 Non-transparent operations due to award of loans to cultivators/tenants without verification from Land Revenue Officials

According to the C.M. Summary of the Scheme, interest free loans were to be disbursed to small farmers. The initial target was set at 500,000 farmers. A major goal of the project was to empower the small Farmers financially in his agriculture concerns. Having this background and intended purpose, it was the mandate that all efforts were made to target

the small farming community (whether farmers or tenants /cultivators) in an effective and transparent manual.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that that the total number of loans disbursed from Rabi (October) 2016 to Kharif 2018 was 395,457 having tenant/cultivator loans of 157,186. (One person /tenant could get more than one loan). Before awarding loan to tenants, it was necessary to ascertain that the recipient was an actual farmer/cultivator. This information could only be verified by the Land Revenue Officials of the respective village/tehsil. However, it was found with concern that loans were being granted to individuals without any verification from the land revenue officials regarding their cultivation activities.

This practically meant that any person from a village/tehsil could visit a PFI, apply for a loan and get it irrespective of any other details. Such loose internal control environment was considered alarming by audit. Not only did it show non-transparent operations but it defeated the very objective of reaching out to the specific needy sections of the society to whom the benefit was aimed at. This audit apprehension was further strengthened during field audit in which cases were noticed where loans were awarded to non-cultivators.

Audit was of the view that in absence of sound mechanism and control that can verify if the person availing loan is actually a tenant/cultivator, the whole subject can becomes victim to the favoritism and unfair exploitation.

In response to the audit observation, it was replied by the Agriculture Department that tenants are verified by the PFIs before registration in the E-Credit system as approved by Project Steering Committee.

The management response is not acceptable as the devised mechanism has inherent loophole in it and any person not tenant can unduly benefit from the scheme without any process to ensure if he is a deserving tenant.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending and directed to formulate a mechanism for verification of cultivators/tenants. No further progress was reported till finalization of this report.

Audit recommends to look into the matter and devise a plan for verification from Land Revenue office.

(Para No. 08)

4.2 Financial Management

4.2.1 Non submission of monthly accounts of expenditure to treasury for post audit-Rs. 4.42 billion

According to Finance Department Notification No.SO (TT) 6-1/2007 dated 26.10.2007, the operator of SDA will be required to submit monthly accounts of expenditure supported with copies of paid vouchers to the concerned AG/DAO/TO for post audit purpose by 15th of month following the month in which expenditure was incurred.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that an amount to the tune of Rs. 4.42 billion (Annexure-4.2.1) was incurred out of SDA account for various purposes, but monthly accounts of expenditure were not submitted to Treasury office for the purpose of Post audit.

This lapse was due to failure of management and supervisory internal controls.

The matter was brought to the notice of the Management during audit, the observation was noted for compliance by the management.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending for want of compliance of the issue raised by audit.

Audit recommends to make the compliance at the earliest.

(Para No.11)

4.2.2 Non reconciliation of expenditure of the scheme- Rs. 4.42 billion

Rule 2.2 of PFR Vol-I states that the entries in the Cash Book of the cheques drawn from the Audit Office or amount withdrawn from the treasuries should be compared and checked with the list of the Cheques or Treasury Schedules issued by the Audit Office/Treasury Office.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that an amount of Rs. 4.42 billion (Annexure-4.2.2) was incurred on the subject scheme but the expenditure was not reconciled with the treasury on monthly basis, detail annexed.

This lapse was due to failure of management and supervisory internal controls.

The matter was brought to the notice of the Management during audit. It was replied that during 2016-17, Rs. 2.06 billion were released and utilized and no budget was surrendered. Moreover, the said amount was also reconciled from the AG Office Punjab/TO Office. However, during 2017-18 the budget was provided to CE PARB. Therefore, CE PARB reconciled the expenditure with the TO and AG Office. P& E Cell reconciled the figures with CE PARB. Audit did not agree with the reply as no documentary evidence in support of the reply was shown to audit.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed the scheme’s management for the compliance of the issue highlighted by audit. Further progress was not reported till the finalization of this report

Audit recommends to make the compliance at the earliest.

(Para No.12)

4.2.3 Irregular expenditure out of irrelevant head of account- Rs. 990 million

Paragraph 5 of Finance Department letter No.PS/FS/808/78 dated 26.08.1978 states that the Principal Accounting Officer should issue instructive to the controlling officer that all payment were correctly classified under the appropriate heads of accounts.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that an amount to the tune of Rs. 990 million was incurred on purchase of mobile phones, as detail below out of head of account A03919 hiring of service instead of head of account purchase of equipment. Therefore the expenditure was held irregular.

Sr. No.	Cheque #	Date	Particulars	Head of A/c	Amount (Rs.)
1.	2517004329	14.11.2017	95% Payment made to Telenor Pakistan for purchase of 75,000 Mobile Phones	A03919	675,000,000
2.	2517004341	02.04.2018	4% Payment made to Telenor Pakistan for purchase of 75,000 Mobile Phones	A03919	0
3.	863887	25.05.2018	95% Payment made to Telenor Pakistan for purchase of 35,000 Mobile Phones	A03919	315,000,000
Total					990,000,000

This lapse was due to weak management and supervisory internal controls.

The matter was brought to the notice of the management during audit. It was replied that an agreement was signed with Telenor Bank and Telenor Pakistan for provision of service of CAPP including purchase of 110,000 handsets. No standalone purchase was made by Agriculture Department for mobile phones; therefore, the funds were demanded under head of account A03919.

Audit did not agree with reply of the department because the purchase was made out of irrelevant head of account without re-appropriation of the funds.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, committee kept the para pending and directed to refer the matter to the Finance Department for regularization. Further progress was not reported till the finalization of this report

Audit recommends to fix the responsibility for irregularity besides getting the matter regularized from the Finance Department.

(Para No.13)

4.2.4 Lapse of fund due to non-utilization and non-surrendering of funds- Rs. 514.03 million

As required under Paragraph 13.8 (a) of Punjab Budget Manual, heavy savings should be surrendered in the 2nd List of Excess & Surrender Statement. (b) No explanation will be required in case of saving up to 5% in both Development and Non Development expenditure.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that savings to the tune of Rs. 514.03 million were not surrendered in the 2nd List of Excess & Surrender statement of the Scheme, due to which the budget was lapse.

The detail is as under:

Year	Original Allocation (Rs.)	Revised Allocation (Rs.)	Expenditure (Rs.)	Balance (Rs.)	Cost Center
2016-17	2,060,000,000	2,060,000,000	2,060,000,000	0	LO-5292
2016-17	500,000,000	500,000,000	287,670,443	212,329,557	LO-4238
2017-18	5,343,500,000	2,869,579,000	2,567,879,440	301,699,560	LO-9171
Total	7,403,500,500	5,429,579,000	4,915,549,883	514,029,117	

This lapse was due to failure of management and supervisory internal controls.

The matter was brought to the notice of the Management during audit. It was replied that during 2017-18, an amount of Rs. 2.72 billion was allocated for the scheme out of which an amount of Rs. 1.75 billion was expended. Cheques amounting to Rs. 967.405 million were returned from TO Lahore un-passed, so Rs. 970.526 million remained unutilized during the year 2017-18. Audit did not agree with the reply as no documentary evidence in support of reply was shown to audit.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee asked for production of certain record to audit for verification. However, till finalization of this report, the same is still pending.

Audit recommends to fix the responsibility for non-utilization of funds which resulted in inefficient and ineffective utilization of funds.

(Para No. 14)

4.2.5 Blockage of Government money due to purchase of mobile phones without immediate requirement-Rs. 315 million

Rules 2.10 (b) (5) of PFR-I, states that no money is withdrawn from the treasury unless it is required for immediate disbursement.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it

was observed that an amount to the tune of Rs. 315 million was drawn vide cheque No. 863887 dated 25.05.2018 for purchase of 35,000 mobile phones. The purchase was made without immediate requirement, because the department has already purchased 75,000 mobile sets on 03.11.2017 for distribution to the farmers which was not completely distributed despite the lapse of over eight months, about 67,000 sets were distributed up till 30.06.2018. Whereas, another purchase order was placed for 35,000 mobile phones on 25.01.2018, which was received on 11.03.2018 on the same price and same specifications despite downward trend of mobile technology. The mobile phones are lying in the stock maintained by the M/s Telenor Pakistan. Therefore the purchase was held un-necessary, resultantly huge amount of public money was blocked.

This lapse was due to weak management and supervisory internal controls.

The matter was brought to the notice of the management during audit. It was replied that the already purchased 75,000 handsets have been distributed to the farmers till 08-08-2018. So, 2nd batch of 35000 handsets were purchased for distribution among the farmers as per agreement with the Telenor Pakistan and requirements of the scheme.

The reply of the department was not based on facts because 35,000 mobile phones were purchased on 25.01.2018 whereas already purchased 75,000 handsets have not been fully distributed to the farmers till 08.08.2018.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending and directed to distribute the remaining sets immediately without further delay but no progress till finalization of this report was reported.

Audit recommends to fix the responsibility for purchase of mobile phones without immediate requirement that clearly indicates the inefficient, uneconomic and ineffective utilization of funds.

(Para No. 15)

4.2.6 Unjustified expenditure on advertisement not related to the scheme-Rs. 72.595 million

As per Finance Department notification No.SO(B&A)1-1/2016-17-KP dated 13.02.3017, the Governor of the Punjab has accorded the sanction and released fund for Khadim-e-Punjab Programme “Empowerment of Kissan through Financial and Digital Inclusion” for execution of media campaign.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that an amount to the tune of Rs. 72.595 million (Annexure-4.2.6) was incurred on Media Campaign, detail annexed, which not related to the scheme. It was wasteful and unjustified expenditure due to non-formulation of comprehensive media campaign by the concerned authority due to which the department failed to achieve given targets within the stipulated period.

This lapse was due to weak management and supervisory internal controls.

The matter was brought to the notice of the management during audit, the observation was noted for compliance.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed to obtain the ex-post facto approval from the Board of Directors of PARB on the issue highlighted by audit as explained above. Further progress was not reported till the finalization of this report.

Audit recommends to fix the responsibility for unjustified expenditure on media campaign.

(Para No. 17)

4.2.7 Unjustified and wasteful expenditure on advertisement through electronic media-Rs. 37.540 million

As per Finance Department notification No.SO (B&A) 1-1/2016-17-KP dated 13.02.3017, the Governor of the Punjab has accorded the

sanction and released fund for Khadim-e-Punjab Program “Empowerment of Kissan through Financial and Digital Inclusion” for execution of media campaign.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that government resources allocated for media campaign were not effectively and efficiently utilized. Some irregularities and wastage of resources were observed. Some of the anomalies identified are as under:

- a) Scrutiny of the bills of advertisement of electronic media/ TV channels revealed that the advertisements were placed by the department for media campaign of the scheme through DGPR. The broadcasting times of the advertisements were so long, as detail below, which seemed unrealistic and unjustified. It was not only wastage of government money but also undue favor to the electronic media agencies. The transmission certificates duly verified the by the Agriculture Department was not available.

Sr. No.	Cheque No. & Date	Insertion Order No.	Date	Duration of spot in seconds	Amount (Rs.)
1	2896144 dated 07.05.2018	SPL#3221-1	25.11.2016	76	6,289,651
3	O.O No. DAI-2017/3148		14.04.2017	64	11,377,317
4	O.O No. DAI-2017/Accts/108		06.01.2017	64	9,421,166
5	O.O No. DAI-2017/2098		06.04.2017	60	4,429,257
6	O.O No. DAI-2017/1476		15.03.2017	58	6,022,706
Total					37,540,097

- b) Scrutiny of expenditure statement revealed that an amount of Rs. 299.75 million were expended under the head

A03907 (Advertisement and Publicity) whereas vouched account of Rs. 266 million was produced to audit. Remaining record for Rs. 33.73 million (299,754,610-266,020,054=33,734,556) was concealed from audit.

- c) It was further observed that an amount to the tune of Rs.17.56 million was paid to M/s Brand Partnership (Pvt) Limited, Lahore through DGPR on account of electronic media campaign charges.

The detail is as below:

Sr. No.	Cheque No. & Date	Insertion Order No.	Date	Amount (Rs.)
01.	2896144 dated 07.05.2018	SPL#3221-1	25.11.2016	11,274,480
02.	2896144 dated 07.05.2018	SPL#3246-1	25.11.2016	6,289,651
Total				17,564,131

The payment was seemed doubtful on the grounds that the Director of Agriculture Information asked to the office of the DGPR through its letter no. DIA-2017/Accts/602 dated 31.01.2017 to submit the bills for payments as per directions of the Information and Culture Department vide letter no. SO (P&C) 5-21/2016 dated 30.11.2016 for payment whereas order for media campaign was not placed by the Planning and Information Cell being executing agency of the scheme. It was also observed that DGPR placed the insertion order SPL # 3221 and SPL # 3246 dated 26.11.2016 for telecasting the campaign on 27.11.2016 in response of letter DIA-2017/Accts/602 dated 31.01.2017 was not comprehensible for audit. The actual payee receipts of M/s Brand Partnership (Pvt) Limited, Lahore and proof of transmission was also not available in the record.

- d) It was observed that an amount to the tune of Rs. 4.06 million was paid to DGPR on account of advertisement charges through print media, as detailed below:

Sr. No.	Bill No. & Date	Insertion Order No.	Date	Amount (Rs.)
01.	2082173133 dated 19.09.2017	SPL # 2082	19.09.2017	2,471,847
02	1573173133 dated 09.06.2017	SPL # 1573	13.05.2017	1,592,561
Total				4,064,408

The agriculture department placed the order for advertisement to DGPR vide letter No.DAI-2017/AV/4362 dated 22.06.2017 without mentioning the no. of newspapers. The DGPR advertised the caption (Kisan Package) in 26 Newspapers through SPL # 2082 out of which 16 Newspapers were related to Lahore City. Similarly, another advertisement order was placed for five leading newspapers through DGPR vide letter No. DAI-2017/AV/3541 dated 12.05.2017 whereas the DGPR advertised the caption (Kisan Package) in 14 Newspapers through SPL # 1573 out of which 11 Newspapers were related to Lahore City which was illogic and unjustified. Due to poor and illogic media campaign, the department failed to achieve the targets and the expenditure gone wasted.

This lapse was due to weak management and supervisory internal controls.

The matter was brought to the notice of the management during audit, the observation was noted for compliance.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the

committee directed to obtain the ex-post facto approval from the Secretary Agriculture on the issue highlighted by audit as explained above. Further progress was not reported till the finalization of this report.

Audit recommends to probe the matter and fix the responsibility for unjustified expenditure on media campaign.

(Para No. 18, 19, 20 & 25)

4.2.8 Non recovery of outstanding loans from the defaulters- Rs.12.046 million

As per clause 3.25 of contract agreement between Government of the Punjab and Messrs. Akhuwat dated 08.12.2016, it was the responsibility of M/s Akhuwat in case of any default the delinquent amount will be recovered as land revenue arrears under Land Revenue Act.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, and while scrutiny of record of M/s Akhuwat, it was observed an amount of Rs.12.046 million (Annexure-4.2.10) was outstanding against farmers but the same was not recovered from the defaulters of the loans by the M/s Akhuwat.

It was also noted that as per clause 3.2 of the agreement, M/s Akhuwat shall participate in the scheme with a revolving fund of PKR 2 billion provided by the Government of the Punjab, but no clause in case of default as safeguard was included in the agreement.

This lapse was due to weak management and supervisory internal controls.

The matter was brought to the notice of the management during audit. It was replied that the recovery of outstanding loan from the defaulters is the key responsibility of the PFI, and the risk of principal amount rests with PFIs/MFIs.

The reply of department was not tenable as PKR 2 billion was provided by the Government of the Punjab to M/s Akhuwat, but no clause in case of default as safeguard was included in the agreement.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed to obtain complete trail of transactions of Akhuwat including details of bank account and sub bank accounts for scrutiny.

Audit recommends to fix the responsibility for non inclusion of provision as safeguard in case of default and make efforts for recovery of outstanding loan with the mutual collaboration of the PFI.

(Para No. 21)

4.2.9 *Loss to the Govt. due to non-deduction of Stamp Duty- Rs. 4.28 million*

Section 22 (A) sub section (b) of Schedule-I of Stamp Act 1899 read with Finance Act 1995 (Act-VI of 1995) provides that Government of the Punjab has levied the stamp duty on the contracts entered into for procurement of stores and materials by a contractor with Government, Agencies or Organizations set up or controlled by the provincial government at the rate of 25 paise for every Rs.100 or part thereof of the amount of contract.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that an agreement amounting to Rs.1.71 billion was made by the department with M/s Tameer Microfinance Bank Limited for purchase of Mobile Wallets, Mobile Applications, Mobile Phones and Mobile Sims but neither the agreement was made on stamp papers nor stamp duty amounting to Rs.4.28 million (1,714,666,666 x .25/100) @ 25 paise for every Rs.100) against the amount of contract levied by the provincial government was not deducted. Non-observance of the above rule, deprived the provincial government from revenue of Rs. 4.28 million.

This lapse was due to failure of management and supervisory internal controls.

The matter was brought to the notice of the management during audit. It was replied that the agreement with Telenor is for supply of CAPP goods and services. The section 22(A)(a) of the Act ibid applies on the instant contract which provides that where the contract exceed 2,500,000 Rupees., the stamp duty shall be Rs. 2,000 Rupees.

Audit did not agree with the reply as the 110,000 mobile phones were purchased and stamp duty was not recovered.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed to obtain advice from the Punjab Revenue Authority. Further progress was not reported till the finalization of this report.

Audit recommends to recover the amount from the concerned and deposit into government treasury under intimation to audit.

(Para No. 23)

4.2.10 Unauthorized payment to Punjab Land Revenue Authority-Rs.1 million

As per Para no. 06, 07 and 13 of the approved Chief Minister summary dated 06.10.2016, the LRMIS project shall execute two major tasks i.e. registration of all land owners / cultivators with no land and generation of E-Pass Book with its transmission to PITB. Registration of 500,000 farmers will be started from 19th September, 2016 and will be completed by 18th October 2016. The LRMIS staff will be paid, on entry based system, to a maximum of one moth salary.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that an amount of Rs. 1 million was paid to the Punjab Land Revenue Authority (PLRA) formerly LRIMS department on account of designing, execution and management of the assignment vide cheque No. 703404 dated 13.03.2017. The payment was held unauthorized on the

ground that such payment was made in contravention of the C.M. summary.

This lapse was due to weak management and supervisory internal controls.

The matter was brought to the notice of the management during audit. It was replied that the payments to PLRA were under terms and conditions approved by CM Punjab.

The reply was not based on facts as no such payment was approved by the C.M.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed to request PLRA to define its timeline regarding registration of farmers in consultation with PITB and Agriculture Department but no progress in this regard was reported till finalization of this report.

Audit recommends to look into matter and fix responsibility for unauthorized payment.

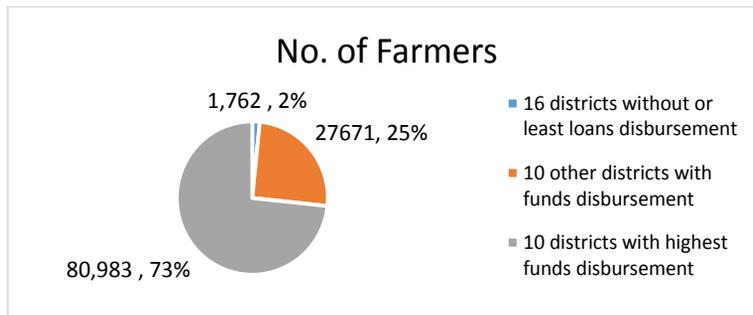
(Para No. 26)

4.2.11 Inefficient and unequal disbursement of funds to farmers by the Akhuwat Foundation-Rs. 6.11 billion

As per Clause-4.7 of the agreement between Government of the Punjab and Akhuwat, GoPb shall allocate district wise targets, two days prior to signing of the agreement, to Akhuwat for processing E-Credit Facility under the scheme. Further, as per Annexure-E of the approved summary of the Scheme, district wise borrowers were allotted.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that Akhuwat Foundation was awarded a contract along with an amount of 2.0 billion for disbursement to the farmers through a revolving fund account. However, data analysis revealed that loan distribution by Akhuwat was very uneven and mostly scattered to few

districts. Just 2 percent loans (valuing Rs. 96.03 million) were awarded to the farmers of 16 districts which include 10 districts where no farmer benefited from the scheme by Akhuwat. It is pertinent to mention here that district wise allocated borrowers target for the same districts was 39 percent. On the other hand, bulk of the amount (Rs. 4.50 billion) was scattered to just 10 districts which received more than 73 percent of the funding against an allocated target of 34 percent. The detail is depicted in the figure as under:



District wise target achievement against the allocated borrowers is also attached as an annexure (Akhuwat).

Audit apprehends that Akhuwat lacks in the capability and its access is limited to certain area. It distributed funds in the areas where they had access and neglected other areas as a result most of the small tenant and farmers of those areas could not benefit from the scheme. Due consideration to this issue should have been given by the management of the scheme at the time of pre-qualification of the contractor. It was also the responsibility of the management to timely communicate Akhuwat with their targets and time to time feedback, so that neglected areas could be targeted.

In response to the above mentioned reservation pointed out by audit, it was admitted by the management of the Agriculture Department that there is no single MFI having uniform network all across Punjab. However, it covers the whole Punjab.

The management response is not acceptable as at the time of pre-qualification of Akhuwat, it was tendered that the MFI is required to distribute loans all over the Punjab and for the same purpose it was provided with a revolving funds of Rs. 2 billion with service charges of 11.80 percent (5.90 percent for each season) for each year. Tenants of a vast area in Punjab had failed to benefit from the scheme and there appears no concrete management efforts were made to achieve district wise targets in this regard.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed the management of the scheme to direct Akhuwat to evaluate the needs of each district and disburse loans accordingly. It was further directed to revise the agreement accordingly but no progress in this regard was reported till the finalization of this report.

Audit recommends that all the districts as per targets be given equal focus by the Akhuwat Foundation so that equal opportunities may be provided to the tenants of the whole province.

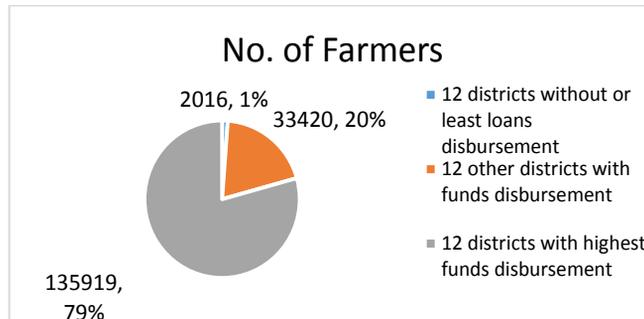
(Para No. 28)

4.2.12 Inefficient and unequal disbursement of funds to farmers by National Rural Support Program-Rs.8.10 billion

As per Clause-3.3 of the agreement between Government of the Punjab and NRSP, NRSP shall focus on small farmers having land holding up to 2.5 acres or those farmers whose cases are rejected by any PFI on account of insufficient guarantee.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that National Rural Support Program was awarded a contract at an exorbitant rate of 27 percent so that small land owners and tenants having land holding up to 2.5 acres may benefit from the scheme. The analysis of data provided by the Punjab Information Technology

Board revealed that the loans were not uniformly disbursed in all areas of the province. Most of the farmers in different areas could not benefit from the scheme due to lack of capacity of NRSP to facilitate them. It was observed that only 1 percent of loans (Rs. 50.61 million) were imparted to the 12 districts of the province where overall target of loanee farmers on the scheme was 26 percent. On the other hand, most of the funds (Rs. 6.63 billion) i.e. 79% were concentrated on just 12 districts where targeted loanee farmers were just 36%. The detail is depicted in the figure as under:



District wise target achieved against the allocated borrowers is also attached as an annexure.(NRSP)

Audit apprehends that NRSP has failed to provide benefits to most areas of the province despite the fact that it is charging 27% interest rate which is by far more than double than any other PFI charging. Management of the scheme has also failed to ensure equal distribution of benefits in all the areas of the province. Also, the agreement is deficient in this case as it does not bind the contractor to ensure targeting beneficiaries in the whole province.

In response to the above mentioned reservation pointed out by audit, it was admitted by the management of the Agriculture Department that there is no single MFI having uniform network all across Punjab and at the same time further explains that NRSP covers the whole Punjab.

The management response is not acceptable as it had failed to ensure that NRSP distributes funds as per targets and tenants in most of the province remained deprived off the facility of interest free loan despite award of contract at exorbitant rate.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed the management of the scheme to direct NRSP to evaluate the needs of each district and disburse loans accordingly. It was further directed to revise the agreement accordingly but no progress in this regard was reported till the finalization of this report.

Audit recommends concrete efforts and a plan to provide equal opportunities to the neglected areas of the province as well.

(Para No. 29)

4.2.13 Poor performance due to no intimation to loan recipient regarding disbursement of his/her loan-Rs.0.650 million

As per Clause-3(XI) of the approved Summary by the CM, Financial Institutions would provide hassle free loans to the eligible farmers through open Mobile wallets/Assan Accounts with active participation of PITB, LRMIS and Telecom companies.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that up to June 2018 management had disbursed 397,859 loans to 118,125 individuals. The aim was to facilitate the farmers/tenants by providing them timely and hassle-free interest free loans for cultivation purposes. As per terms of contract with the PFIs, the government was paying interest on the loans disbursed to farmers/tenants. In order to facilitate the farmers, it was required that he/she was to timely informed that his/her loan had been approved could now be drawn for use.

However, no system functionality had been developed to cover this significant aspect of “loan intimation”. The farmer faced with the hardship of continuously visiting the PFIs to get information about his/her loan.

During a sample-based field survey carried out by the audit, cases were found where the loans could not be utilized by the farmers due to non-intimation by agriculture department. Mr. Muhammad Akbar from Bahawalpur having CNIC 31202-9246683-9 could not draw funds valuing Rs. 36,000 and Mr. Athar Naveed also from Bahawalpur having CNIC 31202-9011956-1, both could not utilize their loans valuing Rs. 650,000 due to non-intimation from PFI/department. It is pertinent to mention here that the number of farmers selected for survey were only 100 out of 118,125 farmers clearly indicating a huge amount of un-intimated and unutilized loan disbursement due to the defect in the system.

Audit was of the view that not having an in-built system functionality to inform all farmers that their loan had been approved and could be drawn from the PFI, was a significant shortcoming of the project indicative of its unsatisfactory performance. There was significant risk that loans approved were not availed by the farmers.

In response to the audit observations, it was replied by the Agriculture Department that all the PFIs inform the loanee farmers to collect their amount after approval of the loan.

The management response is not based on facts and as per ground realities because many such instances were found where they were not intimated about loan disbursement in their accounts.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed to constitute an inquiry committee to probe the matter and share the recommendation of the committee with the audit. However, the same is still awaited.

Audit recommends to investigate the matter through bank statements that how many farmers had not drawn and utilized their funds since inception of this scheme as government is paying huge cost as an interest against such under/unutilized funds and fix responsibility against the concerned.

(Para No. 30)

4.2.14 Non-transparent expense due to irregular transfer of public funds into commercial bank account

According to the SDA operating procedure prescribed by the CGA and circulated by Finance department vide No. SO (TT) 6-1/2007 dated 11.09.2007:

- No withdrawals from SDAs are permissible as advance withdrawals or for en-block transfer in commercial banks
- Withdrawals from SDAs shall only be admissible if these are required to meet validly accrued liabilities/booked expenditure, duly pre-audited, where so required.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was found that payment modalities for executing the scheme were not worked out diligently. In order to ensure financial transparency the following two aspects were important:

- It was necessary that all expenses against the project were consolidated and reflected against the scheme’s unique expenditure ID. This was a standing practice for all projects whereby each project was assigned a unique 10 digit ID in the accounting system of the government and all expenditure against it could then be watch/reconciled accordingly.
- The expenditure was incurred in-line with the established accounting system in-vogue in the government.

It was analyzed that expenditure pertaining to the scheme remained segregated and disbursed amongst different grants i.e PC Grant 36 (general overall releases), PC Grant 18 (advertising/publicity related releases 0.5 billion) and PC Grant 30 (Subsidy to Akhuwat Rs.2 billion) and other offices expense. Hence audit trail of government transactions pertaining to the scheme was not present.

Furthermore, alarmingly it was analyzed that funds for this scheme were transferred from the Special Drawing Account (SDA) of PARB into a commercial bank account (A/c No 60100004677500110) maintained in the Bank of Punjab. All special drawing accounts sanctioned by the Finance department were treasury accounts meant for immediate and final disbursement of expense. The payment was to be made to the actual vendor/payee. The vendor/payee details and aligned tax payments were also to be made from the SDA account. Making transfer payments and placement of funds in commercial bank accounts was strictly not allowed under an SDA.

Contrary to the above clear-cut financial framework of the government, funds were transferred to the BoP account for onwards actual payment. This greatly affected the transparency of expenditure and no final payment and vendor details were incorporated into the government accounting system. By placing funds in commercial accounts, the government budgeting system was also by-passed.

Audit was thus of the view that payments under the scheme were being made in an non-transparent manner.

The matter was brought to the notice of the management during audit. It was replied that Finance department released the funds to PARB collectively for all Kissan Package schemes and not directly to the scheme. Hence, the PARB funding procedure approved by the PARB Board and the Govt. was used. The funds were transferred in to commercial bank account under the clause 21 of the PARB funding

procedure. All the PARB funded Project Managers are authorized to place their project funds in to commercial accounts.

The management admitted the irregularity. However, audit did not agree with the reply because under the clause 21 of the PARB funding procedure, the Chief Executive of the PARB shall have full administrative and financial powers to sanction/release fund, but have no power to transfer the funds into commercial accounts.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending and directed the administration of the scheme to refer the case to the Finance Department for advice. No further progress in this regard was reported till finalization of this report.

Audit recommends to probe the matter and fix the responsibility for irregular transfer of funds into commercial bank account.

(Para No. 31)

4.2.15 High cost of subsidy born by the government on loans provided to the farmers by NRSP

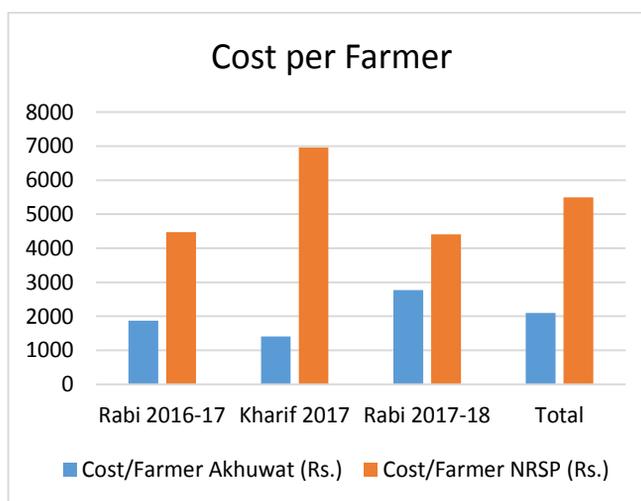
As per agreements signed with different Prospecting Financial Institutions, the rate of interest decided between the Government of the Punjab and PFIs are as under:

PFI	Rate of Interest
NRSP	27
Akhuwat	5.90

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that the subsidy claimed by different PFIs was at a very high rate. Akhuwat was charging just 5.9 percent interest rate whereas NRSP was providing the same on 27% which was also hired to provide loan to the tenants on preference. It is pertinent to mention here that the subsidized cost of Akhuwat was only Rs. 2,100 per farmer as compared to

the NRSP's cost of Rs. 5,493 per farmer. No doubt, that Akhuwat was provided with funds worth Rs. 2 billion by the Government of the Punjab but still the rates decided with NRSP was exceedingly higher because NRSP through an agreement was obtaining the funds for the purpose @ 13% only. It is pertinent to mention here that Akhuwat was hired through a competitive bidding process NRSP was directly engaged without any competitive bidding process. The season wise graphical description of the same is hereunder:

Season	Cost/Farmer Akhuwat (Rs.)	Cost/Farmer NRSP (Rs.)
Rabi 2016-17	1870.50	4469.07
Kharif 2017	1403.01	6957.63
Rabi 2017-18	2771.25	4407.81
Total	2099.92	5492.86



The matter was reported to the management of the Agriculture Department and it was replied by them that all rates were negotiated with PFIs under patronage of State Bank of Pakistan which were subsequently approved by the Cabinet.

The management response is not acceptable as government rules were violated and PFIs/MFIs were hired on different and very higher rates resulting in excess payment of subsidy by Government of the Punjab.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending and asked the Agriculture Department to provide the record for settlement of markup rates with SBP, NRSP and other PFIs.

Audit recommends that matter needs investigation and high cost of borrowing may be brought to reasonable and acceptable level to reduce the burden on government exchequer.

(Para No. 32)

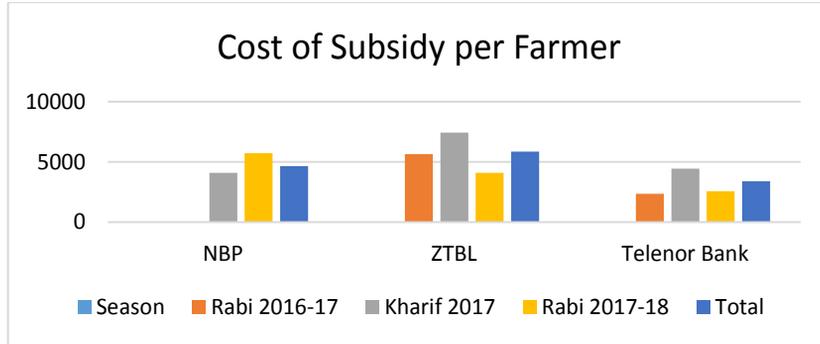
4.2.16 High cost of subsidy born by the government on loans provided to the farmers by ZTBL

As per agreements signed with different Prospecting Financial Institutions, the rate of interest decided between the Government of the Punjab and PFIs are as under:

PFI	Rate of Interest
ZTBL	12.5
NBP	13.5
Tameer	20

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that the subsidy claimed by different PFIs was at a very high rate. It was noted that the cost per beneficiary claimed by different banks differ considerably as detailed under:

Season	Cost per person of NBP (Rs.)	Cost per person of ZTBL (Rs.)	Cost per person of Telenor Bank (Rs.)
Rabi 2016-17	-	5644.37	2359.89
Kharif 2017	4087.84	7435.42	4449.50
Rabi 2017-18	5728.26	4105.31	2565.20
Total	4667.17	5861.14	3403.51



It is pertinent to mention here that these PFIs were not selected through a competitive bidding process.

The matter was reported to the management of the Agriculture Department and it was replied by them that all rates were negotiated with PFIs under patronage of State Bank of Pakistan which were subsequently approved by the Cabinet.

The management response is not acceptable as government rules were violated and PFIs/MFIs were hired on different and very higher rates resulting in excess payment of subsidy by Government of the Punjab.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending and asked the Agriculture Department to provide the record for settlement of markup rates with SBP, ZTBL and other PFIs.

Audit recommends that matter needs investigation and high cost of borrowing may be brought to reasonable and acceptable level to reduce the burden on government exchequer.

(Para No. 33)

4.3 Procurement & Contract Management

4.3.1 Irregular award of service contract to M/s Akhuwat-Rs.2.23 billion

As per advertisement No. IPL#11940 in the daily Nawa-i-waqt dated 03.10.2016, the Agriculture department invite the bid for hiring of

services of non-profit/non-commercial Micro Institutions fulfilling the below mention eligibility criteria for disbursement and recovery of interest free loans to the small farmers having land holding up to 2.5 Acres or landless farmers for a period of five year. Last date of submission of bid was 24.10.2016 and will be opened on the same day at 11.30 A.M.

- i) Registered with the government under the relevant law.
- ii) Member of Pakistan Center for Philanthropy (PCP)
- iii) Member of Pakistan Microfinance Network (PMN)
- iv) Previous experience of working with at least two governments (Federal, Provincial, District).

As per Para 4 of the Chief Minister's summary dated 06.10.2016 that to make the scheme for Empowerment of Kissan through Financial and Digital Inclusion sustainable, khadim-e-Punjab Agriculture Revolving Fund of Rs. 2.00 billion is proposed under the scheme to be executed by Akhuwat.

During performance audit of the scheme for, "Empowerment of Kissan through financial and digital inclusion for the period 2016-18", it was observed that service agreement for disbursement of interest free loans was made between M/s Akhuwat and Government of the Punjab. The contract was held irregular on the following grounds and payment of revolving fund and service charges amounting to Rs. 2.23 billion (Annexure-4.3.1) was considered as unauthorized.

1. In response of newspaper advertisement dated 03.10.2016, two bids were received. The bids were opened on 24.10.2016 by the committee. The technical bid was opened on 25.10.2016, both bids were technically qualified. The financial bid was opened on 31.10.2016., the original financial bids were not provided to audit, however, as per

- minutes of Financial Evaluation meeting revealed that lowest rate was quoted by the M/s Akhuwat. The committee also observed that the bid submitted by the Akhuwat was ambiguous but the same was not rejected.
2. The Agriculture Department asked to Chief Executive Akhuwat to re-submit the Technical and Financial bid on 18.11.2016 vide letter No. 7(E-Credit)/P&EC/2016 dated 17.11.2016 on same criteria mentioned in the advertisement. Akhuwat submitted the bid on 18.11.2016 which was approved by the Secretary on 21.11.2016 and agreement was signed on 08.12.2016 without the approval of the cabinet.
 3. The M/s Akhuwat was not a Member of Pakistan Microfinance Network (PMN) as the certificate submitted by the firm was seemed fake as no reference No. and date of issue was mentioned in the membership certificate, whereas their bid was accepted in contravention of the eligibility criteria.
 4. The bid was opened on 24.10.2016 and agreement was made on 08.12.210 for hiring of services for disbursement and recovery of small loans whereas the CM had already approved the summary on 06.10.2016, that the scheme to be executed by the M/s Akhuwat.
 5. The agreement was not vetted from Law department after fulfillment of queries identified by the Law Department vide letter No. Legis: 6-14/2014(P-I) dated 02.12.2017.
 6. The agreement (already made on 08.12.2016) was approved by the Provincial Cabinet in its 24th meeting held on 10.05.2017 which was headed by the Addl. Chief Secretary instead of Chief Minister of the Punjab.

7. The bid and Performance securities were not obtained.
8. Due to non-maintenance of tender sale register, audit was unable to verify the no. of bids sold @ Rs. 1,000.
9. Rs. 2.00 billion was released to the firm without any financial and legal warranty.
10. It was also noted that as per clause 4.4 of the agreement, service charges @ % 2 of the revolving fund (Rs. 40 million) shall be paid in advance as mobilization advance whereas no such condition was available in the bidding document, therefore, the payment was held unauthorized and mobilization advance was made without any bank surety.

It was evident from the forgoing paragraphs that the contract was awarded to pre-decided PFI and biased.

This lapse was due to weak management and supervisory internal controls.

The matter was brought to the notice of the management during audit and it was replied that the 1st process of hiring was scooped due to ambiguous proposals. Later on, with the approval of Competent Authority, direct contracting mode was adopted. The performance security is not mandatory in the PPRA rules. 2% mobilization advance was given to Akhuwat as per provision of agreement.

Audit did not agree with the reply of the department because ambiguous proposal of M/s Akhuwat was not rejected.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee asked the management of the scheme to provide record for verification to audit in support of their reply, but the same is still awaited.

Audit recommends to probe the matter at higher level and fix the responsibility for irregularity.

(Para No. 34)

4.3.2 Non-compliance of terms of reference of the agreement of revolving fund Rs. 2 billion

As per clause 3.3 of contract agreement between Government of the Punjab and Messrs. Akhuwat dated 08.12.2016, the M/s Akhuwat shall open two accounts; one for disbursement of E-Credit facility and other for recovery of E-Credit in any scheduled bank and share the bank statement of the both accounts on 5th of each Month and reconciliation reports on 21st July and 21st January of each year.

Clause 3.24 of contract agreement states that M/s Akhuwat shall share the online access of the accounts mentioned in clause 3.3 with GoPb. The profit on amount placed in these designated accounts until the transfer to Assan Accounts of the borrower shall be the right of GoPb.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that Rs. 2.00 billion was transferred to M/s Akhuwat foundation by the Agriculture Department as revolving fund for interest free loans to small farmers. The following discrepancies were noted:

1. Although M/s Akhuwat has opened two bank accounts as per agreement but monthly bank accounts and reconciliation reports were not available with the agriculture department.
2. As per agreement, the profit on amount placed in these designated accounts shall be transferred to Government account but not a single penny was transferred to government account on account of profit.

This lapse was due to weak management and supervisory internal controls.

The matter was brought to the notice of the management during audit and it was replied that revolving fund of 2.00 billion was given after approval of the CM Punjab. Both the accounts opened by Akhuwat are current account. So no profit is being accrued.

The reply was not tenable as why the current accounts were opened instead of profit and loss account.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending and asked for provision of relevant record by Akhuwat for audit scrutiny showing disbursement and recovery accounts details and trails including the accounts of regional offices.

Audit recommends to probe the matter at higher level and fix the responsibility for non compliance of terms of reference of the agreement of revolving fund.

(Para No. 35)

4.3.3 *Unauthorized award of contract for purchase of Mobile Wallets, Mobile Applications, Mobile Phones and Mobile SIMs without open competition-Rs.1.71 billion*

Rule 12(1) of PPRA Rules 2014 states that a procuring agency shall advertise procurement of more than one hundred thousand rupees and up to the limit of two million rupees on the website of the Authority in the manner and format specified by regulations but if deemed in public interest, the procuring agency may also advertise the procurement in at least one national daily newspaper and rule 12 (2) of PPRA Rules, 2014 states that any procurement exceeding two million rupees shall be advertised on the website of the Authority, the website of the procuring agency, if any, and in at least two national daily newspapers of wide circulation, one in English and one in Urdu.

Rule 16(2) of PPRA Rules, 2014 states that the procuring agency shall prequalify bidders under sub-rule (1) in case of procurement of goods of one hundred million rupees and above.

Rule 27 of PPRA Rules, 2014 states that the procuring agency may require the bidders to furnish a bid security not exceeding five per cent of the bid price.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that the department awarded the contract to M/s Tameer Microfinance Bank Limited for purchase of Mobile Wallets, Mobile Applications, Mobile Phones and Mobile SIMs amounting to Rs. 1.71 billion through acceptance letter No. 7(E-Credit)/P&EC/2016 dated 09.01.2017. The contract was held unauthorized on the ground that the contract was awarded without advertisement in Newspaper and PPRA website in violation PPRA Rules. The following observations were also noted;

1. The firms were not pre-qualified before awarding contract as required Rule 16(1) of PPRA Rules, 2014.
2. As per clause 14.1 of bidding document, the bidders were required to submit the bid security (earnest money) for a sum of Rs. 20 million and as per clause 23.2.4 the tender shall be rejected if bid security is not submitted. Two bids were submitted by the M/s M/s Tameer Microfinance Bank Limited and M/s Mobilink Microfinance Bank Limited. Both the bidders did not submit the bid security, but the tenders were not rejected.
3. The technical bids submitted by the M/s Tameer Microfinance Bank Limited and M/s Mobilink Microfinance Bank Limited were evaluated by the technical committee on 05.12.2016. The M/s Mobilink Microfinance Bank Limited was technically rejected by the

committee and informed to The M/s Mobilink Microfinance Bank Limited on 06.12.2016 that your firm did not technically qualify the bid with the request that you may lodge a written complaint to the Grievance Redressal Committee of Agriculture Department within 10 days if you feel aggrieved by the decision of the evaluation committee. The aggrieved firm lodged his complaint on 07.12.2016 which was not entertained by the department.

4. As per clause 4 of the letter of acceptance, the firm was required to deposit the Performance Security @ 5% of the total value i.e. Rs.85.73 million in the shape of Bank Guarantee within twenty eight days from the issuance of acceptance letter but the same was not submitted by the firm. The firm submitted a performance security for Rs. 6.041 million on 20.07.2017 after elapse of six months.
5. Delivery time as per letter of acceptance dated 09.01.2017 was four to six weeks from the issuance of letter of acceptance, whereas the agreement was signed on 22.06.2017 after expiry of delivery time.
6. The bid was submitted by the M/s Tameer Microfinance Bank Limited and letter of acceptance was also issued to Tameer Bank whereas the contract agreement was made with M/s Telenor Microfinance Bank Limited as contractor and with M/s Telenor Pakistan (Private) Limited as sub-contractor.
7. The contract was not got vetted from the Law Department.

This lapse was due to failure of management and supervisory internal controls.

The matter was brought to the notice of the management during audit and it was replied that the pre-qualification was not mandatory.

Further, total potential bidders in this case were 05 Nos. who were registered with PTA. All of them were invited by email to participate in the bidding process. As such the requirement to advertise in newspaper to have wider competition was no more required.

Audit did not agree with the reply on the ground that the agreement was made without advertisement through newspapers.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending and directed to get the procurement of goods and services regularized from the Finance Department.

Audit recommends to probe the matter at administrative level and fix the responsibility against the persons held at fault.

(Para No. 36)

4.3.4 Non finalization of specifications before tender and award of contract-Rs. 1.71 billion

As per Clause-4 of PPRA 2014, a procuring agency, while making any procurement, shall ensure that the procurement is made in a fair and transparent manner, the object of procurement brings value for money to the procuring agency and the procurement process is efficient and economical. Moreover, as per Clause-10 (1) PPRA 2014, a procuring agency shall determine specifications in a manner to allow the widest possible competition. Clause-10 (2) further explains that specifications shall be generic.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was noticed that contract was awarded to M/s Tameer Microfinance Bank Limited and sub-contractor Telenor Pakistan (Private) Limited by the Governor of the Punjab, through Secretary, Government of the Punjab to deliver 125,000 mobile phones, Telenor Mobile Wallet Disbursement, Telenor Mobile Wallet Collection, Mobile Applications for Agriculture

and Telenor Mobile SIMs/Data/Monthly Package at an accumulated cost of Rs. 1.71 billion as detailed below:

Sr. No.	Description of Item	Total Cost (Rs.)
1	Telenor Mobile Wallet Disbursement	120,833,333
2	Telenor Mobile Wallet Collection	120,833,333
3	Mobile Applications for Agriculture	348,000,000
4	Mobile Phones	1,125,000,000
Total		1,714,666,666

Audit observed that this contract was awarded irregularly without finalizing the specifications and details of items in disregard of PPRA rules as stated above. The specification of only mobiles phones were available to some extent, however, it was beyond comprehension that how the specifications of mobile phones can be finalized before finalizing the specifications of applications because those applications were supposed to be executing on the same mobile sets.

Further, it was also seen during field survey and scrutiny of mobile phones that these phones do not support even the limited applications so far developed.

A letter of Agriculture Delivery Unit addressed to Chief P & E, it was complained by the inspection committee that very limited RAM is available for OS Utilization and Applications (CAPP).

It is pertinent to mention here that despite all these issues, the next procurement order of the 35,000 handsets was approved by the department.

In response to the audit observation raised, it was replied by the management of the agriculture department that specification documents were not required at the time of tender and it was one of the key deliverable. Further, development of software according to underlying hardware is more cost effective than enhancing the hardware specification.

The reply of the management clearly indicates that mobile phones were procured before finalizing the specifications of the applications. It further raised concerns that decision of specifications was one of the key deliverables. Such award of tender requires the technical evaluation of the capacity of the firm undertaking such tasks which audit fears was not done before pre-qualifying the firms. Question mark remains over the volume of work and decision of its cost. Moreover, plea of the department that software development was more cost effective is ill founded with as applications were not running smoothly on the procured hardware as explained above. The OS utilization and issues related to RAM were evident in applications' usage. Other issues raised in the observations were ignored by the management. Reply was also incorrect on the grounds that deciding specifications of applications after hardware procurement may cause on compromise on the certain aspects and features of applications.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending and directed to probe the lapse at administrative level and results of the same may be shared with audit.

Audit recommends an enquiry into the matter besides fixing the responsibility for such gross violations of the PPRA rules against the person(s) at fault.

(Para No. 37)

4.3.5 Irregular award of contracts to PFIs without open competition-Rs.35.18 billion

Rule 12(1) of PPRA Rules, 2014 stated that a procuring agency shall advertise procurement of more than one hundred thousand rupees and up to the limit of two million rupees on the website of the Authority in the manner and format specified by regulations but if deemed in public interest, the procuring agency may also advertise the procurement in at

least one national daily newspaper and rule 12 (2) of PPRA Rules, 2014 stated that any procurement exceeding two million rupees shall be advertised on the website of the Authority, the website of the procuring agency, if any, and in at least two national daily newspapers of wide circulation, one in English and one in Urdu.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that government of the Punjab through the Agriculture department entered into contracts with four financial institutions (PFIs) regarding contract award of small interest free loans to the farmers. As per general terms of the contract with each PFI government of the Punjab would pay the interest payment at specific markup rates for the amount of loan given to farmers. A certain loan credit limit for each PFI and payment period was finalized. Details are as under:

Sr. No.	Name of Financial institutions	Farm Size Range (Acres)	Loan Disbursement target (Billion Rs.)	Markup Rate (%)	Liquidity Limit as per Agreement (Billion Rs.)
1	National Bank of Pakistan	2.5 – 12.5	32.50	13.5	20.0
2	Zarai Taraqiati bank Limited (ZTBL)		16.25	12.5	14.0
3	National Rural Support Programme (NRSP)	0 – 2.5	15.43	27	9.0
4	Tameer Bank (Telenor bank)		3.5	20	2.0
Total			35.18		45

The above figures illustrated that the subject contracts represented business opportunities for different public financial institutions to enhance their client base and earn revenue at the same time. However, it was found with great concern that the contracts were awarded without following any competitive bidding process. No Ads were published in newspapers or on PPRA website. No Request for proposal or any technical evaluations for the subject project were carried out.

Rather in an ad-hoc fashion contrary to the provisions of PPRA, the contracts were directly signed with the relevant financial institution. Opportunities for more economical rates through adopted competitive bidding process were ignored.

Hence award of the above contracts in a non-transparent fashion and related expenditure of Rs. 1.31 billion incurred on their execution till June 2018 was held irregular by audit.

This lapse was due to weak management and supervisory internal controls.

The matter was brought to the notice of the management during audit and it was replied that open bidding was not required in this case as nos. and names of PFIs/MFIs is known. All the PFIs/MFIs were invited in the consultative meeting arranged by Agri. Department in collaboration with State Bank of Pakistan being regulator of PFIs.MFIs. In this meeting, all the participants were briefed about the features of the scheme and invited to participate in the scheme. In response to the consultative meetings, ZTBL, NBP, Telenor Bank and NRSP showed their consent to participate in the scheme. Resultantly, the agreements were signed with these PFIs.

Audit did not agree with the reply because the services of the PFIs were hired without open competition.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending and directed to get the issue clarified from the SBP under intimation to audit.

Audit recommends to fix the responsibility for irregular award of contract without open competition.

(Para No. 38)

4.3.6 Wastage of public funds on procurement of substandard handsets-Rs. 990 million

As per terms and conditions of the bidding document for the procurement of handsets, substandard items were not acceptable.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that the Agriculture Department procured 110,000 handsets from the Telenor Company at a cost of Rs. 990 million. A performance report of Agriculture Delivery Unit, Agriculture Department revealed that technical committee found following deficiencies in the handsets:

- The battery charging was very slow
- Very limited RAM was available for OS utilization and Applications (CAPPs)
- Due to design flaw, the ring volume was very low when handset is placed on a flat surface

Further, during physical scrutiny of one of the handset it was observed with concern that not only the charging speed was extremely low but even the handset itself became so heated that it was difficult to hold. The battery of the set expires within minutes once the internet is used. Moreover, it was also observed that the signal catching capacity of the set was low as compared to other handsets with the use of same SIM.

During survey by audit team in different districts, the above mentioned findings were not only confirmed by the users but a large number of farmers complained about the quality of such sets and explained that these sets could not be used for the usage of applications for which these handset were bought. Thus, the very much purpose of procurement of those sets was failed and a huge amount of government money gone wasted.

In response to the audit observation, it was replied by the management of the agriculture department that the specifications of CAPPs smart phone were developed with the view of running only CAPPs applications and according to the needs of the farmers and the Department of Agriculture Punjab. These specifications were provided by the Punjab Information Technology Board and approved by Departmental Specifications Standardization Committee. The purchase of the handsets was in accordance of the approved specification.

The management response being irrelevant is not acceptable as the issues pointed out related to the quality aspects of the handsets due to which those handsets could not be used for their intended purpose.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending with the direction to probe the matter under intimation to audit.

Audit recommends that the matter may be enquired further as huge amount of public exchequer is involved and apparently wasted on procurement of lowquality sets. Responsibility may also be fixed against the person(s) at fault.

(Para No. 39)

4.3.7 *Wasteful expense due to disbursement of mobile phones before finalization of mobile applications-Rs. 604.93 million*

As per Clause-10 (1) PPRA 2014, a procuring agency shall determine specifications in a manner to allow the widest possible competition which shall not favour any single contractor nor put others at a disadvantage. Clause-10 (2) further explains that specifications shall be generic and shall not include references to brand names, model numbers, catalogue numbers or similar other classes etc.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that agriculture department entered into a contract with M/S Telenor Limited dated 22 June 2017. The terms of the contract obligated M/S Telenor to provide 125,000 Smart phones @ Rs. 9000 per mobile and pre-installed mobile applications on the smart phones, against a further consideration of Rs. 348 million. Before disbursing the smartphones Telenor was also required to give the recipient farmer training on the mobile applications at the Facilitation centers established by the contractor. This was crucial as the purpose of giving out mobiles on subsidy could only be met if the farmer knew how to use the agri-based mobile-apps specifically designed to assist him/her. Till May 2018, 67214 mobile phones having a financial value of Rs. 604.93 million (Rs. 9000× 67,214 = Rs 604,926,000) had been given out to the farmers.

However as per discussions held and record provided to audit, it was analyzed with great concern that to-date the detail specifications of the mobile applications had not been finalized. The framers had been handed over the mobile phone even before the actual applications had been made fully functional based on approved/final application specification documents. This implied that users of the 67,214 smart phone had little idea about how to use the mobile apps that were getting modified/ finalized still. This approach defeated the very objective of the whole smart phone intervention exercise carried out by the management.

Due to inefficient project management, expenditure of Rs. 604.93 million was held wasteful by audit.

In response to the above mentioned concern, it was stated by the Scheme’s management that all CAPP applications were pre-installed on the smart phones and are regularly updated and a comprehensive Software Requirement Specification (SRS) is documented and available for each CAPP application.

The response of the management is not acceptable and is contrary to the facts observed by audit as most of the applications are not updated and thus have no utility. The same fact was verified during field survey as well where it was commonly observed that these applications require updating for use but could not be updated due to numerous reasons ranging from non-availability of signal or 3G/2G services etc. Further, despite repeated requests, no SRS documents were produced to audit during execution phase.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending with the direction to probe the matter under intimation to audit.

Audit would recommend production of the record and investigating the matter besides fixing the responsibility against the person(s) at fault.

(Para No. 40)

4.3.8 Payment of Mark-up in violation of terms and conditions of Agreement-Rs. 304.053 million

The following terms and conditions of agreement between Government of Punjab and Zarai Taraqiati Bank Limited (ZTBL) were settled down.

1. The Government of the Punjab (GoPb) shall allocate district wise targets, two days prior to signing of agreement.
2. ZTBL shall participate in the scheme with a Liquidity Limit of Rs. 14.00 billion.
3. Maximum turnaround time, for the E-Credit Facility processing by ZTBL, shall be ten working days.

4. Mark Up Rate 12.5% (as per CM's Summary, the farmers having land holding up to 12.5 acers shall be eligible for interest free financing under this scheme, however interest /mark up subsidy will be provided up to 5 acers only).
5. Farmers having landholding up to 2.5 to 12.5 acres of Agriculture land were eligible for loan.
6. Limit of loan for a borrower was not less than Rs. 15,000 per acre and not more than Rs. 25,000 per acer for the Rabi Crop and not less than Rs. 25,000 per acre and not more than Rs. 40,000 per acer for the Kharif Crop.
7. The E-Credit facility to be advanced for Rabi Crops shall be disbursed from 1st October to 15th March and it shall be recoverable on 7th of July.
8. The E-Credit facility to be advanced for Kharif Crops shall be disbursed from 1st April to 15th September and it shall be recoverable on 7th of January.
9. Maturity date of all E-Credit facilities made for Rabi and Kharif crops shall be 7th July and 7th January respectively and within 14 days of maturity of E-Credit facility for each crop, i.e. 21st July for Rabi and 21st January for Kharif crops, ZTBL shall compute the actual Markup payable in respect of those loans based on the actual repayment date or maturity date whichever is earlier.
10. ZTBL with the help of the Telco shall arrange orientations workshops and training sessions for the borrowers to them how to use Mobile wallets linked with Assan Accounts.
11. In case of loan application is approved; ZTBL shall ensure that loan is sanctioned to the Assan Account of the small farmer within a period of ten days.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that an amount to the tune of Rs. 304.053 million (Annexure-4.3.8) was paid to the Zarai Taraqati Bank Limited on account of mark-up. The following observations were noted.

1. As per terms and conditions of the agreement, the Government of the Punjab (Agriculture Department) shall allocate district wise targets, two days prior to signing of agreement. But District wise targets were not allocated.
2. As per first claim of ZTBL, an amount of Rs. 1.11 billion was delivered to 11280 farmers for cultivation of crop in Rabi season 2016-17. The Rabi season was started in the month of October whereas loan was given w.e.f. 28.11.2016 to 14.03.2017, and Kharif season was started in the month of April whereas loan was given w.e.f. 1st April to 15th September when the crops were all most ready for harvesting and loan given at the nick of time was not justifiable.
3. It was observed that loan for Kharif season was given w.e.f. 1st April to 15th September whereas the actual kharif season was started July to October and loan given in the month of April to June was not understandable.
4. As per agreement, the maximum turnaround time, for the E-Credit Facility processing by ZTBL shall be ten working days. But E-Credit facility was not introduced.
5. As per agreement, the maturity date of all E-Credit facilities made for Rabi and Kharif crops shall be 7th July and 7th January respectively and within 14 days of maturity of E-Credit facility for each crop, i.e. 21st July for Rabi and

21st January for Kharif crops, ZTBL shall compute the actual markup payable in respect of those loans based on the actual repayment date or maturity date whichever is earlier. Whereas the Bank did not calculate the mark-up on actual repayment date resultantly an amount of Rs. 12.60 million was overpaid against the Rabi period 2016-17, although the overpayment was adjusted out of next claim for the Kharif period 2017 but neither any remedy to avoid recurrence of such practice nor any action was taken against the Bank.

6. An amount of Rs. 63.40 million was paid to Bank on the account of mark-up of loan given to farmers for Rabi season 2016-17 which was revised by the Bank on the request of the Department. The revised claim submitted by the Bank for Rs. 50.83 million instead of Rs. 63.40 million was not re-verified by the C.A firm.

This lapse was due to weak internal and supervisory controls and defective agreement resulted in irregular expenditure excess/over payments.

The matter was brought to the notice of the Management during audit, it was replied that all the payments to ZTBL had been made as per provision of contract between Government of Punjab and ZTBL after verification by the CA Firm.

Audit did not agree with the reply of the formation because the reply was not convincing.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed the management of the scheme to direct PFIs to evaluate the needs of the each district and disburse loans accordingly. It

was further directed to revise the agreement accordingly but no progress in this regard was reported till the finalization of this report.

Audit recommends probe into the matter and fix the responsibility for irregularities.

(Para No. 41)

4.3.9 Loss due to non-imposition of liquidated penalty- Rs. 175.837 million

As per clause 5 of Letter of Acceptance, the contractor shall deliver the Mobile Phones under the “Empowerment of Kissan through Financial and Digital Inclusion” across Punjab” within 04 to 06 weeks form the issuance of Letter of Acceptance. The clause 6 of Letter of Acceptance states that in case of non-compliance of any provision given in the price table, a penalty shall be imposed @ 0.25% of the contract price for every day of non-compliance. Provided that the amount so deducted shall not exceed, in the aggregate, 50% of the contract price.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that the contractor failed to supply the Mobiles phones within the time line given in the letter of acceptances, and put loss to the government due to non imposition of liquidated penalty by the department, as detail below.

Description	Purchase Order Date	Due Date	Received on	delay in days	Penalty	Amount of contract (Rs.)	Amount of Penalty (Rs.)
Purchase of 75,000 Mobile Phones	30.06.2017	15.08.2017	03.11.2017	79	0.25%	675,000,000	133,312,500
Purchase of 35,000 Mobile Phones	25.01.2018	11.03.2018	04.05.2018	54	0.25%	315,000,000	42,525,000
Total							175,837,500

This lapse was due to failure of management and supervisory internal controls.

The matter was brought to the notice of the management during audit and it was replied that contract agreement was signed between Telenor Pakistan and Agriculture Department on 22.06.2017. Purchase order for 75,000 handsets was given to Telenor Pakistan with 120 days of delivery period. The Telenor offered the handsets for inspection within 120 days of the purchase order. Moreover, purchase order for the purchase of 35,000 phones was issued on 25.01.2018 with a delivery period of 60 days. Later on extension of 30 days was given upto 24.04.2018. Telenor Pakistan informed Agriculture department on 23.04.2018 to depute the technical committee for the verification of handsets i.e. one day before the expiry of extended period. Hence, there was no delay beyond the extended period.

Audit did not agree with the reply of the department as no documentary evidence in support of reply was shown to audit.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed to conduct a probe at the administrative level and further asked to share the outcome of the same with audit. However, no further progress in this regard was reported till finalization of this report.

Audit recommends to probe the matter at higher level and fix the responsibility against the persons held at fault besides recovery from the delinquents at the earliest under intimation to audit.

(Para No. 42)

4.3.10 Unauthorized transfer of allocated funds of Rs. 2.0 billion to the regional offices accounts from disbursement account

As per clause 3.3 of contract agreement between Government of the Punjab and Messrs. Akhuwat dated 08.12.2016 the M/s Akhuwat shall open two accounts one for disbursement of E-Credit facility and other for

recovery of E-Credit in any scheduled bank and share the bank statement of the both accounts on 5th of each Month and reconciliation reports on 21st July and 21st January of each year.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that a sum of Rs. 2.0 billion was transferred to M/s Akhuwat Foundation by the Agriculture Department as revolving fund for interest free loans to small farmers. For this purpose, M/s Akhuwat opened two bank accounts as per agreement Akhuwat Agri Disbursement account and Akhuwat recovery account. The loans were required to be disbursed to the farmers out of Akhuwat Agri Disbursement account. In contravention of clause of the agreement, the amounts of loans were transferred to the regional offices of the Akhuwat foundation instead in accounts of the farmers.

It was further observed while scrutiny of bank statement of Akhuwat Agri Disbursement account that various amounts in million were transferred to regional offices of the Akhuwat Foundation but despite so many verbal and written requests and visit of the office of the Akhuwat Foundation, they failed to provide the trail of disbursement of loans to the farmers. Furthermore, they did not provide the cash books of accounts. However, incomplete bank statements in hard form and some data in soft form was provided but due to incomplete data and non-production of cashbooks, trail of disbursement of loans to the farmers could not be established.

This lapse was due to weak management and supervisory internal controls.

The matter was brought to the notice of the management during audit and it was replied that Akhuwat disbursed loans by cheques to farmers before the starting of farmers’ bank accounts. The conditions of

the agreement signed between GoPb and Akhuwat does not bar Akhuwat to transfer required amount to regional offices.

The reply was not tenable because due to non-production of complete data of cash flow, audit was unable to verify the record.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed the Agriculture Department to ensure production of record by the Akhuwat Foundation particularly the bank statements of both disbursement and recovery accounts separately including those of regional offices to establish trail of the funds provided to them.

Audit recommends to probe the matter, fix responsibility against person(s) at fault and to produce the complete record for verification.

(Para No. 45)

4.3.11 Undue benefit to the contractor of mobile applications' developer by discouraging vide usability due to inefficient contract management

As per clause-10 (2) of the PPRA 2014, the specifications shall be generic and shall not include references to brand names, model numbers, catalogue numbers or similar other classifications but if the procuring agency is satisfied that the use of, or a reference to, a brand name or catalogue number is essential to complete an otherwise incomplete specification.

During performance audit of the scheme for, "Empowerment of Kissan through financial and digital inclusion for the period 2016-18", it was noticed that contract for development of mobile applications to be provided to the farmers for better productivity and knowledge was awarded to Telenor Pakistan (Private) Limited. Ironically, the firms would not only charge billing for the use of these applications but also these

applications were made to run specifically on Telenor SIMs. This practice is not only allowing the private firm to enhance its own business interests but also wide usability of these applications is discouraged.

During the field visit, it was further observed by audit that Telenor's signal coverage in rural areas is very weak. Farmers complained about the signal coverage of the Telenor SIM and they argued that in their areas signal coverage of other telecoms is stronger. However, these applications could not run on such areas as these are only synchronized with the Telenor SIM.

Further, the bidding documents never specify that these applications would be synchronized only with a specific vendor based SIMs. Hence, entering into such a contract that allows synchronization of these applications with only a specific vendor is beyond comprehension. Farmers' interests were put at stake at the cost of provision of undue benefit to a specific vendor.

In response to the audit observation, it was replied by the management that CAPP applications require data network connection which could be provided by SIM of any network. Telenor SIM is only used at the time of On-boarding, registration and creating farmer mobile wallet.

The management response did not fully address the issues raised by audit, as it was accepted that Telenor SIM is required at the time of on-boarding, registration and creating farmer mobile wallet which clearly indicates dependence on a single franchise. Further, it was admitted that no single network covers 100 percent area signifying the fact that the solution of the same could best be obtained if the onboarding, registration and creating farmer mobile wallet could have been done on all the SIMs of various franchises. Audit fears that business interest of single firm is forwarded at the cost of lack of efficiency and effectiveness of the system.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed the management to conduct a probe of the issue highlighted above at an administrative level under intimation to audit. However, no progress on the issue was reported till finalization of this report.

Audit recommends that various other franchises be taken into loop and made part of this arrangement to ensure maximum coverage of the signals and internet coverage.

(Para No. 46)

4.3.12 Uneconomic procurement and late supply of highly depreciable technology items

As per Clause-5 of the Letter of Acceptance, the contractor was required to deliver the mobile phones within 4 to 6 weeks. Further, Clause-6 stipulates a penalty at the 0.25% of the contract price for each day of delay and up to 50% of the contract price. Clause-8 of the same is related to blacklisting the contractor in case of violation of any provision of the contract or letter of acceptance.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that initial order of 75,000 mobile phone along with Mobile Wallet and package of applications were ordered on 9th January 2017. However, till 30th June 2018, only 67,214 mobile phones were distributed despite the lapse of more than 1.5 years. Considering highly depreciable nature of technology which sometimes exceeds 100% of the total value of the items, it remains baffling as to how all the payments can be made without even deducting liquidated damages or blacklisting the contractor as stipulated in the above mentioned clauses. It is even more worsening that further procurement order of 35,000 more mobile phones was placed to the contractor on 25.01.2018 without the distribution of already ordered

mobile phones and that too without considering depreciation of technology. It is pertinent to mention here that the payment of these 35,000 mobile phones has also been made to the contractor.

In response to the audit observation raised, it was replied by the management of the Agriculture Department that the delivery period of handsets was extended and the mobile phones were provided within the extended time frame.

The management response is irrelevant as it does not address the issue of delay in highly depreciable technological item. Too much time elapsed since the firm quoted the price of handsets and its ultimate distribution. Further, management accepted that up till finalization of this report i.e. by 31st August 2018, only 74,000 handsets has been distributed against the 75,000 handsets of the first batch clearly indicating no justification of further 35,000 handsets in January, 2018.

Audit apprehends that poor managerial decisions caused a loss in millions to the government due to untimely and procurement in large numbers without considering and executing distribution plan.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed the management to conduct a probe of the issue highlighted above at an administrative level under intimation to audit. However, no progress on the issue was reported till finalization of this report.

Audit recommends that matter be investigated and responsibility be fixed for the negligence against person(s) at fault.

(Para No. 47)

4.3.13 Poor project management due to irregular sub-contracting by M/S Telenor to M/S Inbox

As per clause 47.1 of bid documents for award of contract on the subject of “ Mobile wallets, mobile phones and mobile applications under,

“ Empowerment of Kissan through Digital and Financial Inclusion”, the contractor shall not assign or sub-contract its obligations under the contract, in whole or in part, except with the purchasers prior written consent.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that management entered into a contract with M/S Telenor for provision of smartphones and mobile applications besides other related services on 22 June 2017. The contract envisaged that besides purchase of mobile phones the contractor would develop and maintain special agriculture related mobile applications. The contractor M/S Telenor would also receive farmer related data across the Punjab. This would include personal details of the farmers such as their bank related data. In order to ensure quality and transparency of work besides confidentiality of farmer data, it was stated in the bidding documents that the contractor could not sub-contract his/her obligations/services to a third party.

However, it was found with concern that Telenor had sub-contracted its work to M/S Inbox vide an agreement dated 14.07.2017. M/S Inbox was a separate legal entity and had not taken part in the tendering process. Sub-contracting in the current fashion was held non-transparent and irregular by Audit. Management had also shown significant in-efficiency by not stressing upon the sub-contracting clause in the final agreement with M/S Telenor.

In response to the observation raised by audit, it was stated by the management of the agriculture department that as per clause 20.1 of the contract, the contractor or the sub-contractor may assign or delegate its respective rights and duties to any third party with the consent of the purchaser which should not be reasonably withheld. A formal approval was taken from Department of Agriculture Punjab by M/S Telenor through an email dated 10th July 2017, subject “Requesting Approval for Partners / Vendors for "CAPP" Program”.

The management response is not tenable as no documentary evidence in support of their reply was provided by the management.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed the management to conduct a probe at an administrative level of the issue highlighted above under intimation to audit. However, no progress on the issue was reported till finalization of this report.

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

(Para No. 49)

4.3.14 Loss to government due to award of contract to NRSP at exorbitant rates

Rule 2.33 of PFR Vol-I requires that every government servant should realize fully and clearly that he will be held personally responsible for any loss sustained by Government through fraud or negligence on his part.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that management entered into a contract with NRSP on 08.10.2016 for interest payment of loans to be disbursed by NRSP on behalf of government of the Punjab. The Loan credit limit for which the government of Punjab would provide interest was Rs. 15.42 billion. The contract was awarded at exorbitant rate of 27%.

NRSP was getting principal loan amounts from NBP at a rate of 13% which was apparently adding (27-13) 12% further charges for its services. On the other had loan was given by government of the Punjab to Akhuwat and it was charging 5.92% as interest on the loans being given.

Thus even on comparison basis, the higher rate of 27% being charged by NRSP was unjustified.

Audit was of the view that management had not shown financial prudence in finalizing its contract with NRSP and was incurring exorbitant high cost as a result causing significant financial loss to the government.

The matter was brought to the notice of the management during audit and it was replied that The MFIs charged higher rates as compared to PFIs because high risk is involved for loaning of MFIs due to no collateral. Moreover, MFIs are charging at the rate of 35 to 40 % from the market whereas Agriculture Department agreed to pay 27% to NRSP which is lower than the prevailing market rates.

Audit did not agree with the reply because the services of the PFIs were hired without open competition.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed the Agriculture Department to provide record of the negotiations in consultation with SBP which formed the basis of markup rate decided in the agreement. However, no further progress on the issue is intimated.

Audit recommends to probe the matter and to fix the responsibility for irregular award of contract without open competition.

(Para No. 50)

4.4 IT Management

4.4.1 Weak application controls in E-Credit Scheme may result in drawl of multiple loans on the single land

As per Clause 1.4 and 1.5 of WGITA – IDI Handbook on Audit for Supreme Audit Institutions, it is clearly specified that Application Controls are specific controls unique to each computerized application.

They apply to application segments and relate to the transactions and existing data. Application controls include data input validation, encryption of data to be transmitted, processing controls, etc. For example, in an online payment application, one input control could be that the credit card expiry date should fall beyond the date of transaction, and details entered should be encrypted. The application controls operate on individual transactions and ensure that they are correctly input, processed and output. The design and operating effectiveness of IT general controls greatly influence the extent to which the application controls can be relied upon by the management to manage risks.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that for E-Credit scheme and to impart interest free loans to farmers, an application of E-Credit was developed by Punjab Information Technology Board. There were two segments of farmers to whom the loan was being provided under this scheme i.e. direct land owners and those who do not own a land and rather work as tenants on the land owner’s land. The IT solutions made for the scheme including the e-credit system do not check whether loans to a land owner and a tenant are being awarded against the same piece of land. Thus the e-credit system does not identify if the owner and its tenant or even multiple tenants have separately drawn the loan on the same land. This application control shortcoming can result in drawl of multiple loans against the same land (Annexure-4.4.1).

In response to the preliminary audit observation, it was replied by the management of the Agriculture Department that such case of duplicate drawl on the same land were reported and further noted the observation for improvement in the system.

Management response is not comprehensible as how can it had evaluated that there was case of duplicate drawl on the same land when its own E-Credit system lacks in capability to evaluate the same.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed the management of the ADU to provide certain record for verification to audit in support of their reply. But no further progress on the issue was reported till finalization of this report.

Audit recommends that such loophole which can cause multiple drawl must be plugged in by improving the E-Credit system.

(Para No. 51)

4.4.2 Un-satisfactory IT management due to duplicate management of databases and storages

As per footnote No. 27 of WGITA – IDI Handbook on Audit for Supreme Audit Institutions URS – User Requirement Specification Document contains requirements that show the functions of the organization that the IT system is supposed to carry out and the end user operability desired. This is the stage where a complete and clear delineation of user’s requirements should be specified by the users. A deficient user requirement specification may ultimately lead to development of a deficient system.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that data for E-Credit scheme was residing and handled at two different locations separately by Punjab Land Record Authority and Punjab Information Technology Board. The linkage between two data bases was established through VPN and data in PITB was updated twice or thrice on daily basis. There were no documentary procedures available that explains the modalities of communication or integration between two systems raising doubts over the accuracy and authenticity of such communication and transfer of data.

Further, it was beyond comprehension that as why the double resources have been deployed at two distinct locations causing extra

financial burden on both organizations. Two separate databases not only require double hardware and software resources but also require multiple and technical human resources like database and security administrators. The probability of security breaches and risks associated with confidentiality, integrity and availability also doubled across two databases.

In response to the audit observation raised by audit it was replied by the management of the scheme that PLRA and PITB being two distinctive entities are handling the database at their distinctive platforms.

The management response did not address the concerns raised in the observation as through an agreement or SOP, both organizations would have agreed on a single database that not only could have reduced the cost of maintaining two different databases but chances of errors could also have been reduced.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending with the direction to obtain further clarification on the issue from PITB and PLRA but no further progress on the issue was reported till finalization of the report.

Audit recommends that possibility of integrating two organization to a single database be explored to make system more efficient and economic.

(Para No. 52)

4.4.3 *Poor performance due to non-integration of registration process with the PLRA database*

Para-13 of the Summary of the scheme, “Empowerment of Kissan through Financial and Digital Inclusion” approved on 8.9.2106, states that PLRA has developed the software for the registration of the land holder/cultivator. The software will automatically fetch the requisite data

from PLRA database and only CNIC & picturing will be done for the registration purpose.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that the software developed by PLRA for registration purpose of the farmers lacked in the functionality that was depicted in the summary. In the registration process, the details of the land were entered manually and there was no automatic integration or communication established with the PLRA database and it did not automatically fetch the requisite data from PLRA database as depicted in the CM’s approved summary referred above. As a result, there remained doubts over the authenticity of land related data entered in the system and possibility of inconsistencies in data of registered farmers with the record of PLRA could be ruled out. Further, maintenance of separate application and allied database by PLRA was an apparent added complexity in its IT solutions.

Audit was of the view that by creating information in silos and not integrating farmer registration data with PLRA data by exercising due internal control checks was an overall performance failure of the subject scheme.

In response to the audit observation raised, it was replied by the management of the scheme that PLRA has developed system which automatically fetches the information of land owner from PRLA’s LRMIS.

The management response is incorrect and contrary to the facts as newly developed system for registration by PLRA has no integration with LRMIS and instead fard of even live mouzas are manually verified from the LRMIS.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending with the direction to obtain further clarification on the issue from PITB and PLRA but no further progress on the issue was reported till finalization of the report.

Audit recommends that parameters given in CM's summary may be implemented in letter and spirit to enhance the efficiency and effectiveness by reducing the possibility of errors in the E-Credit system.

(Para No. 53)

4.4.4 *Poor performance due to non-implementation of E-Credit Delivery Mechanism*

As per issue at serial No. 3 vide minutes of the meeting regarding "Empowerment of Kissan through Financial and Digital Inclusion" dated 2.8.2016 chaired by the Chief Minister Punjab, it was apprised by the Secretary Agriculture to the participants about agriculture delivery mechanism according to which financial institutions would provide hassle free loans to the eligible farmers through open Mobile Wallets / Assan Accounts with active participation of PITB, LRMIS/PLRA and Telecom. Each beneficiary will get smart phone through which he will make financial transactions and have active connection with all stakeholders for timely advisory.

During performance audit of the scheme for, "Empowerment of Kissan through financial and digital inclusion for the period 2016-18", it was observed that the intended Credit Delivery Mechanism had not been implemented so far in its true letter and spirit. Mobile Wallets in mobile phones were not yet implemented where a farmer could operate his/her account. Mobile Wallets was one of the most important IT interventions that could empower a farmer to obtain hassle free loans and the same was not fully implemented.

Furthermore, during feedback survey done by audit on a sample basis across five districts namely, DG Khan, Bahawalpur, Lodhran, Faisalabad and Sargodha, 122 loan recipients were interviewed and no user of mobile wallet was found.

Absence of a fully functional mobile wallet application showed poor performance on part of the management.

In response to the audit observation, it was replied by the scheme's management that credit system was in place since inception but it required a lot of technological interventions for its operationalization which has just been in place now.

The management response is not comprehensible as technological obstacles if any, should have been eradicated much earlier before the implementation of the scheme to ensure proper delivery of interest free loan to the farmers without any hassle and trouble.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed to ensure implementation of valid transactions made as per original design of the scheme but no further progress and production of record was made available to proceed further.

Audit recommends that management must ensure that all the loans be delivered to the farmers without any hassle by implementing the loan delivery mechanism through mobile wallets, absence of which has already raised a question mark over the efficiency and effectiveness over the system's delivery mechanism.

(Para No. 54)

4.4.5 Poor performance due to no E-Mutation done for farmers having manual land record with revenue department

As per clause-13 of the approved Summary of the Chief Minister of Punjab titled, "Empowerment of Kissan through Financial and Digital Inclusion", PLRA project developed the software for the registration of the land holder/cultivator. The Software was to automatically fetch the

requisite data from PLRA database and only CNIC & picture capturing will be done for registration purpose.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that land of some of the farmers were not digitized in PLRA. As a result such farmers could not avail the facility of interest free E-credit. Audit requested repeatedly that the detail of such land not digitized in the LRMIS may be communicated but no response was given to audit. Management of the Punjab Land Record Authority, however, during orientation apprised that more than 5 percent of the land had not yet been digitized. However, despite repeated requests, no written response in this regard was provided by Punjab Land Record Authority.

No e-mutation for farmers having manual land record was indicative of poor performance by management.

The management of the scheme accepted that 5 percent of the mouzas are not digitized but there land is mutated manually through patwari. Out of 131,215 farmers, manual mutation of 18,416 farmers have been done manually clearly indicating that loans are disbursed to all the farmers.

The management response clarifies that substantial number of farmers exists whose record is not digitized as yet. However, even if such farmers are provided with loan through manual entries and efforts, a question mark still remains over the effectiveness and efficiency of the system in presence of a number of such manual entries. Further, 3 financial institutions out of 5 do not provide loans to such farmers who’s record is not digitized. It was also observed that 2 financial institutions who provide loans to such farmers as well have very limited access in the province.

In the SDAC meeting held in April 2019, the committee kept the para pending and asked for more clarification from the PLRA on the issue but no further progress in this regard was reported till finalization of the report.

Audit recommends that the data of all the farmers be digitized so that farmers of all the regions of the province could indiscriminately benefit equally from the scheme without any hassle that is the whole mark of the manual system.

(Para No. 55)

4.4.6 No IT process made to release mutation of farmer once loan is repaid

As per Clause-3(XI) of the approved CM Summary, Financial Institutions would provide hassle free loans to the eligible farmers through open Mobile wallets/Assan Accounts with active participation of PITB, LRMIS and Telecos.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that interest free loans were envisaged to be given to small farmers for a period of two years. One of the core objectives of the scheme was to introduce such IT interventions in the relevant government offices so that small farmers would get greatly facilitated and delays and hassles reduced for them. However it was found with great concern that only “half” of the loan activity cycle had been automated in the Empowerment of Kissan scheme. The farmer could get a loan through the use of the E-credit system, reducing the manual steps that were required earlier. However once a farmer had repaid his/her loan and wanted to get his/her mutated land released through a de-mutation exercise, there was no IT functionality development for this process and the farmer had to again follow all the old manual steps. Things were even more complicated as he

had a computerized mutation to de-mutate manually. This was a significant scope limitation and utility deficiency in the scheme.

Moreover, incase a loan recipient wanted to change his/her PFI after paying back the loan to the previous PFI, de-mutation was required, which was a manual process and cumbersome.

The issue was confirmed during field survey where such instances were observed that farmers wanting to switch over from one PFI to another were unable to do so because of the hassles involved in the process. Resultantly, their land was inordinately stuck and remained mutated in E-Credit system despite full payment to the respective PFI.

Audit was of the view that having an automated de-mutation process was significant shortcoming and reduced the overall effectiveness of the subject scheme. For example, a farmer of D.G. Khan, Abdul Sattar was drawing loan from NBP. Due to the problems and slow processing of the bank he returned the loan to the bank to get his land de-mutated in order to obtain loan from some other PFI. However, he is facing problems and is unable to get his land de-mutated due to the complicated process involved.

In response to the audit observation, it was replied by the management of the agriculture department that at present the process of de-mutation is out of the approved scope of E-Credit Scheme as per approved government policy.

The reply of the department is not convincing as the basic purpose of this scheme was to introduce steps that can help empowering farmers in obtaining hassle free services but the same spirit is not followed once the farmer want to get its land de-mutated.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee gave directions to improve the functionalities in the system for

better overall performance of the scheme but no such progress is reported till finalization of this report.

Audit recommends that de-mutation process be simplified and made hassle free by making it part of the scheme, so that the process can be made more farmer friendly and efficient. A lot of farmers may still hesitate to benefit from the scheme considering expected hassles in getting their land de-mutated.

(Para No. 56)

4.4.7 *No functionality made in system for recording exact loan disbursements*

As per WGITA- IDI handbook on IT Audit for Supreme Audit Institutions, Quality assurance provides project staff and management insight into the interim and final work products quality and functionality. To do this, personnel involved in quality assurance periodically evaluate the work products to see that they meet the organization's documented quality standards and whether the staff have followed the requisite processes to develop the products. Agencies need to verify that the developed or acquired product meet the requirements, meet the acceptance criteria (for example, less than a certain number of non-critical errors, etc.) and have undergone testing with the user and stakeholder involvement. The quality assurance staff should also ensure that the adopted and agreed development methodology is being followed and that the requisite oversight is being conducted. For example, they should ensure that reviews (formal and/or informal) are conducted and the necessary status reports are sent to appropriate stakeholders and management.

During performance audit of the scheme for, "Empowerment of Kissan through financial and digital inclusion for the period 2016-18", it was observed that exact dates of disbursements was not recorded in the E-Credit system. A provisional date with full amount is recorded in the system which differs with the actual dates of the loan disbursed in three

installments. No dates and amounts of installments are recorded in the system. As a result, the calculations of interest payments becomes complicated and their remains overwhelming chances of miscalculations and overpayments to the PFIs.

Further, during field survey of farmers, it was observed that most of the farmers remained unaware as when their accounts were credited by the PFIs. It also provides opportunity to the PFI to credit the accounts of farmers without actual disbursement and claiming interest thereof. The mechanism in place to inform the farmers through Wallet system and messages about the credit of installments in their accounts was also not fully implemented.

The observation was communicated to the management of the scheme and it was replied by them that it is mandatory for PFIs to update the status and dates in the system which is later verified by the CA firm.

The reply of the management is not accurate as the actual disbursement dates are not recorded in the E-Credit system. Infact, the loan amount is paid in three different installments to the farmers by the PFIs but actual dates and the amounts disbursed in installments are not recorded in the system. Further, CA firm is sent bank statements by the PFIs, there is no provision of recording dates and exact disbursement amounts in the E-Credit System. Further, CA firms only verify 10 percent farmers as per provisions contained in the agreement.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee gave directions to improve the functionalities in the system for better overall performance of the scheme but no such progress is reported till finalization of this report.

Audit recommends that the facts may be verified and E-Credit system must be robust enough to record the exact date wise amounts disbursed to each farmer to make it more efficient and cost effective.

(Para No. 57)

4.4.8 No functionality in system for recording recovery of loan

As per WGITA- IDI handbook on IT Audit for Supreme Audit Institutions, Quality assurance provides project staff and management insight into the interim and final work products quality and functionality. To do this, personnel involved in quality assurance periodically evaluate the work products to see that they meet the organization's documented quality standards and whether the staff have followed the requisite processes to develop the products. Agencies need to verify that the developed or acquired product meet the requirements, meet the acceptance criteria (for example, less than a certain number of non-critical errors, etc.) and have undergone testing with the user and stakeholder involvement. The quality assurance staff should also ensure that the adopted and agreed development methodology is being followed and that the requisite oversight is being conducted. For example, they should ensure that reviews (formal and/or informal) are conducted and the necessary status reports are sent to appropriate stakeholders and management.

During performance audit of the scheme for, "Empowerment of Kissan through financial and digital inclusion for the period 2016-18", it was observed that the recovery of loans by farmers to the PFIs is not recorded in the E-Credit system raising serious question mark over the efficiency and effectiveness of the system. It is pertinent to mention here that due to non-recording of loan disbursement and recovery, it becomes very cumbersome and error prone to calculate the actual amount of interest which is claimed by PFIs from the Agriculture Department. The workload of the CA firms and its cost has also been increased many folds because of the increased workload due to deficiencies in the system. The

system's incapacity may result in wrong calculations of interest and excess payments.

In response to the audit observation raised by audit it was replied by the management that a robust system of entering disbursement amounts and exact date of recovery has been established which is later verified by CA Firm.

The management response is not convincing because not such mechanism exists in the E-Credit system. In fact, the PFIs send bank statements to CA firms for verification of the same and in return CA firms only verify 10 percent farmers. E-Credit system lacks in capacity to record the same raising concerns over efficiency and errors.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee gave directions to improve the functionalities in the system for better overall performance of the scheme but no such progress is reported till finalization of this report.

Audit recommends that E-Credit System be made robust enough to reduce the frequency of errors and make it more comprehensive and efficient.

(Para No. 58)

4.4.9 No functionality in place for enhancing land mutation cases

As per WGITA- IDI handbook on IT Audit for Supreme Audit Institutions, Quality assurance provides project staff and management insight into the interim and final work products quality and functionality. To do this, personnel involved in quality assurance periodically evaluate the work products to see that they meet the organization's documented quality standards and whether the staff have followed the requisite processes to develop the products. Agencies need to verify that the

developed or acquired product meet the requirements, meet the acceptance criteria (for example, less than a certain number of non-critical errors, etc.) and have undergone testing with the user and stakeholder involvement. The quality assurance staff should also ensure that the adopted and agreed development methodology is being followed and that the requisite oversight is being conducted. For example, they should ensure that reviews (formal and/or informal) are conducted and the necessary status reports are sent to appropriate stakeholders and management.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that once the e-mutation of a certain limited land is made, then it becomes very complicated and cumbersome to enhance the mutation of the land. It is further observed that Government of the Punjab has enhanced the borrowing limit of land in February 2018 from 12.5 acres to 50 acres. However, system lacks the capability to enhance the land which once farmer has got mutated. Resultantly, they remain stuck with the limit of land and amount of loan they once got mutated. This incapacity is causing difficulties for farmers who want to obtain more limits by enhancing the mutated land and it also becomes difficult for many farmers to benefit from the revised government scheme where the limit of land has been enhanced.

This issue was confirmed during field survey where various farmers complained about difficulties faced by them in getting their mutated land enhanced. Actually, the whole process of enhancement is not digitized. A farmer has to make a manual request to the agriculture department and the whole process involved manual processing of ADU, Agriculture Department, PITB, PLRA and PFI.

In response to the audit observation, management of the scheme offered no comments and noted the observation for compliance.

Management response being evasive is not acceptable as the spirit of the scheme to provide hassle free loans are not followed in letter and spirit.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee gave directions to improve the functionalities in the system for better overall performance of the scheme but no such progress is reported till finalization of this report.

Audit recommends that the functionality of enhancing land mutation cases may also be simplified and made part of the E-Credit Scheme to make the process more robust and hassle free.

(Para No. 59)

4.4.10 No functionality in system to cater for loan enhancement cases

As per WGITA- IDI handbook on IT Audit for Supreme Audit Institutions, Quality assurance provides project staff and management insight into the interim and final work products quality and functionality. To do this, personnel involved in quality assurance periodically evaluate the work products to see that they meet the organization's documented quality standards and whether the staff has followed the requisite processes to develop the products. Agencies need to verify that the developed or acquired product meet the requirements, meet the acceptance criteria (for example, less than a certain number of non-critical errors, etc.) and have undergone testing with the user and stakeholder involvement. The quality assurance staff should also ensure that the adopted and agreed development methodology is being followed and that the requisite oversight is being conducted. For example, they should ensure that reviews (formal and/or informal) are conducted and the necessary status reports are sent to appropriate stakeholders and management.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that once the e-mutation of a certain limited land against a certain amount has been made, then it becomes very complicated and cumbersome to enhance the loan amount against which the land was mutated. This incapacity is causing difficulties for farmers who want to enhance then limit of loan against a certain piece of land already mutated in the E-Credit system.

A farmer has to make a manual request to the agriculture department and the whole process involved manual processing of ADU, Agriculture Department, PITB, PLRA and PFI.

In response to the audit observation, management of the scheme offered no comments and noted the observation for compliance.

Management response being evasive is not acceptable as the spirit of the scheme to provide hassle free loans are not followed in letter and spirit.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee gave directions to improve the functionalities in the system for better overall performance of the scheme but no such progress is reported till finalization of this report.

Audit recommends that the functionality of enhancing land cases may also be simplified and made part of the E-Credit Scheme to make the process more robust and hassle free.

(Para No. 60)

4.4.11 No system check for ensuring that 2nd and 3rd installments are made after recovery of the last season’s amount

As per clause 3.9 of the agreements between Governor of the Punjab acting through Secretary, Government of the Punjab, Agriculture

Department and different PFIs that include NBP, ZTBL, Telenor bank, Akhowat Foundation and NRSP bank, E-Credit Facility to be advanced for Rabi Crops shall be disbursed from 1st October to 15th March and it shall be recoverable on 7th of July. The E-Credit Facility for Kharif Crops shall be disbursed from 1st April to 15th September and it shall be disbursed in 3 installments/Tranches. Only the first installment/tranche of E-Credit Facility for subsequent crop be disbursed to a borrower before that borrower has repaid the E-Credit facility for previous crop. The remaining installments/tranches of E-Credit facility can be disbursed to the borrower only after the borrower has fully repaid the E-Credit facility of previous crop.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that there was no system check or control in place that ensures that 2nd and 3rd installments are only paid once the full recovery of last season’s loan is made. This inefficiency and lack of application control in the system may cause further payments to such farmers from whom the recovery of last season’s amount was not yet made. It also increases the overhead of Chartered accountant firm.

In response to the audit observation raised, it was replied by the management of the agriculture department that though no such check is implemented in the system but the risk of principle amount rests with the respective PFI/MFI.

The reply of the management clearly indicates that no such check is implemented in the system raising chances of such payments through omissions or mistakes. Further, the clause of the agreements are being violated as highlighted above the purpose of which was to ensure that the installment are utilized for the intended purpose only.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the

committee gave directions to improve the portal by including additional functionalities but no such progress is reported till finalization of this report.

Audit recommends that E-Credit system may be made efficient and effective enough to cater for such cases to not only ensure compliance of the provisions laid in the agreement but also to reduce the rate of errors.

(Para No. 61)

4.4.12 Separate data of each crop season is maintained without integration between different seasons

As per WGITA- IDI handbook on IT Audit for Supreme Audit Institutions, Quality assurance provides project staff and management insight into the interim and final work products quality and functionality. To do this, personnel involved in quality assurance periodically evaluate the work products to see that they meet the organization's documented quality standards and whether the staff have followed the requisite processes to develop the products. Agencies need to verify that the developed or acquired product meet the requirements, meet the acceptance criteria (for example, less than a certain number of non-critical errors, etc.) and have undergone testing with the user and stakeholder involvement. The quality assurance staff should also ensure that the adopted and agreed development methodology is being followed and that the requisite oversight is being conducted. For example, they should ensure that reviews (formal and/or informal) are conducted and the necessary status reports are sent to appropriate stakeholders and management.

During performance audit of the scheme for, "Empowerment of Kissan through financial and digital inclusion for the period 2016-18", analysis of E-Credit system revealed that the database of the system is not properly Normalized. No requirements were gathered and as a result no System Specification Requirement document was made. The system

remained deficient in extracting and comparing data across two different seasons. This basic flaw would further restrict and cause problems in introducing new input controls in the system and further up-gradation of the system. Audit repeatedly requested Entity-Relationship diagram of the E-Credit system to further evaluate such deficiencies but the same was not provided by the quarters concerned.

In response to the audit observation raised before the management of the agriculture department, it was replied by them that all the details are integrated based on CNICs and tab of season is available in the system.

The reply of the management is not relevant as it has failed to address the issue raised as above. The technical flaw in the system exists which hampering system from ensuring different compliance related issues is spanning across different seasons.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending and asked the department to ensure production of Entity-Relationship Diagram to further evaluate the issue highlighted by audit but no progress till date on the issue is reported.

Audit recommends that the above mentioned technical issue be taken seriously as with the passage of time and enhanced data, it would increasingly become difficult to correct the inherited flaws of the system.

(Para No. 62)

4.4.13 Non adoption of standard System Development Methodology and absence of key policies and procedures

According to the ISACA, Guideline 23: System Development Life Cycle, ISACA, 2003, a system must be developed using a process called System Development Life Cycle (SDLC) involving multiple stages from feasibility to post implementation reviews in order to convert a management need into an application system, which is custom developed or purchased or combination of both.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that no such approach was applied for the development of E-Credit application. Neither any feasibility was conducted nor any business case was got approved from any authority and as a result the system may be exposed to multiple risks including inadequate security, failure to meet user requirements, inappropriate technology and architecture, inadequate quality, scope variations, time and cost overruns etc.

Further, important policies and procedure for their implementation were not laid down enhancing risks and lack of management control over the IT system and resources. Some of them are outlined hereunder:

1. No Information Strategic Planning Exists
2. Lack of Business Continuity and Disaster Recovery Planning
3. No Security Policy
4. Non-existence of Password Policy
5. No Policy and Procedures exists to review audit trail/history logs
6. No documented recovery and backup procedures
7. Non-existence of software change management procedures

In response to the issue of development methodology raised in the observation, it was replied by the management that Agile Development Methodology is used instead of traditional System Development Methodology owing to the issues of excessive and unnecessary documentation and requirements.

The management response is incorrect and without any basis. The Agile Development is no doubt one of the very important methodologies of software development but it also have certain negative aspects. Its use

is restricted where objective and requirements are clearly known. The negative aspects of unclear and everchanging requirements in tradition System Development can be overcome with different techniques like baselining and freezing. Further, no evidence and evaluation were undertaken by the department which warrants that Agile Development is more beneficial than System Development before resorting to this methodology of development. Mere deciding to opt for Agile development without any study and formal approval can result in multiple risks including inadequate security, failure to meet user requirements, inappropriate technology and architecture, inadequate quality, scope variations, time and cost overruns etc.

Moreover, no concrete answer and any documentary evidence of the other issues highlighted in the observation were addressed in the management response.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending and asked the department to ensure production of relevant documents as desired by audit to further evaluate the issue highlighted by audit but no progress till date on the issue is reported.

Audit recommends that practical managerial efforts be undertaken to address the issues as highlighted above rather brushing them under the carpet and justifying wrong doings.

(Para No. 63)

4.4.14 Inefficiency of scheme due to no district wise or province-wide check of farmer land ownership

As per WGITA- IDI handbook on IT Audit for Supreme Audit Institutions, Quality assurance provides project staff and management insight into the interim and final work products quality and functionality. To do this, personnel involved in quality assurance periodically evaluate the work products to see that they meet the organization's documented

quality standards and whether the staff have followed the requisite processes to develop the products. Agencies need to verify that the developed or acquired product meet the requirements, meet the acceptance criteria (for example, less than a certain number of non-critical errors, etc.) and have undergone testing with the user and stakeholder involvement. The quality assurance staff should also ensure that the adopted and agreed development methodology is being followed and that the requisite oversight is being conducted. For example, they should ensure that reviews (formal and/or informal) are conducted and the necessary status reports are sent to appropriate stakeholders and management.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that one of the core objectives of the subject scheme was to award interest free loans to small farmers and tenets. The aim was to facilitate/empower the less-economical segments to society using IT interventions and to support them in improving their financial well-being. It was clearly laid out in the “original” summary for CM dated 06.10.2016 that small farmers upto 12.5 acres would be eligible for the interest free financing. To enforce this vision of the government, it was imperative that only those who qualified to the subject loan got the same and there was complete transparency in this selection process.

However, it was found with great concern that there was no functionality in the farmer loan registration system to check a person’s total landholding in a district or at the provincial level. The system only checked the landholding of a farmer in a specific tehsil. This meant that farmers having any measure of land in any other district or tehsil in the Punjab could get the subject loan only if they had less than 12.5 acres or less land in one tehsil only. This implied that there was practically “no check” in the system to see the total factual landholding of a person before selecting him/her for a loan registration process. This deficiency defeated

one of the objectives of having the scheme in the first place and made the farmer selection process non-transparent.

In response to the audit observation, it was admitted by the management of the Agriculture Department that initially there was no check on land ownership as the data of PLRA was not centralized. However, the same has been enforced by PLRA after converting their system into a centralized.

The management response is very ambiguous as it was not clear which system is centralized, i.e. traditional LRMIS system managed by PLRA or the Registration system for current scheme separately managed by PLRA.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending with the direction to consult and seek clarification from PLRA in this regard, however, no further progress in this regard is shown till completion of this assignment.

Audit would recommend that the matter may be clarified that what system is turned into a centralized system before making any further argument.

(Para No. 64)

4.4.15 Inefficiency and unsatisfactory credibility of the system due to no functionality for recording exact loan disbursements, date-wise.

As per WGITA- IDI handbook on IT Audit for Supreme Audit Institutions, Quality assurance provides project staff and management insight into the interim and final work products quality and functionality. To do this, personnel involved in quality assurance periodically evaluate the work products to see that they meet the organization's documented quality standards and whether the staff have followed the requisite

processes to develop the products. Agencies need to verify that the developed or acquired product meet the requirements, meet the acceptance criteria (for example, less than a certain number of non-critical errors, etc.) and have undergone testing with the user and stakeholder involvement. The quality assurance staff should also ensure that the adopted and agreed development methodology is being followed and that the requisite oversight is being conducted. For example, they should ensure that reviews (formal and/or informal) are conducted and the necessary status reports are sent to appropriate stakeholders and management.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that an E-Credit system had been established to act as a common digital portal to be accessed by all stakeholders related to the subject scheme. This included PLRA, ADU, PITB and PFIs etc. The database of the e-credit system was the sole and primary source of financial data for the entire scheme. The government of the Punjab was under contract to give out interest payment in millions of rupees (periodically) to the PFIs based on the farmer database maintained in the e-credit system from 1st July 2016 to 30th June 2018.

Hence, for the purpose of system credibility and efficiency it was absolutely essential that the e-credit system of PITB had the complete functionality along-with due internal controls to ensure that Agriculture department could accurately and transparently calculate/verify the interest payment due against the partner PFIs’.

However, it was observed with great concern that no functionality had been developed in the system to record the factual loan amounts disbursement dates. As a result of deficiency the Agriculture department could neither calculate nor verify the interest payments due to any PFI. They were solely dependent upon the information being provided by the PFI. A provisional date with full amount was recorded in the system

which differed from with the actual dates of the loan disbursed in three installments. No dates and amounts of installments were recorded in the system. As a result chances remained of miscalculations and overpayments to the PFIs. Further, during field survey of farmers it was observed that most of the farmers remained unaware as when their accounts were credited by the PFIs. This provided an opportunity to the PFI to credit the accounts of farmers without actual disbursement and claiming interest thereof. The mechanism in place to inform the farmers through Wallet system and messages about the credit of installments in their accounts was also not fully implemented.

In response to the observations raised, the Agriculture Department simply noted the observation for compliance and offered no further comments.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed to make efforts to include the same functionality in the system on portal but till date no further progress in this regard was produced to audit.

Audit recommends that it is very important that the abovementioned functionalities be implemented in its true letter and spirit to enhance the efficiency and reliability of the system.

(Para No. 65)

4.4.16 Poor system controls due to no CNIC-uniqueness check on E-credit registered farmer data.

As per Clause 1.4 and 1.5 of WGITA – IDI Handbook on Audit for Supreme Audit Institutions it is clearly specified that Application Controls are specific controls unique to each computerized application. They apply to application segments and relate to the transactions and existing data. Application controls include data input validation, encryption of data to be

transmitted, processing controls, etc. For example, in an online payment application, one input control could be that the credit card expiry date should fall beyond the date of transaction, and details entered should be encrypted. The application controls operate on individual transactions and ensure that they are correctly input, processed and output. The design and operating effectiveness of IT general controls greatly influence the extent to which the application controls can be relied upon by the management to manage risks.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that agriculture department using IT interventions disbursed loan to small farmers. The scheme envisaged that one farmer could obtain only “one” loan at a time against his relevant landholding or place of cultivation in case of the farmer being a tenant. For this purpose, a farmer Registration list was maintained in the e-credit system developed by PITB. In order to implement this basic business criterion, it was imperatives that the farmer registration data did not allow one person to be registered for two loans simultaneously. (Annexure-4.4.16)

However, it was found with great concern that there was no uniqueness check on the farmer registration data in the E-credit system of the project. One farmer could get registered and acquire more than one loan from multiple registration sites for the same period. This was signification application control weakness and reduced the overall credibility of the IT initiative. Example of such duplicate cases was added at annexure.

Audit was of the view that not having a CNIC check on farmer registration showed poor system controls by management and needed remedial measures. Moreover, as the duplication has been noted on a sample basis, management needs to do a comprehensive data analysis of

the farmer registration data on a season to season basis to identify the actual number of duplicate entrants under intimation to audit.

In response to the audit observation, it was explained by the management of the Agriculture Department that Agri Loan Portal is developed with the functionality to identify the duplicate CNICs in same district and club them as a single entry. Due to change in district IDs by PLRA, system records them as multiple instances. Whereas, the check on the system of maximum loan size per acre remains intact. Hence, this check in the system ensures that a specific farmer does not exceed allowed credit limit i.e. Rs.125,000 per Rabi and Rs. 200,000 for Kharif.

The management response is not accurate as the whole system was designed and depends upon the uniqueness of the CNIC. Further, instances still exists where a farmer is drawing loan from two different districts and they are drawing loan above the limit of Rs. 125,000 for Rabi. For example, Muhammad Sakhi with CNIC 35103-1666066-9 drawn an amount of Rs. 123,125 and Rs. 98,281 from District Okara and Kasur for Rabi 2016 from NBP which collectively exceeds the credit limit. Further, such instances are pointed out in Annexure.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending with the direction to conduct a probe at administrative level and the same may be shared with audit. However, no progress in this regard was further reported till finalization of this report.

Audit would recommend thorough investigation into the matter besides strengthening the internal control procedure of the E-Credit system to avoid such lapses.

(Para No. 66)

4.4.17 Internal control failure due to transfer of loan to incorrect CNIC applicants

As per Clause 1.4 and 1.5 of WGITA – IDI Handbook on Audit for Supreme Audit Institutions it is clearly specified that Application Controls

are specific controls unique to each computerized application. They apply to application segments and relate to the transactions and existing data. Application controls include data input validation, encryption of data to be transmitted, processing controls, etc. For example, in an online payment application, one input control could be that the credit card expiry date should fall beyond the date of transaction, and details entered should be encrypted. The application controls operate on individual transactions and ensure that they are correctly input, processed and output. The design and operating effectiveness of IT general controls greatly influence the extent to which the application controls can be relied upon by the management to manage risks.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that CNIC of a farmer/cultivator was a key verifying attribute for the loan awarding scheme. The CNIC validated that the loan was given to a valid applicant and it also confirmed that the CNIC holder was a resident of the tehsil from where the loan request was being initiated. As a system internal controls measure, it was imperative that verification/validity of an applicant’s CNIC was made a compulsory functionality for the subject IT Interventions. However, it was found with great concern that no CNIC verification/validity checks were in place in the IT systems developed for the Kissan empowerment scheme. Twenty six such instances were found where loans had been given to applicants having incorrect CNICs. (Annexure-4.4.17).

Not having a CNIC validity system reduced the overall credibility and effectiveness of the entire scheme. Hence it was viewed as a major internal control failure on part of management, by Audit.

In response to the audit observation issued, the management explained the whole process of farmer’s registration.

The reply of the management is not satisfactory as it had failed to address the issue of incorrect CNIC entered into the system. Audit

apprehends that the loan to such farmers with correct CNIC numbers may end up the hands of undeserving persons.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending and directed the Agriculture Department to reconcile and correct the CNICs on urgent basis but no further progress in this regard is reported till finalization of this report.

Audit would recommend investigation into the matter besides ensuring through system's validation checks and controls that incorrect CNIC is not entered into the system.

(Para No. 67)

4.5 Scheme Authority Compliance

4.5.1 *Unnecessary delay and non-implementation of Mobile Wallet and Applications costing-Rs.589.667 million*

As per clause 7.4 of the contract agreement between Governor of the Punjab acting through Secretary, Government of the Punjab and Telenor Microfinance Bank Limited & Subcontractor Telenor Pakistan (Private) Limited on 22.06.2017, the sub-contractor was required to deliver 75,000 handsets to the sub-contractor's designated warehouse, for inspection by the Purchaser, within 120 days of the day after the effective date on which the Purchaser issues a purchase order. And as per clause 7.5, remainder of 35,000 handsets within three months from effective date, place an order for the same. Clause 7.6 further states that the sub-contractor shall pre-install the applications on the handsets and configure the handsets so as to enable the bundles for use by the farmers.

During performance audit of the scheme for, "Empowerment of Kissan through financial and digital inclusion for the period 2016-18", it was noticed that the sub-contractor had failed to deliver properly

configured Telenor Mobile Wallet Disbursement and Telenor Mobile Wallet Collection till date. Still Mobile Wallets are not functional despite the lapse of more than 18 months since the first batch of mobile phones was ordered vide No.7(E-Credit)/P&EC/2016 dated 9th January 2017. The second batch of 35,000 mobiles phones was ordered vide No. 7 (E-Credit)(Telco)/P&EC /2018 dated 25.01.2018. Clause-5 of the purchase order further stipulated that the delivery period was within 4 to 6 weeks. It was further observed during field visits of different districts of the province that most of the mobile applications are also not configured and updated. These applications were useless until properly configured and updated. Total contract amount of these applications to be delivered within 120 days was Rs. 589.667 million as detailed under:

Sr. No.	Description of Item	Total Cost (Rs.)
1	Telenor Mobile Wallet Disbursement	120,833,333
2	Telenor Mobile Wallet Collection	120,833,333
3	Mobile Applications for Agriculture	348,000,000
Total		589,666,666

Audit further observed that Clause-8 requires the purchaser to take punitive action by blacklisting the contractor and subcontractor if the fail/delay in performance of any of the obligations, under the contract/letter of acceptance/violates any of the provisions of the contract/letter of acceptance etc. However, no such action so far has been taken by the management of the department.

In response to the audit observation raised, it was replied by the management of the agriculture department that it should be noted that the mechanism of Telenor Wallet Disbursement was in place since the day the handsets distribution was started. A farmer's mobile wallet is automatically created at the time of their on-boarding for smartphones. However, a fully functional mobile wallet requires certain approaches from State Bank of Pakistan and integration with enlisted vendors for

supply of inputs. The enlistment of vendors requires prequalification and subsequently procurement of vendors for services for supply of inputs. All this is under process and shall be completed in due course of time. The sub-contractor cannot automatically put in place 100% functional mobile wallets at his own.

The management response is unsatisfactory as it clearly indicates that the Mobile Wallet System despite its presence in the handsets is not fully functional because of integration issues with SBP or PFIs. All these formalities and troubles should have been viewed and suitable measures to correct them must be taken at initial stages.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending till complete implementation of mobile wallet where all the transactions are routed through wallet. No further progress in this regard is reported as yet.

Audit recommends that needful may be expedited besides enquiring the matter and fixing the responsibility against the person(s) at fault.

(Para No. 68)

4.5.2 *Loss due to non settlement of terms and conditions- Rs.14.00 million*

As per Para no. 06, 07 and 13 of the approved Chief Minister summary dated 06.10.2016, the LRMIS project shall execute two major tasks i.e registration of all land owners / cultivators with no land and generation of E-Pass Book with its transmission to PITB. Registration of 500,000 farmers will be started from 19th September, 2016 and will be completed by 18th October 2016. The LRMIS staff will be paid, on entry based system, to a maximum of one moth salary.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it

was observed that an amount to the stated extent was paid to the Punjab Land Revenue Authority (PLRA) formerly LRIMS department on account of extra remuneration to the staff. The detail is as below.

Sr. No.	Cheque #	Date	Particulars	No. of famers Registered	Head of A/c	Amount (Rs.)
01.	703404	13.03.2017	Pay to PRLA A/c No. 4115338499 for extra remuneration to Staff of PRLA	200,000	A03915	11,000,000
02.	703405	16.06.2017	Pay to LRMIS A/c No. 4115338499	100,000	A03919	5,000,000
03.	2517004344	21.06.2018	Pay to LRMIS A/c No. 4115338499	100,000	A03915	5,000,000
Total						21,000,000

As per approved CM's summary, the registration work would be carried out at 143 Arazi Record Centers (ARC) through second shift with timing 4.00 P.M to 8.00 P.M and the staff of service centers would be paid, entry based system, to a maximum of one month salary for registration of 500,000 farmers whereas the task was not completed with one month i.e up to 18th October 2016.

After lapsed of one and half year 400,000 farmers were registered up till 30.06.2018 and Rs. 21.00 million was paid on account of extra remuneration to the staff without settlement of terms and conditions and approval of C.M. Audit of the view that if the work was completed within one month on the agreed terms and conditions, the cost of extra remuneration could be within 7.50 million ($143 \times 2 \times 25,000 = 7,150,000$). Due to non-settlement of terms and conditions the government sustained loss of Rs.14.00 million ($21.00 - 07.00 = 14.00$).

This lapse was due to weak management and supervisory internal controls.

The matter was brought to the notice of the management during audit and it was replied that the payments to PLRA were under terms and conditions approved by CM Punjab.

The reply was not based on facts as Registration of 500,000 farmers would be started from 19th September, 2016 and will be completed by 18th October 2016. The LRMIS staff will be paid, on entry based system, to a maximum of one moth salary. Whereas as payment was not made as per C.M summary.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee asked the management of the scheme to produce the relevant documents in support of their reply but till date no further progress is shown in this regard.

Audit recommends to look into matter and fix responsibility for loss of government money.

(Para No. 70)

4.5.3 Non-achievement of targets despite the lapse of two years

As per Annexure-E, “District wise interest free credit disbursement plan under scheme” of the approved scheme “Empowerment of Kissan through Financial and Digital Inclusion”, district wise target for beneficiary farmers were allocated.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that an overall target of 494,119 farmers was required to be achieved each year vide above mentioned approved summary but it was noted with concern that despite the lapse of more than 3 seasons, the targets remains under achieved by a huge as depicted here under:

	Rabi 2016	Khareef 2017	Rabi 2017	Khareef 2018	Beneficiaries to date
No. of Farmers	7,702	43,794	46,576	20,023	118,095
Target Achieved	1.56%	8.86%	9.42%	4.05%	

The above mentioned table clearly indicates the failure of the concerned institutes to achieve its objectives and targets.

In response to the observation, it was replied by the management of the Scheme that targets given in summary were just indicative projects and real objectives of the scheme are digital and financial inclusion of farmers.

The management response is not tenable as the core objective of the scheme is to provide interest free loans to the farmers and it had largely failed to achieve the same by a huge margin till date. Audit apprehends that the scheme was initiated in a haphazard manner without proper planning.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending with the direction to write a letter to PFIs/MFIs to achieve their targets in future but no meaningful progress in this regard is produced to audit.

Audit recommends that serious efforts with concrete planning may be undertaken to make the scheme a success. The objectives of the scheme cannot be achieved unless the true benefits would reach to a large segment of the small farmers.

(Para No. 71)

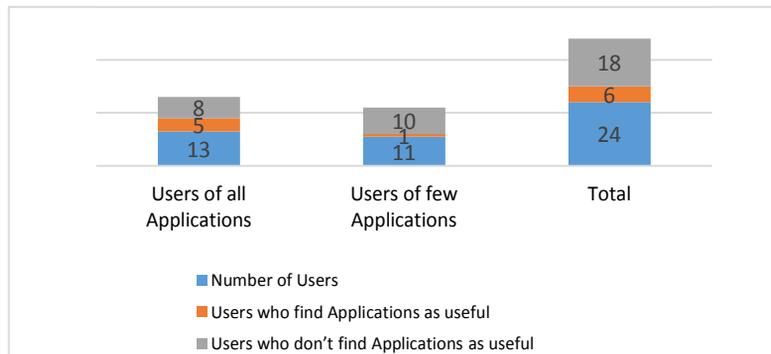
4.6 FIELD ANALYSIS

4.6.1 Ineffective and useless applications developed for use of farmers at cost of Rs.348.0 million

As per para 22 of the approved Summary by the Chief Minister for Empowerment of Kissan through Financial and Digital Inclusion, it was decided to include different applications like weather advisory, pests warning, directory of input and output suppliers, crop management

calendar, commodity prices, feedback of government services, expected future prices etc to help in farming decisions. Further, contract for development of these applications was awarded to M/s Tameer Microfinance Bank Limited vide Letter of Acceptance No. 7(E-Credit)/P&EC/2016 dated 9th January, 2017 by the Agriculture Department.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that contract as cited above was awarded to the contractor for development of mobile applications for the benefit of farmers at a cost of Rs. 348.000 million. During the field survey, it was apprised by most of the farmers that these application have no utility for them. Out of 121 farmers surveyed, only 24 farmers responded that they possess the knowledge and ability to these applications. 13 users were of the view that they had used all the 9 applications available while 11 users said that they only used few of the available applications. Only 5 out of 13 user farmers who had used all the applications explained these applications as useful for them while a majority i.e. 8 users termed these applications useless. Similarly, out of 11 farmers who used few of these application only one farmer told that these are helpful while rest of them rendered these applications useless and ineffective as explained here under:



It was further observed that those applications were developed very non-professionally. The execution files of these Applications were too heavy to be easily executed on mobile phones. Mobile phones usually possess far less memory and processing capacity and application required to be executed on them must require least processing and memory resources. It was practically observed that the response of those applications on the mobiles distributed to the farmers is minimal. Hanging of software and applications is common while trying to use these applications. It takes a long time to execute the applications on the mobile phones. Due to aforementioned reasons, audit is of the view that these applications are not developed through latest available technology and without documenting any System Requirement Specifications.

In response to the audit observation, it was replied by the management of the agriculture department that various measures and a comprehensive plan has been in place for the training of farmers to use these applications. It further replied that CAPP applications were developed using latest available technology and software development best practices (Agile). Telenor will continue to make improvements as (Software as a Service) SaaS. Size of the applications is quite normal averaging 30 MB.

The reply of the management is not acceptable because issue of training is not raised here rather it was explained that out of trained and knowledgeable users, a very high percentage of them don't feel these applications as useful and give them any importance which is in contradiction to the purpose for which mobile phones were distributed. Further, use of agile development methodology is beyond comprehension as this method of development is used where the requirements of the users and applications are not clearly known. These applications are used to help farmers to help in enhancing their productivity where their requirements are easily understood and known. SaaS is one of the important Service

delivery model in cloud computing but no such reference was available in the tender documents or agreement signed with firm. The size of most of the application was much beyond 30 MB which is way heavy for mobile technologies. Further, no documentary evidence like testing results, user acceptance testing etc. were provided in support of reply.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept directed to show portal and progress achieved in this regard to the audit team. It was further directed to Mr. M. Kashif (ICT Advisor, ADU) to make concrete efforts for the development of applications that are more user friendly in the light of the issue raised by audit. However, no meaningful progress in this regard was produced to audit.

Audit recommends investigation into the matter besides fixing the responsibility against the person(s) responsible for such negligence.

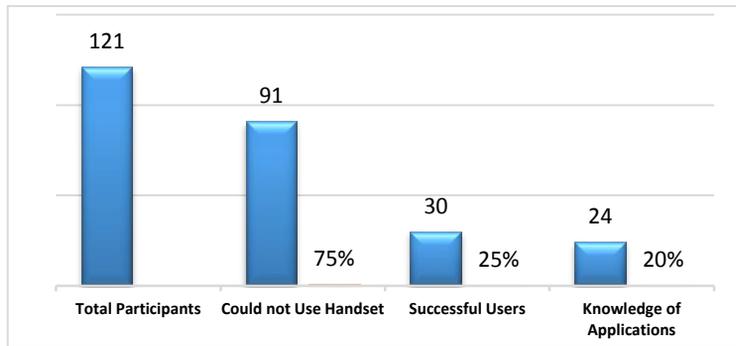
(Para No. 72)

4.6.2 Inefficient and ineffective training for usage of Mobile applications

As per clause-9 of the contract agreement between Governor of the Punjab acting through Secretary, Government of the Punjab and Telenor Microfinance Bank Limited & Telenor Pakistan (Private) Limited on 22nd day of June 2017, extensive training was required to be imparted by the Telenor Pakistan (Private) Limited to the farmer to empower them and enhance the agricultural output through 100 Facilitation Booths, 72 Facilitation Centers, 9 Mobile booths and also through 432 training sessions.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed that the training imparted vide above contract was largely

very ineffective and futile. A sample of 121 farmers to whom handsets were distributed was taken and a large fraction of these farmers i.e. 75 percent did not have the knowledge to use these handsets properly. Only 25 percent i.e. 30 farmers shown ability to properly use handsets and out of total participants only 20 percent i.e. 24 farmers has the knowledge of using the Agriculture applications. The detail is depicted in the graph as below:



It is pertinent to mention here that digital inclusion is one of the key instruments of this scheme to empower farmers and a substantial amount of Rs. 1.71 billion has been expended by the government just on procurement of mobile phones and application in the first phase. However, training program by the contractor which was one of the key component and is included in bidding cost of the contractor largely remained ineffective. The whole purpose of this scheme is failing due to ineffective and inefficient training program from which farmers are not benefiting.

In response to the above mentioned concern, the management of the Scheme replied that various steps ranging from establishment of facilitation centers, booths, mobile vans, toll free number, youth engagement, ICT literacy through NGOs, and ICT literacy through agriculture extension work force etc. to impart training to the farmers.

The management response is not convincing as the survey results clearly indicates that the above mentioned efforts are not very effective and had failed to produce desired results.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee directed the department concerned to make fruitful improvement in the light of audit observation but no tangible efforts in this regard are shown to audit till finalization of this report.

Audit would recommend that the training program may be simplified and made according to the ground realities.

(Para No. 73)

4.6.3 Provision of interest free loans for the crops not covered under the scheme

As per Clause-8 (a) of Annexure-D of the approved summary by the Chief Minister for the scheme, “Empowerment of Kissan through Financial and Digital Inclusion”, only four major crops i.e. wheat, rice, maize and cotton.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed during field survey that loans were being imparted to the farmers for crops not covered under the scheme as mentioned above. Out of 121 farmers interviewed, 23 farmers explained that they are growing some other crops for at least one season in a year other than those covered in this scheme as detailed in Annexure. This accounts for more than 19 percent of the farmers surveyed. Audit is of the view that imparting loans to such farmers are causing shortage of funds for those farmers which are covered under the scheme.

In response to the audit observation, it was replied by the management of the Scheme that the loans under the scheme were being

given to the farmers for all Rabi and Kharif crops except for the sugarcane. The sugarcane has not been included in the scheme being annual crop as the loans are recoverable of each cop season.

The reply being incorrect and contrary to the criteria mentioned in CM summary is not acceptable. Further, instances of sugarcane growers who were obtaining loan under the scheme were also observed.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending and directed to takeup the issue in the upcoming meeting of the Steering Committee as an agenda item and further asked to enhance the scope of the scheme by including other crops as well.

Audit recommends that either more crops against which loan was being imparted be added in the scheme or the compliance of above mentioned clause of the summary be ensured.

(Para No. 74)

4.6.4 Provision of interest free loans to people other than farmers

As per approved summary by the Chief Minister for the scheme, “Empowerment of Kissan through Financial and Digital Inclusion”, a scheme for interest free loans was introduced especially for small farmers to increase their productivity and save them from Arthis (commission agents) or other informal moneylenders for their credit needs.

During performance audit of the scheme for, “Empowerment of Kissan through financial and digital inclusion for the period 2016-18”, it was observed during field visits that there are instances where loans has been disbursed to people who are either not farmers or have leased out their lands to other farmers. Four such instances were observed from the field visits as detailed under:

Name of Farmer	Tenant/ Owner	CNIC No.	PFI	Profession	District	No of Loans	Amount of Loans (Rs.)
Abdul Waheed	Owner	38403-1676079-7	Telenor	Stamp Farosh/leased out land	Sargodha	1	43,000
Maqsood Hussain	Owner	38403-4927344-9	NRSP	Head Constable (Punjab Police)	Sargodha	4	242,000
Ahsan Mustafa	Tenant	33100-1304735-1	Akhowat	Employee in RHC, FSD	Faisalabad	3	240,000
Usama Shaukat	Tenant	33100-4328368-9	Akhowat	Junior Clerk, Agri-Ext FSD	Faisalabad	2	100,000
Total							625,000

Due to the above mentioned state of affairs, audit apprehends that a large amount of loans were being imparted to non-farmers which is beyond the scope and spirits of the scheme. It is pertinent to mention here that no revenue official is involved and as a result anyone which even does not possess land can represent itself as tenant through a certificate from anyone which is not verified and drawn loan. This state of affairs demands that better controls be implemented to ward-off such instances.

The audit observation was communicated to the management of the agriculture department and it was replied by them that loans under the scheme were given to the small owners upto 2.5 acres (Telenor Bank) and Tenants (NRSP and Akhuwat). The loans had been advanced on the basis of their tenancy or ownership duly verified by the concerned agencies.

The reply of the management clearly indicates that there is no such mechanism to ensure that the loan is only imparted to those farmers who were farmers.

The matter was further reported to the administrative department during September 2018. In the SDAC meeting held in April 2019, the committee kept the para pending with the direction to conduct a probe at an administrative level and its findings may also be shared with audit. No further progress in this regard is reported as yet.

Audit recommends a formal mechanism to ensure that loan is disbursed to the only intended recipients as Government of the Punjab is paying huge amount as subsidy.

(Para No. 75)

5. OVERALL ASSESSMENT

- 5.1 **Relevance:** The Scheme's activity audited was within overall MTFD and in line with government's sectoral policies.
- 5.2 **Efficacy:** This could not be ascertained at this stage as the project was in progress.
- 5.3 **Efficiency:** A lot of issues related to the Efficiency of the Scheme has been observed and highlighted in audit findings.
- 5.4 **Economy:** Issues related to inefficient procurement and handling of the Scheme have also been pointed out by Audit.
- 5.5 **Effectiveness:** Since the project was in progress, therefore, successful achievement of objectives, targets and desired results could not be analyzed and assessed.
- 5.6 **Compliance with rules:** Issues relating to non-compliance with rules were observed and have been pointed out.
- 5.7 **Performance rating:** Not possible at this stage due to ongoing scheme
- 5.8 **Risk rating:** Medium

6. CONCLUSION:

- 6.1 **Key issues for the future:** During performance audit of the project, many grey areas were identified by the Audit which have duly been issued to the management in shape of a report. Hence, prompt and pro-active approach on the part of management is required to avert loop-holes that may hinder the achievement of goals set by the policy makers. The issues regarding financial and IT management warrants immediate strengthening of the internal controls by involving IT experts. The management should focus on pointed out areas to avoid such lapses during currency of the project in order to improve the efficiency of the initiative.
- 6.2 **Lessons Learnt:** The areas of financial management needs third party validation so that, disbursing institutions may be taken to task regarding implementation of core checks set by the financial rules in vogue. The highlighted issues require thorough revision of the internal controls environment and its adherence with the rules and regulation of the government and standard operating procedures for project management.

7. ACKNOWLEDGMENT

We wish to express our appreciation to the management and staff of Agriculture Department, Governmnet of the Punjab, for the assistance and cooperation extended to the auditors during this assignment.

Annexure-4.1.1

Sr. No.	Description	Cheque No. & Date	Cheque Amount (Rs.)
1	Pay to Ahhuwat Foundation on account of loan to other Private Sector A/c no. 413778466	703403 date 29.12.2016	2,000,000,000
2	Pay to Ahhuwat Foundation on account of Service Rendered A/c no. 413778466	703403 date 29.12.2016	40,000,000
3	Akhuwat Agri. Disbursement Account No.4137784644	2517004328/ 30-10-2017	63,501,565
4	Akhuwat Agri. Disbursement Account No.4137784644	2517004331/ 19-12-2017	26,924,738
5	Payment to Akhuwat	863867/23-05-2018	105,363,120
		Total:	2,235,789,423
6	National Rural Support Programe (NRSP)	2517004326/ 30-10-2017	33,902,410
7	National Rural Support Programe (NRSP)	2517004339/ 02-04-2018	377,111,022
8	Payment to NRSP	863869/23-05-2018	290,964,299
		Total:	701,977,731
9	National Bank of Pakistan	2517004343/ 02-04-2018	105,388,741
10	Payment to NBP	863870/23-05-2018	80,630,989
		Total:	186,019,730
11	Telenor Micro Finance Bank	2517004327/ 30-10-2017	3,266,094
12	Telenor Micro Finance Bank	2517004334/ 19-01-2018	18,750,197
13	Payment to Telenor Bank	863884/24-05-2018	9,067,991
14		Total:	31,084,282
15	Payment to Telenor Pakistan	863888/25-05-2018	3,083,817
16	Payment to Telenor Pakistan	472532/20-06-2018	40,625
		Total:	3,124,442
17	Payment of Mark-up Subsidy to ZTBL for Rabi 2016-17 through Punjab Agriculture E-	Bank Advice 20.06.2017	63,397,650

Sr. No.	Description	Cheque No. & Date	Cheque Amount (Rs.)
	Credit Account No. 061972999970328		
18	Zari Taraqiati Bank Ltd.	2517004340/ 02-04-2018	164,776,496
19	Payment to ZTBL	863868/23- 05-2018	75,878,575
		Total:	304,052,721
20	Payment to PFI's	472524/13- 06-2018	84,871,713
Grand Total:			3,546,920,042

Annexure-4.2.1

Sr. No.	Year	Cheque #	Date	Particulars	Head of A/c	Amount (Rs.)
1	2016-17	703403	29.12.2016	Pay to Akhuwat Foundation on account of loan to other Private Sector A/c no. 413778466	A08601	2,000,000,000
2	2016-17	703403	29.12.2016	Pay to Akhuwat Foundation on account of Service Rendered A/c no. 413778466	A03919	40,000,000
3	2016-17	703404	13.03.2017	Pay to PRLA A/c No. 4115338499 for extra remuneration to Staff of PRLA	A03915	11,000,000
4	2016-17	703405	16.06.2017	Pay to LRMIS A/c No. 4115338499	A03919	5,000,000
5	2016-17	703406	16.06.2017	Pay to Naveed Zafar Ashfaq Jaffery Co	A03919	3,400,000
6	2016-17	703407	16.06.2017	Pay to Commissioner Income Tax	A03919	400,000
7	2016-17	703408	16.06.2017	Pay to Ounjab Revenue Authority	A03919	200,000
8	2016-17	Direct release by FD	14.02.2017	Director Agriculture Information Bureau LO-4238	A03907	500,000,000
9	2016-17	Bank Advice	20.06.2017	Payment of Mark-up Subsidy to ZTBL for Rabi 2016-17 through Punjab Agriculture E-Credit Account No. 061972999970328		63,397,650
Total						2,623,397,650
Sr. No.	Year	Cheque #	Date	Particulars	Head of A/c	Amount (Rs.)
1	2017-18	2517004326	30.10.2017	Paid to NRPS	A05120	33,902,410
2	2017-18	2517004327	30.10.2017	Paid to Telenor Micro Finance Bank	A05120	3,266,094
3	2017-18	2517004328	30.10.2017	Paid to Akhuwat	A03919	63,501,565
4	2017-18	PARB	06.11.2017	Director Agriculture Information Bureau LO-4238	A03907	61,250,603
5	2017-18	PARB	06.11.2017	Director Agriculture Information Bureau LO-4238	A03907	89,529,959
6	2017-18	2517004329	14.11.2017	Paid to Telenor Pakistan	A03919	641,205,000
7	2017-18	2517004330	14.12.2017	Paid to Team Leader Project ID 9558	A03907	32,476,413

Sr. No.	Year	Cheque #	Date	Particulars	Head of A/c	Amount (Rs.)
8	2017-18	2517004331	19.12.2017	Paid to Akhuwat	A03919	26,924,738
9	2017-18	2517004332	08.01.2018	Paid to Team Leader Project ID 9558	A03907	14,149,938
10	2017-18	2517004333	19.01.2018	Paid to Team Leader Project ID 9558	A03907	59,820,611
11	2017-18	2517004334	19.01.2018	Paid to Telenor Micro Finance Bank	A05120	18,750,197
12	2017-18	2517004335		Cancelled		-
13	2017-18	2517004336	08.02.2018	Paid to CA Firm M/s Naveed Zafar Ashfaq Jaffry & Co	A03919	1,541,200
14	2017-18	2517004337	08.02.2018	Paid to Commissioner Income Tax	A03919	182,200
15	2017-18	2517004338	08.02.2018	Paid To Punjab Revenue Authority	A03919	91,600
16	2017-18	2517004339	02.04.2018	Paid to NRPS	A05120	377,111,022
17	2017-18	2517004340	02.04.2018	Paid to ZTBL	A05120	164,776,496
18	2017-18	2517004341	02.04.2018	Paid to Telenor Pakistan	A03919	27,045,000
19	2017-18	2517004342	02.04.2018	Paid to Team Leader Project ID 9558	A03907	3,288,000
20	2017-18	2517004343	02.04.2018	Paid to National Bank of Pakistan	A05120	105,388,741
21	2017-18			Paid to ZTBL	A05120	75,878,575
Total						1,800,080,362
Grand Total						4,423,478,012

Annexure-4.2.2

Sr. No.	Year	Cheque #	Date	Particulars	Head of A/c	Amount (Rs.)
1	2016-17	703403	29.12.2016	Pay to Akhuwat Foundation on account of loan to other Private Sector A/c no. 413778466	A08601	2,000,000,000
2	2016-17	703403	29.12.2016	Pay to Akhuwat Foundation on account of Service Rendered A/c no. 413778466	A03919	40,000,000
3	2016-17	703404	13.03.2017	Pay to PRLA A/c No. 4115338499 for extra remuneration to Staff of PRLA	A03915	11,000,000
4	2016-17	703405	16.06.2017	Pay to LRMIS A/c No. 4115338499	A03919	5,000,000
5	2016-17	703406	16.06.2017	Pay to Naveed Zafar Ashfaq Jaffery Co	A03919	3,400,000
6	2016-17	703407	16.06.2017	Pay to Commissioner Income Tax	A03919	400,000
7	2016-17	703408	16.06.2017	Pay to Punjab Revenue Authority	A03919	200,000
8	2016-17	Direct release by FD	14.02.2017	Director Agriculture Information Bureau LO-4238	A03907	500,000,000
9	2016-17	Bank Advice	20.06.2017	Payment of Mark-up Subsidy to ZTBL for Rabi 2016-17 through Punjab Agriculture E-Credit Account No. 061972999970328		63,397,650
				Total		2,623,397,650
Sr. No.	Year	Cheque #	Date	Particulars	Head of A/c	Amount (Rs.)
1	2017-18	2517004326	30.10.2017	Paid to NRPS	A05120	33,902,410
2	2017-18	2517004327	30.10.2017	Paid to Telenor Micro Finance Bank	A05120	3,266,094
3	2017-18	2517004328	30.10.2017	Paid to Akhuwat	A03919	63,501,565

Sr. No.	Year	Cheque #	Date	Particulars	Head of A/c	Amount (Rs.)
4	2017-18	PARB	06.11.2017	Director Agriculture Information Bureau LO-4238	A03907	61,250,603
5	2017-18	PARB	06.11.2017	Director Agriculture Information Bureau LO-4238	A03907	89,529,959
6	2017-18	2517004329	14.11.2017	Paid to Telenor Pakistan	A03919	641,205,000
7	2017-18	2517004330	14.12.2017	Paid to Team Leader Project ID 9558	A03907	32,476,413
8	2017-18	2517004331	19.12.2017	Paid to Akhuwat	A03919	26,924,738
9	2017-18	2517004332	08.01.2018	Paid to Team Leader Project ID 9558	A03907	14,149,938
10	2017-18	2517004333	19.01.2018	Paid to Team Leader Project ID 9558	A03907	59,820,611
11	2017-18	2517004334	19.01.2018	Paid to Telenor Micro Finance Bank	A05120	18,750,197
12	2017-18	2517004335		Cancelled		-
13	2017-18	2517004336	08.02.2018	Paid to CA Firm M/s Naveed Zafar Ashfaq Jaffry & Co	A03919	1,541,200
14	2017-18	2517004337	08.02.2018	Paid to Commissioner Income Tax	A03919	182,200
15	2017-18	2517004338	08.02.2018	Paid To Punjab Revenue Authority	A03919	91,600
16	2017-18	2517004339	02.04.2018	Paid to NRPS	A05120	377,111,022
17	2017-18	2517004340	02.04.2018	Paid to ZTBL	A05120	164,776,496
18	2017-18	2517004341	02.04.2018	Paid to Telenor Pakistan	A03919	27,045,000
19	2017-18	2517004342	02.04.2018	Paid to Team Leader Project ID 9558	A03907	3,288,000
20	2017-18	2517004343	02.04.2018	Paid to National Bank of Pakistan	A05120	105,388,741
21	2017-18			Paid to ZTBL	A05120	75,878,575
Total						1,800,080,362
Grand Total						4,423,478,012

Annexure-4.2.6

Sr. No.	Bill No.	Advertisement Caption	Amount (Rs.)
1	1931163133	Kapas ky Kashat karo ky name aham paigam	37,955
2	1863163133	Kapas, Safaid Makhi or Shusat Tala	312,747
3	1939163133	Kapas Jari botia ki talfi	336,418
4	1738163133	Jali or Gair Adwait furkat juram hai	317,385
5	1751163133	Kapas Zari zahiro KI Khardari main Ittayyat	172,905
6	7103163133	Tender Notice of Zraat Nama	22,398
7	574470	Jari Botiyoo ki Talfi	332,412
8	574438	Kapas Barishki surat main kapas ki Hifzat	460,930
9	574469	Radio	29,232
10	2722163133	Kapas, Alodgi se pak	95,593
11	190163133	Kapas bakai se matsra podo kihifzat	241,970
12	2300163133	Kaoas Barish ki surat main kapas ki hifzat	241,181
13	2337163133	kapas gulabi sundi	201,906
14	834163133	mongphali ky kasht karo ky name Aham pigam	176,904
15	561601	Kapas pata maro wairs	357,119
16	574544	kapas shust patal	279,239
17	561313	Kapas taquars	449,120
18	561126	Kapas Speray	384,983
19	574545	Kapas Speray	252,876
20	2542163133	Kasht karo ko bilsuad karzy	480,848
21	2741163133	Chanay Manzoor	148,644
22	3005163133	Gandum	424,850
23	3189163133	Gulabi Sundi ka tadruk	214,351
24	2252163133	Pata maoor wairs	224,590
25	2474163133	Kapas Kasht Karo ka mansuba	402,091
26	2468163133	Kapas Kasht Karo ka mansuba	584,313
27	2526163133	Kapas Kasht Karo ka mansuba	852,823
28	1804163133	Kapas ka chsat tila	392,789
29	2417163133	Kapas spray ka tariqa	229,514
30	2556163133	Kapas ka safiad Makhi	246,696
31	2488163133	Kapas ky kasht kar Matwaja ho	383,908
32	2250163133	Punjab Agriculture Commission	639,270
33	1744163133	Kapas Sapray	268,879

Sr. No.	Bill No.	Advertisement Caption	Amount (Rs.)
34	2345163133	Kapas Barish ki surat main Kapas ka tahfuz	236,041
35	3117163133	Kapas ka gulabi sundi ka tadruk	173,621
36	2680163133	Stempber main kamad ki kasht	198,106
37	318163133	Gandum ki gari botiya ki talfi	252,042
38	2240173133	gulabi sundi ka tadruk	257,054
39	3104173133	Kapas tapars ki pahchan	196,634
40	1907163133	Kapas ka gulabi sundi ka tadruk	127,637
41	2741163133	Jali or gair mari adwait	159,059
42	3053163133	chana jari botiya ki talfi	202,979
43	3067163133	Gandum shra beach or khdoos ki istamal	255,328
44	2793163133	Kissan khoshall Punjab khosh haal	250,693
45	2794163133	Kissan khoshall Punjab khosh haal	256,458
46	2592163133	Safid Makhi ka Tadruk	272,205
47	2787173133	Gandum ki Manzoori	145,960
48	3346173133	Gandum Khaad ka Istamaal	370,220
49	2702163133	Stempber main kamad ki kasht	177,401
50	103173133	Stempber main kamad ki kasht	652,261
51	104173133	Bahria Makie ky kashtkaro ky name	403,643
52	2828173133	Gandum Ky kasht karo ky name	72,443
53	2958173133	Gandum Ky kasht karo ky name	254,536
54	1743173133	Gandum Ky kasht karo ky name	133,971
55	3484173133	Suraj mukhi ky kasht kar	283,765
56	11903163133	Situation vacant	23,239
57	274173133	Kapas ky kast karo ky name	367,172
58	306173133	Rain management Project	138,306
59	283173133	Rain management Project	363,189
60	75173133	Zari fazlat ky beach	668,469
61	220173133	Kabal ez waqat kashat	478,992
62	211173133	Kabal ez waqat kashat	1,088,766
63	233173133	Kabal ez waqat kashat	536,062
64	22173133	Bahria Makie	347,174
65	152173133	Bahria Makie	384,655
66	578742	Fertilizer per Rs.39 Arab ki subsidy	267,419
67	578745	Fertilizer per Rs.39 Arab ki subsidy	617,120
68	578743	Fertilizer per Rs.39 Arab ki subsidy	793,440

Sr. No.	Bill No.	Advertisement Caption	Amount (Rs.)
69	560223	Fertilizer per Rs.39 Arab ki subsidy	264,480
70	578746	Fertilizer per Rs.39 Arab ki subsidy	617,120
71	560221	Fertilizer per Rs.39 Arab ki subsidy	132,240
72	578748	Fertilizer per Rs.39 Arab ki subsidy	617,120
73	560250	Fertilizer per Rs.39 Arab ki subsidy	429,376
74	578744	Fertilizer per Rs.39 Arab ki subsidy	238,311
75	560222	Fertilizer per Rs.39 Arab ki subsidy	110,200
76	578747	Fertilizer per Rs.39 Arab ki subsidy	705,280
77	578750	Fertilizer per Rs.39 Arab ki subsidy	271,019
78	560220	Fertilizer per Rs.39 Arab ki subsidy	185,136
79	560225	Fertilizer per Rs.39 Arab ki subsidy	117,547
80	560227	Fertilizer per Rs.39 Arab ki subsidy	146,933
81	560226	Fertilizer per Rs.39 Arab ki subsidy	528,960
82	560224	Fertilizer per Rs.39 Arab ki subsidy	247,950
83	560228	Fertilizer per Rs.39 Arab ki subsidy	1,337,093
84	560231	Fertilizer per Rs.39 Arab ki subsidy	1,028,533
85	560229	Fertilizer per Rs.39 Arab ki subsidy	1,322,400
86	560244	Fertilizer per Rs.39 Arab ki subsidy	352,640
87	560232	Fertilizer per Rs.39 Arab ki subsidy	771,400
88	560241	Fertilizer per Rs.39 Arab ki subsidy	176,320
89	560236	Fertilizer per Rs.39 Arab ki subsidy	352,640
90	560243	Fertilizer per Rs.39 Arab ki subsidy	146,933
91	560233	Fertilizer per Rs.39 Arab ki subsidy	881,600
92	560235	Fertilizer per Rs.39 Arab ki subsidy	183,667
93	560240	Fertilizer per Rs.39 Arab ki subsidy	246,848
94	560248	Fertilizer per Rs.39 Arab ki subsidy	1,099,833
95	560237	Fertilizer per Rs.39 Arab ki subsidy	771,400
96	560242	Fertilizer per Rs.39 Arab ki subsidy	566,208
97	560230	Fertilizer per Rs.39 Arab ki subsidy	436,818
98	560245	Fertilizer per Rs.39 Arab ki subsidy	117,547
99	560242	Fertilizer per Rs.39 Arab ki subsidy	205,707
100	560234	Fertilizer per Rs.39 Arab ki subsidy	661,200
101	560247	Fertilizer per Rs.39 Arab ki subsidy	235,093
102	560246	Fertilizer per Rs.39 Arab ki subsidy	330,600
103	2684173133	Fertilizer per Rs.39 Arab ki subsidy	442,470
104	2685173133	Fertilizer per Rs.39 Arab ki subsidy	442,470
105	229173133	Fertilizer per Rs.39 Arab ki subsidy	302,335
106	3265173133	Fertilizer per Rs.39 Arab ki subsidy	2,199,945

Sr. No.	Bill No.	Advertisement Caption	Amount (Rs.)
107	560868	Gandum Manzoor shda Iksaam	270,367
108	560869	Gandum Jari Botia ki Talfi	104,894
109	111173133	Kahdo pe subsidi	754,324
110	352173133	Kamad ki Manzoor shuda iksaam	313,527
111	24173133	kamad ki shra bech or beach ka intakhab	181,375
112	674173133	Kapas per saifad makhi instead	223,882
113	658173133	Kapas per saifad makhi instead	204,065
114	601173133	Kapas ki fe acer padawar main Izafa	349,138
115	618173133	Kapas ki fe acer padawar main Izafa	516,974
116	1007173133	Kapas ky kasht ka fori Agaz	797,072
117	840173133	Food and Agri Expo	294,742
118	565447	Gandum Jari Botia ki Talfi	432,106
119	565448	Kahdo pe subsidi	269,120
120	565449	Kamad ki Manzoor shuda iksaam	112,133
121	565613	kamad ki shra bech or beach ka intakhab	378,729
122	565602	Kapas per saifad makhi instead	188,384
123	565603	Kapas per saifad makhi instead	672,799
124	565604	Kapas ki fe acer padawar main Izafa	134,559
125	565605	Kapas ki fe acer padawar main Izafa	1,009,198
126	563979 to 563986	Kahdo pe subsidi	509,729
127	744173133	Kamad ki manzoor iksam	441,435
128	656173133	Kamad ki manzoor iksam	250,558
129	756173133	Kamad ki manzoor iksam	973,324
130	762173133	Kamad ki manzoor iksam	937,408
131	1142173133	Kamad ki manzoor iksam	1,374,930
132	575908	Kapas spray ka mozo tariqa	243,010
133	985173133	Kapas spray ka mozo tariqa	794,855
134	675173133	Phal ki makhi	416,797
135	666173133	kapas kifasal ka kiro sa bacho	481,310
136	586173166	kamad ma khadon ka istamal	178,642
137	156173133	PB roops ka istamal	670,307
138	215173133	Rain water management project	423,181
139	658173133	Phal ki makhi	511,692
140	654173133	Phal ki makhi	728,529
141	305173133	Kapas ka beej ki free fromi	554,170
142	101810173133	chost talay ka tadarak	8,931,921
143	575913	kapas ki safad makhi	264,889
144	804173133	chost talay ka tadarak	780,405

Sr. No.	Bill No.	Advertisement Caption	Amount (Rs.)
145	822173133	chost talay ka tadarak	310,162
146	815173133	chost talay ka tadarak	549,176
147	158173133	pada wari mokabla	743,754
148	1590173133	pada wari mokabla	753,209
149	1601173133	pada wari mokabla	1,184,789
150	10011173133	kapas ki kashat ka fori agaz	1,553,008
Total			72,594,849

Annexure-4.2.10

Sr. No.	Farmer Name	CNIC	District	Tehsil	Rabi 2016			Kharif 17			Total Default Amount (Rs.)
					Loan Borrowed (Rs.)	Loan Pay Off (Rs.)	Default Amount (Rs.)	Loan Borrowed (Rs.)	Loan Pay Off (Rs.)	Default Amount (Rs.)	
1	Syed Mustasan abbas	42501-8367013-1	Attock	Jand	40,000	19,000	21,000	0	0	0	21,000
2	Syed Anwar ali shah	37104-4449920-7	Attock	Jand	42,000	0	42,000	0	0	0	42,000
3	Nazar Abbas	37104-1014454-5	Attock	Jand	0	0	0	40,000	0	40,000	40,000
4	Nazar Abbas	37104-1074248-9	Attock	Jand	0	0	0	50,000	0	50,000	50,000
5	Mazhar Abbas	37104-1713352-5	Attock	Jand	0	0	0	50,000	0	50,000	50,000
6	Hussain Suleman	32203-9187335-3	Layyah	Layyah	0	0	0	80,000	20,000	60,000	60,000
7	Azhar Hussain	36502-4075111-1	Sahiwal	Sahiwal	0	0	0	70000	10000	60,000	60,000
8	Muzamil Abbas	36502-5642938-1	Sahiwal	Sahiwal	0	0	0	80000	0	80,000	80,000
9	Nasreen	36502-2237024-0	Sahiwal	Sahiwal	0	0	0	60000	10000	50,000	50,000
10	Rana Sabtain Raza	36502-1183539-1	Sahiwal	Sahiwal	0	0	0	100000	50000	50,000	50,000
11	Nisar Ahmad	36502-2078391-5	Sahiwal	Sahiwal	0	0	0	80000	0	80,000	80,000
12	Muhammad Afzal	36502-1524254-7	Sahiwal	Sahiwal	0	0	0	84000	0	84,000	84,000
13	Muhammad Bache Khan	36502-3952648-5	Sahiwal	Sahiwal	0	0	0	60000	10000	50,000	50,000
14	Wasif Ali	36502-0465897-7	Sahiwal	Sahiwal	0	0	0	80000	0	80,000	80,000
15	Javaid Iqbal	36502-8420717-3	Sahiwal	Sahiwal	0	0	0	80000	0	80,000	80,000
16	Manzoor Hussain	36502-1802738-3	Sahiwal	Sahiwal	0	0	0	35000	10000	25,000	25,000
17	Abdullah	36502-6442585-5	Sahiwal	Sahiwal	0	0	0	75000	33000	42,000	42,000
18	Akhtar Ali	36502-1976378-5	Sahiwal	Sahiwal	0	0	0	80000	70000	10,000	10,000
19	Muhammad Waseem Akram	36502-8729933-5	Sahiwal	Sahiwal	0	0	0	60000	0	60,000	60,000
20	Zulafqar	36502-4567048-1	Sahiwal	Sahiwal	0	0	0	100000	60000	40,000	40,000
21	Shahid Saleem	36502-3175180-7	Sahiwal	Sahiwal	0	0	0	100000	0	100,000	100,000
22	Mustensur Saif	36502-8296265-5	Sahiwal	Sahiwal	0	0	0	100000	0	100,000	100,000
23	Muhammad Athar	36502-5479083-1	Sahiwal	Sahiwal	0	0	0	25000	0	25,000	25,000
24	Fraz Ahmad	36502-1469229-1	Sahiwal	Sahiwal	0	0	0	100000	50000	50,000	50,000
25	Sarfraz Bhatti	36502-6124298-1	Sahiwal	Sahiwal	0	0	0	100000	15000	85,000	85,000

26	Muhammad Nadeem	36502-2337993-1	Sahiwal	Sahiwal	0	0	0	100000	20000	80,000	80,000
27	Zafar Ahmad	36502-5860932-9	Sahiwal	Sahiwal	0	0	0	100000	20000	80,000	80,000
28	Muhammad Tahir Iqbal	36502-2256874-5	Sahiwal	Sahiwal	0	0	0	45000	25000	20,000	20,000
29	Muhammad Tanveer Akram	36502-4024669-9	Sahiwal	Sahiwal	0	0	0	65000	0	65,000	65,000
30	Muhammad Fazil	36502-8270069-5	Sahiwal	Sahiwal	0	0	0	70000	40000	30,000	30,000
31	Basheer Ahmad	36502-7152624-3	Sahiwal	Sahiwal	0	0	0	80000	0	80,000	80,000
32	Muhammad Riaz	36502-9298935-3	Sahiwal	Sahiwal	0	0	0	80000	17000	63,000	63,000
33	Baqir Hussain	36502-6572111-1	Sahiwal	Sahiwal	0	0	0	25000	0	25,000	25,000
34	Zafar Iqbal	36502-6313569-3	Sahiwal	Sahiwal	0	0	0	25000	0	25,000	25,000
35	Basheer Ahmad	36502-0975066-9	Sahiwal	Sahiwal	0	0	0	35000	0	35,000	35,000
36	Dholar Khan	36502-1263601-5	Sahiwal	Sahiwal	0	0	0	80000	55000	25,000	25,000
37	Ahmad Yar	36502-7680285-5	Sahiwal	Sahiwal	0	0	0	30000	0	30,000	30,000
38	Asif Iqbal	36502-8622093-1	Sahiwal	Sahiwal	0	0	0	60000	0	60,000	60,000
39	Maqbool Ahmad	36502-7778158-1	Sahiwal	Sahiwal	0	0	0	60000	0	60,000	60,000
40	Ali Imran	36502-9277283-5	Sahiwal	Sahiwal	0	0	0	60000	0	60,000	60,000
41	Muhammad Adnan Rameez	36502-2589061-3	Sahiwal	Sahiwal	0	0	0	50000	0	50,000	50,000
42	Muhammad Siddique	36502-3436509-1	Sahiwal	Sahiwal	0	0	0	65000	0	65,000	65,000
43	Muhammad Shakeel	36502-7688242-7	Sahiwal	Sahiwal	0	0	0	65000	0	65,000	65,000
44	Muhammad Iqbal	35301-4714066-9	Sahiwal	Sahiwal	0	0	0	100000	0	100,000	100,000
45	Muhammad Akhtar	36502-6949948-5	Sahiwal	Sahiwal	0	0	0	100000	0	100,000	100,000
46	Sada Abbas	38402-8863849-1	Sargodha	Sahiwal	0	0	0	40000	0	40,000	40,000
47	Ghulam Ali	38402-1580706-7	Sargodha	Sahiwal	0	0	0	20000	0	20,000	20,000
48	Manzar Abbas	38402-0525804-7	Sargodha	Sahiwal	0	0	0	65000	35,000	30,000	30,000
49	Allah Baksh	33202-8241424-5	Sargodha	Sahiwal	0	0	0	65000	0	65,000	65,000
50	Alamdard Hussain	38402-0848376-5	Sargodha	Sahiwal	0	0	0	50000	0	50,000	50,000
51	Amir Sehzaad	38402-1975271-1	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
52	Abdur Rehman	38402-4472808-1	Sargodha	Sahiwal	0	0	0	50000	0	50,000	50,000
53	Ghulam Hussain	38402-1652137-1	Sargodha	Sahiwal	0	0	0	45000	0	45,000	45,000
54	M.Khan	38402-1595163-5	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
55	Abid Raza	37201-4426918-1	Sargodha	Sahiwal	0	0	0	45000	0	45,000	45,000

56	Zia Ullah	38402-6865114-1	Sargodha	Sahiwal	0	0	0	25000	0	25,000	25,000
57	Zill Hussain	38402-6637563-9	Sargodha	Sahiwal	0	0	0	45000	0	45,000	45,000
58	Tahir Hussain	38402-4152817-5	Sargodha	Sahiwal	0	0	0	50000	0	50,000	50,000
59	Zishan Shehzad	38402-4547688-7	Sargodha	Sahiwal	0	0	0	40000	0	40,000	40,000
60	Saqib Hayat	38402-8174573-3	Sargodha	Sahiwal	0	0	0	50000	0	50,000	50,000
61	Sayed Ibrar Hussain Shah	38402-1593538-9	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
62	Noor Muhammad	38402-1597017-3	Sargodha	Sahiwal	0	0	0	20000	0	20,000	20,000
63	M.Azhar	38402-3895900-3	Sargodha	Sahiwal	0	0	0	50000	0	50,000	50,000
64	M.Imran	38402-7871333-5	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
65	M.Sohail	38402-4906874-3	Sargodha	Sahiwal	0	0	0	50000	0	50,000	50,000
66	Fakhtar Abbas	38402-6702469-3	Sargodha	Sahiwal	0	0	0	40000	0	40,000	40,000
67	Mukhtar Hussain	38402-6736705-9	Sargodha	Sahiwal	0	0	0	40000	0	40,000	40,000
68	M.Abbas	38402-1549134-1	Sargodha	Sahiwal	0	0	0	65000	0	65,000	65,000
69	M.Sajjad Hussain	38402-1018022-5	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
70	M.Ramzan	38402-4149688-9	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
71	Attah Ullah	38402-0195389-3	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
72	Attah Ullah	38402-1558726-5	Sargodha	Sahiwal	0	0	0	50000	0	50,000	50,000
73	Umar Daraz	38402-3950558-1	Sargodha	Sahiwal	0	0	0	50000	0	50,000	50,000
74	Khizar Hayat	38402-7639468-7	Sargodha	Sahiwal	0	0	0	50000	0	50,000	50,000
75	Nosharwan	38402-6350362-9	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
76	Ahmad Baksh	38402-1590812-7	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
77	Saleh Muhammad	38402-7291636-1	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
78	Allah Yaar	38402-6242464-7	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
79	Aoun Abbas	38402-0904655-9	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
80	Riaz Ahmad	38403-9349106-3	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
81	Sardar Ali	38402-9956686-3	Sargodha	Sahiwal	0	0	0	50000	0	50,000	50,000
82	M.Nawaz	38402-1231202-1	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
83	M.Riaz	38402-4482722-9	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
84	Hassan Raza	38402-3368040-5	Sargodha	Sahiwal	0	0	0	50000	0	50,000	50,000
85	M.Ali	38402-3371214-1	Sargodha	Sahiwal	0	0	0	65000	0	65,000	65,000
86	M.Ijaz	38402-1551316-3	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000

87	Hafiz Akbar Hayat	38402-1587920-5	Sargodha	Sahiwal	0	0	0	65000	0	65,000	65,000
88	M.Waseem	38402-5824061-9	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
89	Manzoor Hussain	38402-9210277-5	Sargodha	Sahiwal	0	0	0	45000	0	45,000	45,000
90	M.Abdullah	38402-4260603-9	Sargodha	Sahiwal	0	0	0	50000	0	50,000	50,000
91	M.Hussain	38402-3632385-7	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
92	M. Sibtain	38402-1547016-9	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
93	M.Riaz	38402-2362383-7	Sargodha	Sahiwal	0	0	0	55000	0	55,000	55,000
94	M. Asif	38402-3123439-1	Sargodha	Sahiwal	0	0	0	65000	0	65,000	65,000
95	Abdul Aziz	38402-8877028-5	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
96	Aziz Ullah	38402-7242319-3	Sargodha	Sahiwal	0	0	0	75000	0	75,000	75,000
97	M.Ayoub	38402-6624178-9	Sargodha	Sahiwal	0	0	0	75000	0	75,000	75,000
98	Mamrez Hussain	38402-5193332-7	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
99	Shakeel Ahmad	38402-4535754-5	Sargodha	Sahiwal	0	0	0	65000	0	65,000	65,000
100	M.Hussain	38402-2579271-3	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
101	Ghulam Muhammad	38402-9850855-9	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
102	Mian Muhammad	38402-1554356-1	Sargodha	Sahiwal	0	0	0	75000	0	75,000	75,000
103	Allah Yaar	38402-3075709-3	Sargodha	Sahiwal	0	0	0	75000	0	75,000	75,000
104	Imtiaz Hussain	38402-0810067-5	Sargodha	Sahiwal	0	0	0	80000	0	80,000	80,000
105	Fiaz Hussain	38402-1562625-7	Sargodha	Sahiwal	0	0	0	80000	0	80,000	80,000
106	Hafeez Ullah	38402-8898901-1	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
107	Yaseen	38402-5462752-9	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
108	Khalid Hayat	38402-9735373-5	Sargodha	Sahiwal	0	0	0	65000	0	65,000	65,000
109	Muzamil Hayat	38402-6962352-5	Sargodha	Sahiwal	0	0	0	65000	0	65,000	65,000
110	Ghualm Muhay Ul Din	38402-6196159-5	Sargodha	Sahiwal	0	0	0	75000	0	75,000	75,000
111	M. Ibrahim	38402-7214760-3	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
112	M Anser	38402-9805071-5	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
113	Sajad Hussain	38402-2621517-5	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
114	M.Afzal	38402-7855531-9	Sargodha	Sahiwal	0	0	0	40000	0	40,000	40,000
115	M. Aziz	38402-0562358-5	Sargodha	Sahiwal	0	0	0	45000	0	45,000	45,000
116	Mumtaz Hussain	38402-1555204-3	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
117	Zill Muhammad	38402-1555205-7	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
118	Khan Muhammad	38402-1066864-5	Sargodha	Sahiwal	0	0	0	45000	0	45,000	45,000

119	Atta Muhammad	38402-1550729-3	Sargodha	Sahiwal	0	0	0	65000	0	65,000	65,000
120	Ghazanfar Hussain	38402-8017406-3	Sargodha	Sahiwal	0	0	0	50000	0	50,000	50,000
121	Asad Abbas	38402-2333448-1	Sargodha	Sahiwal	0	0	0	65000	0	65,000	65,000
122	Ifrikhar Hussain	38402-2219579-5	Sargodha	Sahiwal	0	0	0	65000	0	65,000	65,000
123	M. Hayat	38402-2311506-9	Sargodha	Sahiwal	0	0	0	45000	0	45,000	45,000
124	Zahoor Ahmad	38402-1547018-3	Sargodha	Sahiwal	0	0	0	40000	0	40,000	40,000
125	Manzoor Hussain	38402-0209554-1	Sargodha	Sahiwal	0	0	0	75000	0	75,000	75,000
126	Qaiser Saeed	38402-1529085-5	Sargodha	Sahiwal	0	0	0	50000	0	50,000	50,000
127	Umer Hayat	38402-4194380-9	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
128	Ghazanfer Abbas	38402-1309381-1	Sargodha	Sahiwal	0	0	0	65000	0	65,000	65,000
129	Nadir Muhammad	38402-7134644-9	Sargodha	Sahiwal	0	0	0	65000	0	65,000	65,000
130	Jafir Tayar	38402-7894257-7	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
131	M. Saqlain	38402-2962891-7	Sargodha	Sahiwal	0	0	0	65000	0	65,000	65,000
132	Nusrat Abbas	38402-1714026-7	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
133	M. Akhter	38404-3490750-5	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
134	Amjid Abbas	38402-8273198-5	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
135	Ahmad Shair	38402-1570617-7	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
136	Pathana Khan	38402-1570630-7	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
137	M.Hmad	38402-1590809-9	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
138	Mujahid Raza	38402-1596988-5	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
139	Anwer Aziz	38402-6483288-3	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
140	M.Imran	38405-6965685-1	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
141	M.Arshid	38402-5587860-5	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
142	Ehsan Ullah	38402-7080470-9	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
143	Allah Dad	38402-0328111-7	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
144	M.Mumtaz	38402-5991173-7	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
145	Nazir Muhammad	38402-1058001-1	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
146	M Husain	38402-1597068-3	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
147	Amir Sultan	38402-5570108-7	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
148	Ahmad Deen	38402-3402553-3	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
149	M.Arif	38402-8586491-3	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
150	Khalid Ameer	38402-8739793-3	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000

151	M.Awais	38402-2598328-1	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
152	Tariq Imran	38402-0852316-7	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
153	Aoun Muhammad	38402-1824711-3	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
154	Fakhar Abbas	38402-0809775-5	Sargodha	Sahiwal	0	0	0	55000	0	55,000	55,000
155	Ghulam Hussain	35202-2784216-3	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
156	M.Hasnain	38402-1544738-1	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
157	Tahir Abbas	38402-1381450-7	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
158	Abdul Ghafar	38402-4736871-7	Sargodha	Sahiwal	0	0	0	60000	0	60,000	60,000
159	M.Muzamil Abbas	38402-9007457-1	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
160	M.Akbar Khan	38402-1583072-7	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
161	Shouqat Hussain	38402-1575672-3	Sargodha	Sahiwal	0	0	0	40000	0	40,000	40,000
162	Amir Sultan	38402-2854978-5	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
163	Shafqat Hussain	38402-1575677-9	Sargodha	Sahiwal	0	0	0	90000	0	90,000	90,000
164	M.Jahangheer	38402-6557782-5	Sargodha	Sahiwal	0	0	0	80000	0	80,000	80,000
165	M.Ibhraheem	38402-5890956-5	Sargodha	Sahiwal	0	0	0	80000	0	80,000	80,000
166	M.Subtain	38402-1061798-3	Sargodha	Sahiwal	0	0	0	80000	30,000	50,000	50,000
167	Ghulam Muhammad	38402-7543415-7	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
168	Ansar Abbas	38402-5743250-3	Sargodha	Sahiwal	0	0	0	55000	0	55,000	55,000
169	Faiz Hussain	38402-6034445-3	Sargodha	Sahiwal	0	0	0	70000	0	70,000	70,000
170	MUHAMMAD HASSAN	35402-6710410-3	Nankana	Nankana	50,000	10,000	40,000	0	0	0	40,000
171	SAEED AKRAM	35501-0298447-3	Nankana	Nankana	0	0	0	70000	0	70,000	70,000
172	BABAR ABBAS	35402-4618360-7	Nankana	Nankana	0	0	0	70000	0	70,000	70,000
173	MUHAMMAD ASLAM	35501-0541891-3	Nankana	Nankana	0	0	0	60000	0	60,000	60,000
174	KHAN SHAMEER	35501-0422369-7	Nankana	Nankana	0	0	0	60000	0	60,000	60,000
175	MUHAMMAD HUSSAIN	35501-0570677-3	Nankana	Nankana	0	0	0	70000	0	70,000	70,000
176	ALI RAZA	35501-0365742-5	Nankana	Nankana	0	0	0	80000	0	80,000	80,000
177	M ALI ASHRAF	35502-0155791-9	Nankana	Shah kot	0	0	0	90000	0	90,000	90,000
178	M ISHFAQ AKRAM	35502-0108418-3	Nankana	Shah kot	0	0	0	90000	0	90,000	90,000
179	Muhammad Arshad	36501-1354711-3	Sahiwal	Chichawatni	0	0	0	90000	50000	40000	40,000
180	Muhammad Amin	35200-9562133-3	Sahiwal	Chichawatni	0	0	0	40000	15000	25000	25,000
181	Allem Sher	36501-1858819-7	Sahiwal	Chichawatni	0	0	0	80000	44000	36000	36,000
182	Nwab Ali	36502-7481668-1	Pakpattan	Pakpattan	0	0	0	58000	0	58000	58,000

183	Muhammad Aslam	36401-0818358-7	Pakpattan	Pakpattan	0	0	0	70000	0	70000	70,000
184	Tabasum Ali	36401-4162496-3	Pakpattan	Pakpattan	0	0	0	70000	0	70000	70,000
185	Farhan Khan	33103-2081667-1	Faisalabad	Faisalabad	0	0	0	80,000	0	80,000	80,000
186	M.Ramzan	33100-2079648-1	Faisalabad	Faisalabad	0	0	0	100,000	0	100,000	100,000
187	M.Amjad	33103-3098536-9	Faisalabad	Faisalabad	0	0	0	100,000	0	100,000	100,000
188	M.Raza Riyasat	33103-9204025-5	Faisalabad	Faisalabad	0	0	0	100,000	0	100,000	100,000
189	Mushtaq Ahmad	33103-9879010-	Faisalabad	Faisalabad	0	0	0	70,000	0	70,000	70,000
190	Jazib Ali	34301-6169634-3	Hafizabad	Hafizabad	0	0	0	80,000	0	80,000	80,000
191	Mustansar Abbas	34301-4326723-9	Hafizabad	Hafizabad	0	0	0	40,000	0	40,000	40,000
Total										12,046,000	

Annexure-4.3.1

Sr. No.	Year	Cheque #	Date	Particulars	Head of A/c	Amount (Rs.)
1	2016-17	703403	29.12.2016	Pay to Ahhuwat Foundation	A08601	2,000,000,000
2	2016-17	703403	29.12.2016	Pay to Ahhuwat Foundation	A03919	40,000,000
3	2017-18	2517004328	30.10.2017	Paid to Akhuwat	A03919	63,501,565
4	2017-18	2517004331	19.12.2017	Paid to Akhuwat	A03919	26,924,738
5	2017-18	863867	23-05-2018	Paid to Akhuwat	A03919	105,363,120
Total						2,235,789,423

Annexure-4.3.8

Sr. No.	Year	Crop Season	Cheque/ Instrument No.	No. of Borrowers	Amount of Loan (Rs.)	Mark-up Rate	Amount Claimed (Rs.)	Date of Payment	Amount Paid (Rs.)
1	2016-17	Rabi	Direct Payment by Finance Deptt.	11280	1,110,499,403	12.50%	64,532,956	19.05.2017	63,397,650
2	2016-17	Kharif	2517004340 dated 02.04.2018	22013	3,173,285,958	12.50%	206,847,737	02.04.2018	164,776,496
3	2017-18	Rabi		18750	1,827,657,581	12.50%	107,946,546		75,878,575
Total:				52043	6,111,442,942		379,327,239		304,052,721

Annexure-4.4.1

Sr. No.	CNIC	District	Tehsil	Mauza	UC	Name	Father Name	Area(Kanal-Marla-Sq.Ft)	Farmar Status	Applied Date	Pfi	Borrower's Status	Rabi Amount (Rs.)	Kharif Amount (Rs.)	Season
1	3230416545157	مظفر گڑھ	مظفر گڑھ	لشکر پور	جزہ	محمد قاسم	اللہ وسایا	35-5-0	Owner	15-12-2016	NBP	Fresh	100000		Rabi 2016
	3230416545157	ملتان	ملتان صدر	جھوک چھڑا	88	محمد قاسم	اللہ وسایا	37-9-0	Owner	07-10-2016	ZTBL	Fresh	0		Rabi 2016
2	3320296738405	جھنگ	۱۸ ہزاری	کوٹ شاکر	کوٹ شاکر	اللہ بخش	محمد بخش	8-2-91	Owner	10-01-2018	NRSP	Fresh	19000		Rabi 2017
	3320296738405	جھنگ	۱۸ ہزاری	کوٹ شاکر	کوٹ شاکر	اللہ بخش	محمد بخش	0-15-0	Owner	10-01-2018	NRSP	Fresh	19000		Rabi 2017
3	3330222799431	ٹوبہ ٹیک سنگھ	پیر محل	چک نمبر 675 گ ب	59	جواد حسین	نور محمد	20-5-0	Owner	15-10-2016	NBP	Fresh	50000		Rabi 2016
	3330222799431	ٹوبہ ٹیک سنگھ	کمالیہ	چک نمبر 724 گ ب	66	جواد حسین	نور احمد	14-16-0	Owner	16-11-2016	NBP	Fresh	0		Rabi 2016
4	3410123171913	گوجرانوالہ	گوجرانوالہ صدر	فتح والہ	46	محمد شریف	حسن محمد	12-13-0	Owner	19-12-2017	NRSP	Fresh	54000		Rabi 2017
	3410123171913	گوجرانوالہ	گوجرانوالہ صدر	فتح والہ	46	محمد شریف	حسن محمد	5-11-0	Owner	19-12-2017	NRSP	Fresh	54000		Rabi 2017
5	3410124668241	گوجرانوالہ	گوجرانوالہ صدر	بھکڑی والی خورد	53	محمد آصف	محمد شریف	6-14-0	Owner	01-01-2018	NRSP	Fresh	24000		Rabi 2017
	3410124668241	گوجرانوالہ	گوجرانوالہ صدر	بھکڑی والی خورد	53	محمد آصف	محمد شریف	1-2-0	Owner	01-01-2018	NRSP	Fresh	24000		Rabi 2017
6	3410125776749	گوجرانوالہ	گوجرانوالہ صدر	نونیند کے	34	محمد گلپاز احمد خاں	محمد شریف	16-11-181	Owner	04-01-2018	NRSP	Fresh	55000		Rabi 2017
	3410125776749	گوجرانوالہ	گوجرانوالہ صدر	نونیند کے	34	محمد گلپاز احمد خاں	محمد شریف	1-10-128	Owner	04-01-2018	NRSP	Fresh	55000		Rabi 2017
7	3410125776795	گوجرانوالہ	گوجرانوالہ صدر	نونیند کے	34	منور حسین	محمد شریف	16-11-181	Owner	04-01-2018	NRSP	Fresh	55000		Rabi 2017

Sr. No.	CNIC	District	Tehsil	Mauza	UC	Name	Father Name	Area(Kanal-Marla-Sq.Ft)	Farmer Status	Applied Date	Pfi	Borrower's Status	Rabi Amount (Rs.)	Kharif Amount (Rs.)	Season
	3410125776795	گوجرانوالہ	گوجرانوالہ	نونینڈ کے	34	منور حسین	محمد شریف	1-17-231	Owner	04-01-2018	NRSP	Fresh	55000		Rabi 2017
8	3410154360545	گوجرانوالہ	گوجرانوالہ	چٹیاہ کلان	44	جمشید خاں	ولیداد	1-0-0	Owner	15-12-2017	NRSP	Fresh	42000		Rabi 2017
	3410154360545	گوجرانوالہ	گوجرانوالہ	چٹیاہ کلان	44	جمشید خاں	ولیداد	13-1-124	Owner	15-12-2017	NRSP	Fresh	42000		Rabi 2017
9	3410178024759	گوجرانوالہ	گوجرانوالہ	دھیرو والی	35	عبدالرشید	غلام محمد	2-10-3	Owner	15-01-2018	NRSP	Fresh	16000		Rabi 2017
	3410178024759	گوجرانوالہ	گوجرانوالہ	دھیرو والی	35	عبدالرشید	غلام محمد	2-19-212	Owner	15-01-2018	NRSP	Fresh	16000		Rabi 2017
10	3410303709503	گوجرانوالہ	نوشہرہ ورکان	گودبا	88	محمد تنویر	رحمت علی	0-5-0	Owner	22-12-2017	NRSP	Fresh	30000		Rabi 2017
	3410303709503	گوجرانوالہ	نوشہرہ ورکان	گودبا	88	محمد تنویر	رحمت علی	18-12-188	Owner	22-12-2017	NRSP	Fresh	30000		Rabi 2017
11	3410337240543	گوجرانوالہ	نوشہرہ ورکان	ارگن	85	شاہد عمران	محمد منشاء	9-0-0	Owner	29-12-2017	NRSP	Fresh	45000		Rabi 2017
	3410337240543	گوجرانوالہ	نوشہرہ ورکان	ارگن	85	شاہد عمران	محمد منشاء	11-5-155	Owner	29-12-2017	NRSP	Fresh	45000		Rabi 2017
12	3510316660669	اوکاڑہ	اوکاڑہ	دلپاغ رائے	19	محمد سخی	ناہر خاں	31-9-0	Owner	04-10-2016	NBP	Fresh	123125		Rabi 2016
	3510316660669	قصور	پتوکی	شیخ	شیخ	محمد سخی	ناہر خاں	39-8-0	Owner	30-09-2016	NBP	Fresh	98281		Rabi 2016
13	3540158136985	شیخوپورہ	شرفپور	شریوا لہ	47	منیر احمد	رانجھا	9-10-0	Owner	15-01-2018	NRSP	Old	52000		Rabi 2017
	3540158136985	شیخوپورہ	شرفپور	شریوا لہ	47	منیر احمد	رانجھا	7-9-0	Owner	15-01-2018	NRSP	Old	52000		Rabi 2017
14	3540415918449	شیخوپورہ	شرفپور	مہمون گجر	46	محمد سرفراز	حبیب بخش	14-0-0	Owner	09-01-2018	NRSP	Fresh	50000		Rabi 2017
	3540415918449	شیخوپورہ	شرفپور	مہمون گجر	46	محمد سرفراز	حبیب بخش	2-0-0	Owner	09-01-2018	NRSP	Fresh	50000		Rabi 2017
15	3540415936341	گوجرانوالہ	نوشہرہ ورکان	گرمولہ	80	مجید احمد	چوہدری شاہ محمد	6-6-136	Owner	21-10-2016	NRSP	Fresh		30000	Kharif 2017
	3540415936341	شیخوپورہ	شیخوپورہ	عمود	49	مجید احمد	شاہ محمد	63-19-0	Owner	01-12-2016	NBP	Fresh		80000	Kharif

Sr. No.	CNIC	District	Tehsil	Mauza	UC	Name	Father Name	Area(Kanal-Marla-Sq.Ft)	Farmar Status	Applied Date	Pfi	Borrower's Status	Rabi Amount (Rs.)	Kharif Amount (Rs.)	Season
				کی											2017
16	3840103086231	سرگودھا	بہاول	پرانا بہاول	21	صاحبزادہ محمد ذوالقرنین	صاحبزادہ عبدالرحمن	79-16-136	Owner	29-11-2016	NBP	Fresh	125000		Rabi 2016
	3840103086231	سرگودھا	بہیرہ	چاؤہ	چاؤہ 15	صاحبزادہ محمد ذوالقرنین	صاحبزادہ عبدالرحمن	32-10-0	Owner	28-11-2016	NBP	Fresh	100000		Rabi 2016
17	3840103386199	سرگودھا	بہاول	پرانا بہاول	21	محمد افضل	محمد شیر	26-8-0	Owner	02-12-2016	NBP	Fresh	75000		Rabi 2016
	3840103386199	سرگودھا	بہیرہ	چاؤہ	چاؤہ 15	محمد افضل	محمد شیر	46-7-0	Owner	25-10-2016	NBP	Fresh	125000		Rabi 2016
18	3840103386297	سرگودھا	بہاول	پرانا بہاول	21	محمد انور	محمد شیر	26-8-0	Owner	15-12-2016	NBP	Fresh	75000		Rabi 2016
	3840103386297	سرگودھا	بہیرہ	چاؤہ	چاؤہ 15	محمد انور	محمد شیر	51-0-0	Owner	01-12-2016	NBP	Fresh	125000		Rabi 2016
19	3650176265535	سابووال	چیچہ وطنی	27/14 L	79	شکیل احمد	محمود عرف موندنا	4-1-0	Owner	17-11-2016	Akhowat	Fresh		25000	Kharif 2017
	3650176265535	سابووال	چیچہ وطنی	27/14 L	79	شکیل احمد	محمود عرف موندنا	4-1-0	Owner	17-11-2016	NRSP	Old		20000	Kharif 2018
20	3650212699311	سابووال	سابووال	69/4 R	10	جمال	حسو	11-7-0	Owner	03-12-2016	Akhowat	Fresh		40000	Kharif 2017
	3650212699311	سابووال	سابووال	69/4 R	10	جمال	حسو	11-7-0	Owner	03-12-2016	NRSP	Fresh		30500	Kharif 2018
21	3650214451561	سابووال	سابووال	55/4 R	14	صادق علی	علی محمد	16-0-0	Owner	02-05-2017	Akhowat	Fresh		50000	Kharif 2017
	3650214451561	سابووال	سابووال	55/4 R	14	صادق علی	علی محمد	16-0-0	Owner	02-05-2017	NRSP	Old		56000	Kharif 2018
22	3650215736285	سابووال	سابووال	69/4 R	10	ماہی وال	محمد بوٹا	15-5-0	Owner	06-06-2017	Akhowat	Fresh		70000	Kharif 2017

Sr. No.	CNIC	District	Tehsil	Mauza	UC	Name	Father Name	Area(Kanal-Marla-Sq.Ft)	Farmer Status	Applied Date	Pfi	Borrower's Status	Rabi Amount (Rs.)	Kharif Amount (Rs.)	Season
	3650215736285	ساہیوال	ساہیوال	69/4 R	10	ماہی وال	محمد بوٹا	15-5-0	Owner	06-06-2017	NRSP	Fresh		53000	Kharif 2018
23	3650231932657	ساہیوال	ساہیوال	77/5 R	12	محمد ریاض	بشیر احمد	9-9-0	Owner	31-10-2016	Akhowat	Fresh		40000	Kharif 2017
	3650231932657	ساہیوال	ساہیوال	77/5 R	12	محمد ریاض	بشیر احمد	9-9-0	Owner	31-10-2016	NRSP	Old		33000	Kharif 2018
24	3650249486675	ساہیوال	ساہیوال	69/4 R	10	متعلیٰ	بلندا	20-0-0	Owner	03-12-2016	Akhowat	Fresh		85000	Kharif 2017
	3650249486675	ساہیوال	ساہیوال	69/4 R	10	متعلیٰ	بلندا	20-0-0	Owner	03-12-2016	NRSP	Fresh		40000	Kharif 2018
25	3650256350511	ساہیوال	ساہیوال	69/4 R	18	نذرخان	سعدالله	13-10-0	Owner	02-12-2016	Akhowat	Fresh		60000	Kharif 2017
	3650256350511	ساہیوال	ساہیوال	69/4 R	18	نذرخان	سعدالله	13-10-0	Owner	02-12-2016	NRSP	Fresh		45500	Kharif 2018
26	3650263121735	ساہیوال	ساہیوال	62/4 R	27	محمد اقبال	محمد ادريس	16-13-181	Owner	01-12-2016	Akhowat	Fresh		32000	Kharif 2017
	3650263121735	ساہیوال	ساہیوال	62/4 R	27	محمد اقبال	محمد ادريس	16-13-181	Owner	01-12-2016	NRSP	Fresh		58000	Kharif 2018
27	3650270917435	ساہیوال	ساہیوال	62/4 R	27	عبدالجبار	محمد ادريس	18-12-181	Owner	20-10-2016	Akhowat	Fresh		65000	Kharif 2017
	3650270917435	ساہیوال	ساہیوال	62/4 R	27	عبدالجبار	محمد ادريس	18-12-181	Owner	20-10-2016	NRSP	Fresh		65000	Kharif 2018

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Sr. No.	CNIC	District	Tehsil	Mauza	UC	Name	Father Name	Area(Kanal-Marla-Sq.Ft)	Farmer Status	Cell Phone	Applied Date	Pfi	Borrower's Status	Rabi Amount (Rs.)	Kharif Amount (Rs.)	Season
1	3230416545157	مظفر گڑھ	مظفر گڑھ	لشکر پور	جزہ	محمد قاسم	اللہ وسایا	35-5-0	Owner	3017420502	15-12-2016	NBP	Fresh	100,000	N/A	Rabi 2016
	3230416545157	ملتان	ملتان صدر	جھوک چھوڑا	88	محمد قاسم	اللہ وسایا	37-9-0	Owner	3017420502	07-10-2016	ZTBL	Fresh	-	N/A	Rabi 2016
2	3320296738405	جھنگ	۱۸ بزاری	کوٹ شاکر	کوٹ شاکر	اللہ بخش	محمد بخش	8-2-91	Owner	3445058247	10-01-2018	NRSP	Fresh	19,000	N/A	Rabi 2017
	3320296738405	جھنگ	۱۸ بزاری	کوٹ شاکر	کوٹ شاکر	اللہ بخش	محمد بخش	0-15-0	Owner	3445058247	10-01-2018	NRSP	Fresh	19,000	N/A	Rabi 2017
3	3330222799431	ٹوبہ ٹیک سنگھ	پیر محل	چک نمبر 675 گ ب	59	جواد حسین	نور محمد	20-5-0	Owner	3475512044	15-10-2016	NBP	Fresh	50,000	N/A	Rabi 2016
	3330222799431	ٹوبہ ٹیک سنگھ	کمالیہ	چک نمبر 724 گ ب	66	جواد حسین	نور احمد	14-16-0	Owner	3475512044	16-11-2016	NBP	Fresh	-	N/A	Rabi 2016
4	3410123171913	گوجرانوالہ	گوجرانوالہ صدر	فتح والہ	46	محمد شریف	حسن محمد	12-13-0	Owner	3476109091	19-12-2017	NRSP	Fresh	54,000	N/A	Rabi 2017
	3410123171913	گوجرانوالہ	گوجرانوالہ صدر	فتح والہ	46	محمد شریف	حسن محمد	5-11-0	Owner	3476109091	19-12-2017	NRSP	Fresh	54,000	N/A	Rabi 2017
5	3410124668241	گوجرانوالہ	گوجرانوالہ صدر	بہکڑیوالی خورد	53	محمد آصف	محمد شریف	6-14-0	Owner	3466702699	01-01-2018	NRSP	Fresh	24,000	N/A	Rabi 2017
	3410124668241	گوجرانوالہ	گوجرانوالہ صدر	بہکڑیوالی خورد	53	محمد آصف	محمد شریف	1-2-0	Owner	3466702699	01-01-2018	NRSP	Fresh	24,000	N/A	Rabi 2017
6	3410125776749	گوجرانوالہ	گوجرانوالہ صدر	نونینکے	34	محمد گلناز احمد خاں	محمد شریف	16-11-181	Owner	3444805750	04-01-2018	NRSP	Fresh	55,000	N/A	Rabi 2017
	3410125776749	گوجرانوالہ	گوجرانوالہ صدر	نونینکے	34	محمد گلناز احمد خاں	محمد شریف	1-10-128	Owner	3444805750	04-01-2018	NRSP	Fresh	55,000	N/A	Rabi 2017
7	3410125776795	گوجرانوالہ	گوجرانوالہ صدر	نونینکے	34	منور حسین	محمد شریف	16-11-181	Owner	3222523716	04-01-2018	NRSP	Fresh	55,000	N/A	Rabi 2017
	3410125776795	گوجرانوالہ	گوجرانوالہ صدر	نونینکے	34	منور حسین	محمد شریف	1-17-231	Owner	3222523716	04-01-2018	NRSP	Fresh	55,000	N/A	Rabi 2017
8	3410154360545	گوجرانوالہ	گوجرانوالہ صدر	چٹیاہ کلاں	44	جمشید خاں	ولیداد	1-0-0	Owner	3170792717	15-12-2017	NRSP	Fresh	42,000	N/A	Rabi 2017
	3410154360545	گوجرانوالہ	گوجرانوالہ صدر	چٹیاہ کلاں	44	جمشید خاں	ولیداد	13-1-124	Owner	3170792717	15-12-2017	NRSP	Fresh	42,000	N/A	Rabi 2017
9	3410178024759	گوجرانوالہ	گوجرانوالہ صدر	دھیروالی	35	عبدالرشید	غلام محمد	2-10-3	Owner	3467485073	15-01-2018	NRSP	Fresh	16,000	N/A	Rabi 2017
	3410178024759	گوجرانوالہ	گوجرانوالہ صدر	دھیروالی	35	عبدالرشید	غلام محمد	2-19-212	Owner	3467485073	15-01-2018	NRSP	Fresh	16,000	N/A	Rabi 2017

Sr. No.	CNIC	District	Tehsil	Mauza	UC	Name	Father Name	Area(Kanal-Marla-Sq.Ft)	Farmar Status	Cell Phone	Applied Date	Pfi	Borrower's Status	Rabi Amount (Rs.)	Kharif Amount (Rs.)	Season
10	3410303709503	گوجرانوالہ	نوشہرہ ورکان	گودیا	88	محمد تنویر	رحمت علی	0-5-0	Owner	3462669235	22-12-2017	NRSP	Fresh		N/A	Rabi 2017
	3410303709503	گوجرانوالہ	نوشہرہ ورکان	گودیا	88	محمد تنویر	رحمت علی	18-12-188	Owner	3462669235	22-12-2017	NRSP	Fresh	30,000	N/A	Rabi 2017
11	3410337240543	گوجرانوالہ	نوشہرہ ورکان	ارگن	85	شاہد عمران	محمد منشاء	9-0-0	Owner	3004263782	29-12-2017	NRSP	Fresh	45,000	N/A	Rabi 2017
	3410337240543	گوجرانوالہ	نوشہرہ ورکان	ارگن	85	شاہد عمران	محمد منشاء	11-5-155	Owner	3004263782	29-12-2017	NRSP	Fresh	45,000	N/A	Rabi 2017
12	3510316660669	اوکاڑہ	اوکاڑہ	دلیاغ رائے	19	محمد سخی	ناہر خاں	31-9-0	Owner	3464821394	04-10-2016	NBP	Fresh	123,125	N/A	Rabi 2016
	3510316660669	قصور	پتوکی	شیخ	شیخ	محمد سخی	ناہر خاں	39-8-0	Owner	3466209672	30-09-2016	NBP	Fresh	98,281	N/A	Rabi 2016
13	3540158136985	شیخوپورہ	شرقیویر	شریوالہ	47	منیر احمد	رانجھا	9-10-0	Owner	3004047954	15-01-2018	NRSP	Old	52,000	N/A	Rabi 2017
	3540158136985	شیخوپورہ	شرقیویر	شریوالہ	47	منیر احمد	رانجھا	7-9-0	Owner	3004047954	15-01-2018	NRSP	Old	52,000	N/A	Rabi 2017
14	3540415918449	شیخوپورہ	شرقیویر	مہموں گجر	46	محمد سرفراز	حبیب بخش	14-0-0	Owner	3004851575	09-01-2018	NRSP	Fresh	50,000	N/A	Rabi 2017
	3540415918449	شیخوپورہ	شرقیویر	مہموں گجر	46	محمد سرفراز	حبیب بخش	2-0-0	Owner	3004851575	09-01-2018	NRSP	Fresh	50,000	N/A	Rabi 2017
15	3540415936341	گوجرانوالہ	نوشہرہ ورکان	گرمولہ	80	مجید احمد	چوہدری شاہ محمد	6-6-136	Owner	3441206346	21-10-2016	NRSP	Fresh	N/A	30,000	Kharif 2017
	3540415936341	شیخوپورہ	شیخوپورہ	عمونکی	49	مجید احمد	شاہ محمد	63-19-0	Owner	3441206346	01-12-2016	NBP	Fresh	N/A	80,000	Kharif 2017
16	3840103086231	سرگودھا	بہاول	پرانا بہاول	21	صاحبزادہ محمد ذوالقرنین	صاحبزادہ عبدالرحمن	79-16-136	Owner	3006022611	29-11-2016	NBP	Fresh	125,000	N/A	Rabi 2016
	3840103086231	سرگودھا	بہیرہ	چاؤہ	15 چاؤہ	صاحبزادہ محمد ذوالقرنین	صاحبزادہ عبدالرحمن	32-10-0	Owner	3006022611	28-11-2016	NBP	Fresh	100,000	N/A	Rabi 2016
17	3840103386199	سرگودھا	بہاول	پرانا بہاول	21	محمد افضل	محمد شیر	26-8-0	Owner	3009754680	02-12-2016	NBP	Fresh	75,000	N/A	Rabi 2016
	3840103386199	سرگودھا	بہیرہ	چاؤہ	15 چاؤہ	محمد افضل	محمد شیر	46-7-0	Owner	3009754680	25-10-2016	NBP	Fresh	125,000	N/A	Rabi 2016
18	3840103386297	سرگودھا	بہاول	پرانا بہاول	21	محمد انور	محمد شیر	26-8-0	Owner	3066050344	15-12-2016	NBP	Fresh	75,000	N/A	Rabi 2016
	3840103386297	سرگودھا	بہیرہ	چاؤہ	15 چاؤہ	محمد انور	محمد شیر	51-0-0	Owner	3066050344	01-12-2016	NBP	Fresh	125,000	N/A	Rabi 2016
19	3650176265535	ساہیوال	جیجہ وطنی	27/14L	79	شکیل احمد	محمود عرف موندنا	4-1-0	Owner	3480757996	17-11-2016	Akhowa t	Fresh	N/A	25,000	Kharif 2017

Sr. No.	CNIC	District	Tehsil	Mauza	UC	Name	Father Name	Area(Kanal-Marla-Sq.Ft)	Farmer Status	Cell Phone	Applied Date	Pfi	Borrower's Status	Rabi Amount (Rs.)	Kharif Amount (Rs.)	Season
	3650176265535	ساہیوال	چیچہ وطنی	27/14L	79	شکیل احمد	محمود عرف موند	4-1-0	Owner	3480757996	17-11-2016	NRSP	Old	N/A	20,000	Kharif 2018
20	3650212699311	ساہیوال	ساہیوال	69/4R	10	جمال	حسو	11-7-0	Owner	3414547972	03-12-2016	Akhwa t	Fresh	N/A	40,000	Kharif 2017
	3650212699311	ساہیوال	ساہیوال	69/4R	10	جمال	حسو	11-7-0	Owner	3414547972	03-12-2016	NRSP	Fresh	N/A	30,500	Kharif 2018
21	3650214451561	ساہیوال	ساہیوال	55/4R	14	صادق علی	علی محمد	16-0-0	Owner	3476731054	02-05-2017	Akhwa t	Fresh	N/A	50,000	Kharif 2018
	3650214451561	ساہیوال	ساہیوال	55/4R	14	صادق علی	علی محمد	16-0-0	Owner	3476731054	02-05-2017	NRSP	Old	N/A	56,000	Kharif 2018
22	3650215736285	ساہیوال	ساہیوال	69/4R	10	ماہی وال	محمد بوٹا	15-5-0	Owner	3484738210	06-06-2017	Akhwa t	Fresh	N/A	70,000	Kharif 2017
	3650215736285	ساہیوال	ساہیوال	69/4R	10	ماہی وال	محمد بوٹا	15-5-0	Owner	3484738210	06-06-2017	NRSP	Fresh	N/A	53,000	Kharif 2018
23	3650231932657	ساہیوال	ساہیوال	77/5R	12	محمد ریاض	بشیر احمد	9-9-0	Owner	3418430427	31-10-2016	Akhwa t	Fresh	N/A	40,000	Kharif 2017
	3650231932657	ساہیوال	ساہیوال	77/5R	12	محمد ریاض	بشیر احمد	9-9-0	Owner	3418430427	31-10-2016	NRSP	Old	N/A	33,000	Kharif 2018
24	3650249486675	ساہیوال	ساہیوال	69/4R	10	متعلی	بلندا	20-0-0	Owner	3488214403	03-12-2016	Akhwa t	Fresh	N/A	85,000	Kharif 2017
	3650249486675	ساہیوال	ساہیوال	69/4R	10	متعلی	بلندا	20-0-0	Owner	3488214403	03-12-2016	NRSP	Fresh	N/A	40,000	Kharif 2018
25	3650256350511	ساہیوال	ساہیوال	69/4R	18	نذر خاں	سعدانہ	13-10-0	Owner	3006925995	02-12-2016	Akhwa t	Fresh	N/A	60,000	Kharif 2017
	3650256350511	ساہیوال	ساہیوال	69/4R	18	نذر خاں	سعدانہ	13-10-0	Owner	3006925995	02-12-2016	NRSP	Fresh	N/A	45,500	Kharif 2018
26	3650263121735	ساہیوال	ساہیوال	62/4R	27	محمد اقبال	محمد انریس	16-13-181	Owner	3436679112	01-12-2016	Akhwa t	Fresh	N/A	32,000	Kharif 2017
	3650263121735	ساہیوال	ساہیوال	62/4R	27	محمد اقبال	محمد انریس	16-13-181	Owner	3436679112	01-12-2016	NRSP	Fresh	N/A	58,000	Kharif 2018
27	3650270917435	ساہیوال	ساہیوال	62/4R	27	عبدالجبار	محمد انریس	18-12-181	Owner	3057218162	20-10-2016	Akhwa t	Fresh	N/A	65,000	Kharif 2017
	3650270917435	ساہیوال	ساہیوال	62/4R	27	عبدالجبار	محمد انریس	18-12-181	Owner	3057218162	20-10-2016	NRSP	Fresh	N/A	65,000	Kharif 2018

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Sr. No.	CNIC	District	Tehsil	Name	Father Name	Area (Kanal-Marla-Sq.Ft)	Farmar Status	Cell Phone	Pfi	Rabi Amount (Rs.)	Kharif Amount (Rs.)	Season
1	0	رحیم یار خان	لیاقت پور	مقصوم احمد	دانشمند	37-10-0	Owner	3010000000	NRSP	100000	160000	Rabi 2016
2	0	میٹوالی	عیسی خیل	جاوید حیات خان	غلام رسول خان	97-13-0	Owner	3023960266	NBP	125000	200000	Rabi 2016
3	11625785	ڈیرہ غازی خان	کوٹ چہتہ	اللہ ڈیوایا	گل محمد	20-0-0	Tenant	3416237054	Akhowat	20000	0	Rabi 2016
4	311048133789	بہاولنگر	ہارون آباد	محمد بوٹا	علی محمد	33-7-0	Owner	3022267102	ZTBL	100000	64000	Kharif 2017
5	330222839005	ٹوبہ ٹیک سنگھ	کمالیہ	فیاض حسین	اللہ یار	85-3-204	Owner	3467643944	NBP	125000	200000	Rabi 2016
6	331000806565	فیصل آباد	فیصل آباد صدر	طالب حسین	محمد اسد اللہ	0-0-0	Tenant	3464296361	NRSP	0	35000	Kharif 2018
7	331006590019	فیصل آباد	فیصل آباد صدر	محمد شریف	طفیل محمد	8-0-0	Tenant	3030665385	Akhowat	0	40000	Kharif 2017
8	331010259395	فیصل آباد	چک چہرہ	طارق محمود	غلام رسول	51-0-0	Tenant	3456489133	Akhowat	0	70000	Kharif 2017
9	331014073753	فیصل آباد	چک چہرہ	خالد حسین	عصمت اللہ	51-0-0	Tenant	3414665556	Akhowat	0	70000	Kharif 2017
10	331037861270	فیصل آباد	فیصل آباد صدر	محمد شائق	عبدالخالق	14-0-0	Tenant	3444197082	Akhowat	0	50000	Kharif 2017
11	331040962905	فیصل آباد	چڑانوالہ	خرم شہزاد	منظور حسین	14-4-12	Tenant	3416755896	Akhowat	44000	0	Rabi 2017
12	331058422209	فیصل آباد	سمندری	مظہر مقصود	منظور احمد	20-0-0	Tenant	3016080269	Akhowat	0	60000	Kharif 2018
13	333033449831	ٹوبہ ٹیک سنگھ	ٹوبہ ٹیک سنگھ	محمد شہباز	بشیر احمد	27-12-0	Tenant	3407762044	NRSP	40000	0	Rabi 2017
14	341021519983	گوجرانوالہ	کامونکی	محمد عثمان	محمد صادق	0-0-0	Tenant	3476177417	Akhowat	0	75000	Kharif 2018

Sr. No.	CNIC	District	Tehsil	Name	Father Name	Area (Kanal-Marla-Sq.Ft)	Farmar Status	Cell Phone	Pfi	Rabi Amount (Rs.)	Kharif Amount (Rs.)	Season
15	341025969461	گوجرانوالہ	کامونکی	اورنگزیب	محمد ریاض	0-0-0	Tenant	3014428080	Akhowat	0	80000	Kharif 2018
16	351011147205	قصور	چونیاں	یسین	محمد مراد	0-0-0	Tenant	3007574497	Akhowat	0	60000	Kharif 2018
17	351011779702	قصور	چونیاں	شمشاد احمد	قاسم علی	0-0-0	Tenant	3040487063	Akhowat	0	60000	Kharif 2018
18	351013224091	قصور	چونیاں	سیف الملوک	خیر دین	18-0-0	Tenant	3086710810	Akhowat	0	50000	Kharif 2017
19	351017763854	قصور	چونیاں	حیدر علی	محمد صادق	0-0-0	Tenant	3014946221	Akhowat	0	80000	Kharif 2018
20	351018731565	قصور	چونیاں	شکیل احمد	بشیر احمد	0-0-0	Tenant	3009437193	Akhowat	0	80000	Kharif 2018
21	351019505083	قصور	چونیاں	جاوید اقبال	محمد سرور	42-4-0	Tenant	3423809694	Akhowat	62000	70000	Rabi 2017
22	351078869723	قصور	چونیاں	رضوان محمود	محمود علی	0-0-0	Tenant	3036834714	Akhowat	0	60000	Kharif 2018
23	351089309379	قصور	چونیاں	سرفراز احمد	ہاشم علی عرف کالو	6-10-0	Tenant	3064910672	Akhowat	0	30000	Kharif 2017
24	353015582159	اوکاڑہ	دبیلپور	شکیل احمد	محمد فاضل	20-0-0	Tenant	3448330231	Akhowat	0	80000	Kharif 2017
25	371053998457	اتک	پنڈی گھیب	مرید خان	ظفر اقبال	21-19-0	Tenant	3015219089	NRSP	50000	0	Rabi 2017
26	381016864437	بہکر	بہکر	محمد زبیر سبحانی	محمد اقبال	73-0-0	Owner	3468774120	ZTBL	125000	200000	Rabi 2016

