

SENATE SECRETARIAT

“QUESTIONS FOR ORAL ANSWERS AND THEIR REPLIES”

to be asked at a sitting of the Senate to be held on

Thursday, the 24th July, 2025

DEFERRED QUESTIONS

*[Question Nos. 9, 10, 89, 90, 23, 93, 94, 95, 96, 97, 10, 14, 19, 20 and 21]
were deferred on 6th March, 2025 (347th Session)*

***(Def.) Question No. 9 Senator Shahadat Awan:**
(Notice Received on 28/11/2024 at 1:42 PM) QID: 42570

Will the Minister for Finance and Revenue be pleased to state the details of 43 articles of gold and silver valuing Rs.7.85 million stolen from a field office of FBR at Lahore during the Financial year 2020-2021 indicating also the action taken against the officers/officials involved in the same and status of recovery made, if any?

Mr. Muhammad Aurangzeb: It is apprised that as a result of two (02) detailed audits of the State Warehouse (Valuables), Custom House, Lahore conducted in the year 2019, embezzlement of 43 articles, consisting of 36 currency articles and 7 gold/silver articles, was unearthed.

The main individuals implicated in the matter were Mr. M. Yusuf Khan, retired Superintendent and Mr. Khalid Pervaiz Bhutta, Inspector. The discovery of embezzlement prompted the initiation of formal investigations and subsequent proceedings. However, by the time the embezzlement was detected, Mr. M. Yusuf Khan had already retired on **30th June, 2019**, thus precluding the initiation of departmental disciplinary proceedings against him. Consequently, Mr. M. Yusuf Khan was nominated as one of the principals accused in **FIR NO. 881/2019 dated 15-12-2019**, in which Mr. Muzaffar Hussain, Inspector and Sepoys Mr. Faqeer Hussain, and Mr. Muhammad Naeem were included in the

subsequent investigation, registered with the Police Station Old Anarkali, Lahore. Following jurisdictional concerns, the case was transferred to the Federal Investigation Agency (FIA), which subsequently registered FIR No. 03/2020 on 8th January, 2020, retaining both Mr. M. Yusuf Khan and Mr. Khalid Pervaiz Bhutta as principal accused in the matter, while the three other officials (as mentioned above) were retained to be included in the subsequent investigation.

Following extensive investigation, the FIA concluded its inquiry and, on 29th November, 2021, submitted a final Challan to the FIA Court (Central-I), wherein one of the Main accused Mr. M. Yusuf Khan alongwith other officials (as mentioned above) who were included in the subsequent investigation were exonerated of any involvement in the embezzlement. However, the investigation found Mr. Khalid Pervaiz Bhutta, Inspector, to be solely responsible for the embezzlement of 36 articles of currency. As the case is still under trail in the concerned court, it is important to note that Mr. Khalid Pervaiz Bhutta was granted post-arrest bail on statutory grounds by the court on 22nd July, 2022, with a bail bond of Rs. 500,000.

In parallel to the criminal investigation departmental disciplinary proceedings were initiated against the main accused Mr. Khalid Pervaiz Bhutta and other three officials included in the investigation. They were placed under suspension in accordance with the Government Servants (Efficiency and Discipline) Rules, 1973. A copy of the suspension notification was duly communicated to the AGPR Sub-office, Lahore. Despite multiple requests made by the Collectorate of Customs Enforcement, Lahore to the FIA for updates on the investigation – through letter date 9th June, 2020, 15th July, 2020, 19th August, 2020, and 15th September, 2020 – no formal response was received from the FIA. Consequently, the Collectorate proceeded to issue a charge sheet and statement off allegations to Mr. Khalid Pervaiz Bhutta on 02nd September, 2021, based on the contents of the FIR. During this period, disciplinary proceedings were delayed as Mr. Khalid Pervaiz Bhutta remained in judicial custody, in accordance with the Establishment Division's OM No. 4/1/69-D.I dated 17th June, 1969 and Rule 4(5)(1) of the Civil Servants (Efficiency & Discipline) Rules, 2020. In case of inquiry conducted against Mr. Muzaffar Hussain, Inspector and

Sepoys Mr. Faqeer Hussain, and Mr. Muhammad Naeem, a penalty of 'Censure' was imposed on them in June, 2022. In case of inquiry against Mr. Khalid Pervaiz Bhutta, after his post-arrest bail, the same was concluded by the Collectorate on 06-04-2023, wherein he was found guilty of all charges as outlined in the charge sheet; however he had already attained the age of superannuation on 04-02-2023. However, criminal investigation against the official is continuing with FIA.

Regarding the embezzlement of 7 articles of gold and silver, the Collectorate wrote to the FIA on 08th June, 2020, and 13th December, 2022, requesting for initiation of proceedings against both Mr. M Yusuf Khan and Mr. Khalid Pervaiz Bhutta for these specific articles. The investigation into the 7 gold and silver articles (Enquiry No. 69/2022) is still pending, with further action required from the FIA. It is pertinent to mention here that recently, FIA vide letter dated 12-11-2024 has requisitioned record from the Collectorate in this regard.

***(Def.) Question No. 10 Senator Shahadat Awan:**

(Notice Received on 28/11/2024 at 1:43 PM) QID: 42575

Will the Minister for Finance and Revenue be pleased to state whether there is any law/rule empowering the Federal Government to impose penalties upon non-filers of the tax returns, if so, the details thereof, indicating also the financial loss suffered by the Federal Government due to non-imposition of penalties upon the same during the last five years?

Mr. Muhammad Aurangzeb:

- Under the provisions of section 182 of the Income Tax Ordinance, 2001, a person who fails to furnish a return of income as required under section 114 within the due date shall pay a penalty equal to higher of –

- (a) 0.1% of the tax payable in respect of that tax year for each day of default; or
- (b) rupees one thousand for each day of default:

Provided that minimum penalty shall be —

- (i) rupees ten thousand in case of individual having seventy- five percent or more income from salary; or
- (ii) rupees fifty thousand in all other cases:

Provided further that maximum penalty shall not exceed two hundred percent of tax payable by the person in a tax year:

Provided also that the amount of penalty shall be reduced by 75%, 50% and 25% if the return is filed within one, two and three months respectively after the due date or extended due date of filing of return as prescribed under the law.

Explanation.— For the purposes of this entry, it is declared that the expression "tax payable" means tax chargeable on the taxable income on the basis of assessment made or treated to have been made under section 120, 121, 122 or 122D.

- FBR has introduced stricter policy and enforcements measures to increase tax compliance and address the gap between filer and non-filer. Non-filer now face harsher penalties, including financial, legal, and transactional consequences. Detail of penalty recovered is given below:-

Tax Year	Amount of Penalty Recovered (Rs.)
2019-20	410,320,556
2020-21	1,173,320,517
2021-22	840,673,273
2022-23	1,918,080,672
2023-24	3,473,390,759
Total	7,815,785,777

- Measures implemented by the FBR, such as higher withholding rates and the recovery of penalties from non-filers contribute to improved revenue collection.

(Def.)* Question No. 89 **Senator Mohammad Abdul Qadir:
(Notice Received on 6/12/2024 at 2:37 PM) QID: 42702

Will the Minister for Finance and Revenue be pleased to state:

- the details of tax collected from retail sector during the FY 2024-25 with month wise breakup, indicating also the number of retailers registered under the Tajir Dost Scheme so far; and*
- details of revised annual tax collection target set for the current fiscal year?*

Mr. Muhammad Aurangzeb:

- (a) Federal Board of Revenue (FBR) has collected an amount of PKR **1017.8** billion from retail sector (including corporate) during the FY 2024-25. Month wise breakup is as under:

Rs. In Billion

Month	Collection	
	Income Tax	Sales Tax
July, 2024	18.3	36.1
August, 2024	30.4	41.6
September, 2024	89.9	39.8
October, 2024	34.9	36.9
November, 2024	27.4	36.4
December, 2024	96.2	43.7
January, 2025	29.9	27.0
February, 2025	27.3	29.1
March, 2025	87.7	23.5
April, 2025	26.3	23.0
May, 2025	34.1	21.6
June, 2025	125.9	30.8
Total	628.3	389.5

- (b) Federal Board of Revenue (FBR) has registered **280,197** retailers this year under normal tax law and the Tajir Dost Scheme. Apart from new registrations, number of returns in respect of retailers have also enhanced from **841,071** (previous year) to **1,034,143** this year.

For Financial Year 2024-25, FBR has set following target for annual tax collection for the retail sector:

Target	
Income Tax	Sales Tax
480 (b)	400 (b)

(Def.)* Question No. 90 **Senator Mohammad Abdul Qadir:
(Notice Received on 9/12/2024 at 9:56 AM) QID: 42712

Will the Minister for Finance and Revenue be pleased to state:

- (a) *whether it is fact that FBR owe sales tax refunds to the exporters, if so, details of such refunds, sector wise and year wise, for the last five years alongwith the reasons for delays in processing such refunds; and*
- (b) *details of steps taken or being taken for speedy clearance of outstanding export refunds?*

Mr. Muhammad Aurangzeb:

a). FBR has paid out all verified outstanding refunds to exporters upto 30th June, 2025. No valid refund claim of exporters remains pending in the FBR's automated refund system. Detail of sales tax refund paid in last five years is tabulated below:

SALES TAX REFUND PAID THROUGH FASTER	
(Amount in Rs. Billion)	
Financial Year	FASTER
2020-21	196.7
2021-22	276.5
2022-23	274.8
2023-24	360.4
2024-25	363.7
Grand Total	1,472.1

b). Following steps are being taken by the Government to make the refund processing for exporters more speedy and transparent:

- i) End to end automation – Zero human interference
- ii) Issue resolution instead of claim resolution
- iii) Uninterrupted processing with focus on post refund audit
- iv) Overruling unverified documents through urgent physical verification by field offices
- v) To avoid unnecessary delays, the concerned CIRs are being empowered to approve condonation in time limit for filing of refund claims
- vi) Strict instruction have been issued to all field formations to clear the pendency of deferred refund claims expeditiously
- vii) “Tax Asaan” mobile application has been introduced to know status of sales tax refund by the refund applicants on their mobile phones
- viii) Online Refund status Dashboard
9966 SMS status check

*(Def.) Question No. 23 **Senator Kamran Murtaza:**

(Notice Received on 1/01/2025 at 2:58 PM) QID: 42797

Will the Minister for Finance and Revenue be pleased to state:

- (a) *whether it is a fact that there is a ban on import of Gold in the country, if so, details thereof;*
- (b) *details of annual consumption of Gold in the country indicating also the estimated quantity of smuggled Gold during the last ten years; and*
- (c) *steps taken or being taken by the Government to devise a policy regarding legal import of Gold in the country and mitigate its smuggling?*

Mr. Muhammad Aurangzeb:

- (a) Gold bullion, Silver bullion and certain other precious metals are prohibited items under Baggage Rules, 2006 issued vide SRO.666(I)/2006 dated 28.06.2006 (**Annex-I**) and cannot be imported in personal baggage.

Furthermore, para 16 of Chapter XVIII of Foreign Exchange Manual 2002 of State Bank of Pakistan (**Annex-II**) regulates import of Gold and Silver whereby SBP has prohibited, except with general or special permission of SBP, the import of “any Gold coin, gold bullion, gold sheets or gold ingot whether refined or not” from any place outside Pakistan. Import of gold and silver into Pakistan, therefore, is subject to State Bank of Pakistan’s authorization.

Import related policies are dealt by Ministry of Commerce through Import Policy Order, wherein, “Gold and silver in bulk” are allowed conditional import under S.No.16 of the Table of Part II of Appendix B of Import Policy Order, 2022 wherein it is subject to the condition that importer shall arrange his own foreign exchange for the purpose. Moreover, Notification/SRO 760(I)/2013, dated 02.09.2013 (**Annex-III**) has been issued by Ministry of Commerce to regulate the import and export of gold & silver. Under this SRO, conditions for import of Gold is specified, for the purpose of export of precious metals and jewellery.

Further details regarding any other ban or conditions imposed on import of Gold may be sought from Ministry of Commerce.

- (b) No study to estimate the annual consumption of gold in the country has been undertaken by the Pakistan Customs. Pakistan Customs only maintains data of the import of gold into the country. The year-wise details of gold imported into the country by individuals/commercial importers as well as under SRO 760(I)/2013 during the last ten (10) years is enclosed as **Annex-IV**. Similarly, Pakistan Customs only maintains data of seizures of the Gold. The year-wise seizures of smuggled gold during the last ten (10) years are as follows:

Financial Year	No. of cases	Quantity in KGs
2014-2015	9	40.805
2015-2016	5	13.043
2016-2017	10	40.475
2017-2018	53	58.538
2018-2019	18	19.607
2019-2020	44	10.566
2020-2021	62	48.451
2021-2022	57	33.367
2022-2023	63	12.118
2023-2024	41	12.571
2024-2025 (Till date)	25	14.06
Grand Total	387	303.601

- (c) As stated in reply to part (a) above. Ministry of Commerce is the relevant authority to take steps for legal import of Gold in the country as such policies are dealt under Import Policy Order or can be dealt through specific Notifications/SROs. Notification/SRO 760(I)/2013, dated 02.09.2013 (**Annex-III**) has been issued by Ministry of Commerce to regulate the import and export of gold & silver. Under this SRO, conditions for import of Gold is specified, for the purpose of export of precious metals and jewellery.

Furthermore, Gold can also be imported into Pakistan through general or specific permission of State Bank of Pakistan.

Customs is vigilant and abreast of the restrictions and conditions regulating the import of gold and has been taking all necessary steps to curb any attempt of convexity of gold.

(Annexures have been placed in library and on table of the mover/concerned Member).

***(Def.) Question No. 93 Senator Jan Muhammad:**
(Notice Received on 2/01/2025 at 4:22 PM) QID: 42812

Will the Minister for Finance and Revenue be pleased to state the total amount of loans granted to farmers of Balochistan by Zarai Taraqati Bank Limited (ZTBL) during the current fiscal year indicating beneficiary wise details?

Mr. Muhammad Aurangzeb:

The details of total amount of loans granted to farmers of Baluchistan from 1st July 2024 to 31st March 2025 is as under: -

Districts	Borrowers	Amount (PKR Millions)
Jaffarabad	200	127.81
Nasirabad	166	126.84
Sohbat Pur	108	77.98
Loaralai	10	13.21
Sibbi	17	9.22
Kohlu	7	5.17
Barkhan	6	5.05
Khuzdar	6	4.90
Zhob	3	4.89
Lasbela	4	4.30
Lehri	8	3.32
Pishin	3	1.70
Bolan	2	0.88
Qilla Saifullah	1	0.70
Total	541	385.97
Note: Customer details are maintained as confidential record by the banks as per Banking Companies Ordinance, 1962 and SBP Regulations		

(Def.)* Question No. 94 **Senator Samina Mumtaz Zehri:
(Notice Received on 3/01/2025 at 9:58 AM) QID: 42814

Will the Minister for Finance and Revenue be pleased to state whether any proposal is under consideration of the Government to gradually eliminate/reduce the import duties levied upon import of cars in the country, if so, the details thereof?

Mr. Muhammad Aurangzeb:

After constitution of Tariff Policy Board (TPB) Ministry of Commerce, all the matters pertaining to levy, amendment or reduction of all kinds of customs duties including additional customs duty as well as regulatory duty fall under the domain of Tariff Policy Board, Ministry of Commerce.

Ministry of Commerce has framed the National Tariff Policy (NTP) 2025-30 which has been approved by the Federal Cabinet on 10.06.2025.

In the light of approval of the Federal Cabinet of the budgetary proposals (on 10.06.2025 and 30.06.2005) the rates of ACD and RD have been reduced in line with NTP 2025-30 on import of cars.

(Def.)* Question No. 95 **Senator Samina Mumtaz Zehri:
(Notice Received on 3/01/2025 at 9:59 AM) QID: 42815

Will the Minister for Finance and Revenue be pleased to state:

(a) the number of used cars imported in the country since 2020 till date with year-wise and engine capacity-wise breakdown;

- (b) *the names of countries from which such used cars have been imported; and*
- (c) *the number of locally manufactured cars exported to different countries during the said period along with year-wise break down?*

Mr. Muhammad Aurangzeb:

(a) Description	2020	2021	2022	2023	2024	2025 (June)	Total
<i>No of Used Vehicles/Cars Imported During the Period (01.01.2020 till 30.06.2025)</i>	19,392	36,373	20,173	19,530	38,472	24,020	157,960
(b) Origin Country	<i>No of Used Vehicles/Cars Imported During the Period (01.01.2020 till 30.06.2025)</i>						
JAPAN	155,288						
JAMAICA	1,085						
UNITED KINGDOM	865						
GERMANY	257						
JORDAN	173						
UNITED STATES	79						
CHINA	65						
AUSTRALIA	48						
JERSEY	38						
CHILE	10						
UNITED ARAB EMIRATES	8						
THAILAND	8						
ITALY	6						
KOREA (SOUTH)	7						
AUSTRIA	3						
FRANCE	3						
SOUTH AFRICA	3						
SWEDEN	3						
CUBA	2						
EUROPIEN UNION	2						
AMERICAN SAMOA	1						
CIS	1						

CZECH REPUBLIC	1
HUNGARY	1
CAMROON	1
MEXICO	1
NETHERLANDS	1
Grand Total	157,960

(c)

Description	2020	2021	2022	2023	2024	2025	Total
<i>No of Vehicles Exported by Local Car Manufacturers During the Period (01.01.2020 till 30.06.2025)</i>	-	20	19	47	70	92	248
Destination Country.	No of Vehicles Exported by Local Car Manufacturers During the Period (01.01.2020 till 30.06.2025)						
Bangladesh	6						
Brunei Darussalam	2						
Cayman Islands	20						
China	4						
Japan	151						
Kenya	20						
Kiribati	1						
Malaysia	2						
Solomon Islands	26						
Sri Lanka	1						
Thailand	15						
Grand Total	248						

*(Def.) Question No. 96 **Senator Samina Mumtaz Zehri:**
(Notice Received on 3/01/2025 at 10:00 AM) QID: 42816

Will the Minister for Finance and Revenue be pleased to state the details of implementation on the recommendations of Competition Commission of Pakistan's 'Opinion on Competition Concerns in the Automobile Sector' dated 14th September, 2018?

Mr. Muhammad Aurangzeb: The Competition Commission of Pakistan, taking cognizance of the competition concerns in the automobile industry, highlighted the following concerns:

- i. Frequent and unjustified price increases by manufacturers
- ii. Prevalence of premium (on money) for early delivery
- iii. Excessively long delivery times for domestically assembled cars
- iv. Low levels of localization of automotive precision parts
- v. Absence of consumer protection in the auto industry
- vi. Substandard production, outdated car models, and lack of safety features
- vii. Frequent changes in automobile taxation policy by the Federal Government
- viii. Inadequate incentives for fuel efficient hybrid or alternate fuel (electric) cars

In response to these concerns, the CCP after an in-depth study, suggested following recommendations:

- i. No price change after booking;
- ii. Removal of double taxation to apply for supply-push based wholesale automotive market;
- iii. Measures for reducing premium/on-money;
- iv. Mandatory requirement to pay for new car purchases through Pay Orders made on customers' own account;
- v. Implementation of penalty (KIBOR + 2%) introduced in Auto Policy 2016-21;
- vi. Creation of national automotive sector standards and safety authority;
- vii. Taxation based on innovation and efficiency;
- viii. Measures to support automotive part vendors;
- ix. Enhancing competition and supply through new entry; and
- x. Consistency in automotive policy.

While some of the recommendations (sr. v, vi, viii & ix) have been incorporated/addressed in the Auto Policy 2021-26, the question may be referred to Minister of Industries & Production for appropriate status of implementation.

***(Def.) Question No. 97 Senator Khalida Ateeb:**
(Notice Received on 3/01/2025 at 11:58 AM) QID: 42822

Will the Minister for Finance and Revenue be pleased to state the details of Circular issued by the State Bank of Pakistan (SBP) on 8th October, 2024, regarding the changes in T.T. reimbursement charges along with details of the operational instructions which were to be issued separately and have not been issued yet?

Mr. Muhammad Aurangzeb:

The SBP Circular dated 08.10.2024 envisages revised features of reimbursement under T.T Charges Scheme as approved by the ECC in August 2024, which are as follows;

- Fixed Component: A reimbursement of SAR 20 will be made for all eligible home remittance transactions of USD 100 and above.
- Variable Component:
 - a) An additional reimbursement of SAR 08, per incremental eligible transaction, will be made for up to 10% or USD 100 million growth in home remittances over the previous year (whichever is lower).
 - b) Further, additional reimbursement of SAR 07, per incremental eligible transaction, will be made for growth exceeding 10% or USD 100 million in home remittances over the previous year.

The aforesaid scheme is in place and being followed by all stakeholders. Moreover, with regard to the operational instructions, it is informed that these instructions mostly relate to procedural matters of the scheme and are subject to change from time to time. The existing operational instructions in field are Annexed .

Annexure

Appendix-A to EPD Circular Letter No. 14 of 2023



Government of Pakistan's Scheme for Reimbursement of TT Charges against Home Remittances

SBP instructions regarding the eligibility and submission of claims and related requirements for the authorized dealers and microfinance banks (collectively 'banks') have been compiled and reproduced underneath:

i. Eligible Transactions

Home Remittance transactions, meeting the following conditions, shall be eligible for Reimbursement of TT Charges¹:

- a. The bank and their overseas correspondent entity have not charged their customers (beneficiary & remitter) any fee, commission and charges etc. at any stage of sending or receiving Home Remittance transactions.

[Banks shall suitably incorporate a clause in their Home Remittance Disbursement Agreements with overseas correspondent entities to ensure compliance of above condition.]

- b. The amount of Home Remittance transaction is not below USD 100 or equivalent in other currencies.
- c. Transactions sent from the same remitter to same beneficiary on the same day shall be treated as one transaction and hence only one transaction shall be eligible for the Reimbursement of TT Charges; irrespective of the number of transactions.
- d. The transactions shall contain accurate identity of both remitter and beneficiary.

ii. Submission of Claims

Banks shall submit their claims of the preceding month for Reimbursement of TT Charges against Home Remittances on the proforma² (Annexure-A) in soft form (MS Office Excel) online through SBP Data Acquisition Portal (DAP)³ to SBP Banking Services Corporation (SBP-BSC), Karachi Office by 20th day of the next month, as per data uploading instructions on Annexure B⁴:

¹EPD Circular Letter No. 08 of 2016 dated May 24, 2016

² EPD Circular Letter No. 01 of 2023 dated January 05, 2023

³EPD Circular Letter No. 07 of 2021 dated June 03, 2021

⁴ Annexure – B to EPD Circular Letter No. 07 of 2021

Exchange Policy Department

State Bank of Pakistan StateBank_Pak www.sbp.org.pk

State Bank of Pakistan, I.I. Chundrigar Road, Karachi.



iii. **Certification of Claims**

All claims submitted to SBP-BSC, Karachi Office under Reimbursement of TT Charges Scheme shall be audited by the Bank's Internal Audit Department, to verify that the claims are in conformity with the instructions issued by SBP and SBP-BSC on the subject, from time to time. A certificate to this effect by the Bank's Head, Internal Audit Department shall be submitted certifying as follows:

- a. The Bank and the overseas correspondent entity have not charged its customers any fee, commission or any other charges at any stage for processing the Home Remittance transaction.
 - b. The claims contain accurate identities of both remitter and beneficiary.
 - c. No claim/ transaction below the prescribed threshold of USD 100 or equivalent in other currencies has been included in the claims.
 - d. No transaction has been split to avail undue benefit under the scheme.
 - e. In case a claim is found to contain transactions below the prescribed threshold or equivalent in other currencies or split transactions detected at any stage, SBP/ SBP-BSC shall have the right to recover such amount from FI's current account maintained with SBP-BSC.
 - f. Reimbursement claim being submitted has been duly audited by the Internal Audit Department of the Bank.
 - g. The claim(s) do not include transactions that pertain to remittances received or credited in RDA (NRVA/NRBVA), as per EPD Circular Letter No. 11 of 2021⁵.
- iv. Furthermore, failure to comply with the above instructions shall attract penal action under relevant provisions of Banking Companies Ordinance, 1962 and/ or Foreign Exchange Regulation Act, 1947.

Enclosed:

- i. Annexure A- Reporting Template
- ii. Annexure B- Instructions for Submission of Data through DAP Portal

⁵ EPD Circular Letter No. 01 of 2023 dated January 05, 2023

Exchange Policy Department

State Bank of Pakistan State Bank Pak www.sbp.org.pk

State Bank of Pakistan, I.I.S. Mondrigar Road, Karachi.

**Annexure-A**

To be Submitted in Soft Form

MONTHLY CLAIMS IN RESPECT OF REIMBURSEMENT OF TT CHARGES ON HOME REMITTANCES

Name of Bank _____

Month _____

Sr. No.	Name of Remitting Bank/ Exchange Company Abroad	Full Name of Remitter	Passport Number of Remitter*	Transaction Booking Country	Full Name of Beneficiary	CNIC/Account Number of Beneficiary	Amount in Equivalent Foreign Currency	Amount in Pak Rupees	Date of Remittance	Date of Payment to the Beneficiary

* If Passport Number of remitter is not available, Customer Unique Identification Number (Iqama, Social Security, etc.) may be provided.

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State Bank of Pakistan | StateBank_Pak | www.sbp.org.pk

State Bank of Pakistan, I.I. Chundrigar Road, Karachi.

**Annexure-B****Reimbursement of T.T Charges against Home Remittances – Instructions for Submission of Data through DAP Portal**

1. Banks shall submit data of their claims of the preceding month for Reimbursement of TT Charges against Home Remittances on the proforma (Annexure-A) in soft form (MS Office Excel) online through DAP (Data Acquisition Portal) to SBP Banking Services Corporation (SBP-BSC), Karachi Office (KO) by 20th day of the next month (with effect from June 01, 2021; starting with May 2021 data).
2. Current practice of provision of data through CDs shall be discontinued with effect from June 01, 2021. However, claim letters and audit certificates shall continue to be provided on bank's letterhead duly signed by two authorized signatories.
3. In case the data file cannot be uploaded or downloaded for some technical reasons, SBP-BSC, KO may ask the bank(s) to provide that particular month's data on CD.
4. Claims shall not be considered for reimbursement unless data submitted through DAP and original claim letter/audit certificate have been received by SBP-BSC KO.
5. DAP will only accept .xlsx format of the excel file. Therefore, banks must ensure that the excel file is of .xlsx format only while uploading the data.
6. Since DAP shall remain available until the 20th of each month for the purpose of data submission of preceding month, therefore, banks are strictly advised to ensure timely submission of data. The said portal will automatically be closed for submission at 11.59 pm on 20th of each month.
7. Requests for extension of days for the submission of data shall only be entertained on genuine grounds. Such requests, if any, should officially be forwarded to SBP-BSC, KO via email with valid reasons for the delay at least 3 working days before the closure of DAP for that particular month. However, banks are strongly encouraged to submit data within the defined time period.
8. Banks are also advised to approach SBP-BSC, KO via email in case of any revision in data submitted already.
9. All the queries/issues related to data submission through DAP shall be forwarded to SBP-BSC, KO.

Exchange Policy Department

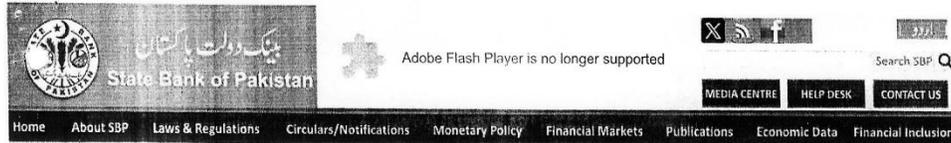
State Bank of Pakistan StateBank_Pak www.sbp.org.pk

State Bank of Pakistan, I.I. Chundrigar Road, Karachi.

***(Def.) Question No. 10 Senator Zamir Hussain Ghumro:**
(Notice Received on 21/01/2025 at 2:56 PM) QID: 42894

Will the Minister for Finance and Revenue be pleased to state whether insurance policies offered to account holders by the private banks are in accordance with existing rules/policies indicating any guidelines/instructions issued by State Bank in this regard?

Mr. Muhammad Aurangzeb: In Pakistan, banks are offering insurance products to their clients, which are called 'Bancassurance' products, under a third-party agency arrangement with insurance companies wherein the banks act as agent to provide insurance products offered by the insurance companies. The insurance companies are licensed and regulated by the Securities and Exchange Commission of Pakistan (SECP) and they offer their products as per SECP's rules and regulations. Further, SECP has issued specific regulations called 'Corporate Insurance Agents Regulations-2020' to govern the insurance products exclusively offered through banks' channels. SBP has also issued 'Master Circular on Sale of Third-Party Products' in 2021, in this regard (Annex-I).



Circulars/Notifications - Banking Conduct & Consumer Protection Department

BC&CPD Circular No. 08 of 2021

August 25, 2021

The President / Chief Executive
All Banks/ MFBS/ DFIs

Dear Sir/ Madam,

Master Circular on Sale of Third Party Products

1. Scope

- a. The provisions of this circular are applicable on bancassurance/ bancatakaful and other investment related third party products offered by banks/ MFBS/ DFIs hereinafter referred to as 'banks'.

2. Governance

- a. Banks should have a policy duly approved by their Board of Directors on the sale of third party products. The policy should cover various aspects including but not limited to the due diligence of the third party, the model for selling the third party products e.g. direct sale or referral sale model, the incentive structure for bank's employees, risk mitigants, etc. Further, it should be ensured that the relevant policy on related party transactions and risk management framework covers the sale of third party products by the bank.
- b. The Islamic banks and conventional banks offering Islamic products are required to ensure that the sale of third party products is covered in the Shariah Governance Framework in line with the instructions issued by SBP and all agreements with the takaful company/ third party are vetted by the Shariah Board/ Shariah Advisor of the respective bank.
- c. The audit and compliance functions of the banks should ensure that the business of third party products is being conducted in accordance with the applicable SBP's regulations and the Fair Treatment of Consumer (FTC) objectives of the bank.
- d. Banks offering third party products should establish a centralized and independent control function entrusted with the responsibility to verify the information filled in a sales proposal/ application forwarded by the sales staff. The control function should not have any incentive linked with the sales of these products.
- e. Banks should ensure that employees' code of conduct for the sale of third party products is in place. Appropriate disciplinary action should be taken in case of non-compliance with the code of conduct.
- f. The bank's performance related to the sale of third party products especially bancassurance/ bancatakaful and investment products should be reviewed quarterly by a senior level management committee of the bank. The MIS presented to this committee must at least contain indicators of persistency, numbers of cancellations, alleged and proven mis-selling complaints, adverse Internal audit observations and breaches from service level agreements. Besides, banks should conduct customer surveys and mystery shopping at least on an annual basis and include the same in reports submitted to the above committee.

3. Suitability

- a. Banks are advised to conduct suitability analysis of the prospective customers before selling bancassurance/ bancatakaful and third party products. For the purpose, banks will develop suitability criteria approved by the competent authority, that should include at least the following parameters:

a. Age	f. Previous exposure to similar products
b. Gender	g. Net worth
c. Education	h. Regular Financial Commitments
d. Marital Status	i. Purpose of Investment
e. Profession	j. State of health/Physical disability

Before selling a product to any customer, the banks should determine the customer's capacity to take the risk based on the above factors and such other factors as the banks may like to add at their own discretion. The banks should ensure that the high-risk products or products offering return only in long run are not sold to customers who do not have the capacity to take this risk.

- b. Besides, banks should also ensure the followings:

- i. Keep the record of the suitability assessments conducted till one year after the maturity of the product.
- ii. Requests for any change in product feature, premium amount, Ad hoc premium, accelerated payments, etc. will be approved at one level up from the initial approving authority ensuring that it commensurate with the suitability assessment of the customer.
- iii. Requests for investments in third party products by senior citizens, widows, illiterate persons, special/ differently-abled persons and pensioners will be approved at least at the level of Regional Head ensuring the suitability of the product. The concerned Branch Manager will sign an undertaking that the products' features and terms & conditions have been appropriately explained to such customer.

- v. Prudence should be observed in collecting and sharing customer information in order to ensure confidentiality.

4. Disclosure

- a. While selling third party products, the banks should ensure that the customers are aware and have understood the associated risks. For Products linked with exposure to the equity market, an additional undertaking from the customer should be obtained regarding understanding risks for investment linked products in line with the Bancassurance Regulations issued by SECP.
- b. In addition to the requirements prescribed by SECP, the banks will continue using basic fact sheet elaborating at least the following facts:
 - i. Two-liner definition of the product.
 - ii. Disclaimer of the bank stating that it is only working in the capacity of a distributor.
 - iii. Expected return mechanism in terms of investment and premium schedule in terms of bancassurance/ bancatakaful.
 - iv. Free look period in case of bancassurance/ bancatakaful.
 - v. Premature encashment procedure and its repercussions like penalties, deductions, etc.
 - vi. Claim lodgment avenue, mode and mechanism.
 - vii. Redressal Mechanism in case of any grievance.
 - viii. Checklist of all the other documents signed or attached.
- c. The basic fact sheet should be a distinct-looking document including an undertaking by the customer that he/she understands all the stated terms and conditions of the product. This document, along with all the other documents, shall be given to the customer either in Urdu or English, as opted /selected by the customer. For products with no investment feature and an annual premium of up to Rs. 50,000 sold through alternate delivery channels, the basic fact sheet shall be shared electronically through the customer's registered email and/or SMS. The consent thereon, in such instances, will be taken electronically.

5. Call Back Confirmation

- a. Banks should institute a Call Back Confirmation (CBC) mechanism whereby the customer is contacted using a pre-defined script to confirm the information provided by the customer for suitability assessment and his/her understanding of the product. Banks will retain the record of such calls for at least 7 years or maturity of the product whichever is later. For products with no investment feature and annual premium up to Rs. 50,000, being sold through digital channels, the CBC may be conducted on at least a representative sample of 25%. If substantial issues of mis-selling are identified during CBC, the banks should consider enhancing the size of the sample. The CBC in all cases has to be conducted at least three days before the onset of the free look period by function/ staff not involved in sales of these products or not receiving any incentive from sales of third party products.
- b. Banks should suitably verify the identity of the customer during CBC to ensure that the call is received by the actual customer. The banks' representative making the CBC must have adequate knowledge enabling him to respond to the possible queries of the customer. Banks must ensure that the negative CBCs or requests for cancellations received during CBC are properly marked in an integrated system enabling hassle-free exits for customers without any charges.

6. Direct Debit

- a. The option of premium deduction through direct debit shall only be allowed on the written consent of the customer and the banks and/ or Insurers shall send free SMS and/ or email alert to the customer regarding direct debit before 3 working days at the time of each periodic premium deduction. In the case of distribution through alternate delivery channels, the consent for deduction through direct debit shall be obtained electronically i.e. interactive SMS, option in internet banking, mobile application, etc. The customer giving electronic consent shall also be sent free SMS and/or email alert regarding each direct debit before 3 working days of the premium deduction.

7. Incentives

- a. It should be ensured that persistency related incentive structures are in place promoting responsible sales or referrals from banks' end. For this purpose, banks should use parameters like volumes sold, cancellations, persistency and proven complaints, etc. to assess the performance of related staff. The parameters on quantity and quality of sales should at least be equally weighted.
- b. No bank employee should be allowed to receive incentives directly from the third party/ seller of these products. Further, compliance with the instructions contained in BPRD Circular Letter No. 09 of 2017 regarding foreign travel policy should be complied in letter and spirit.

8. Training

- a. In addition to the training requirements prescribed by SECP, the banks should train their relevant staff for their role and responsibilities with regard to the selling of third party products. The training module, inter alia, should also cover the employees' code of conduct and possible disciplinary actions in case of mis-selling, fraud, etc.

9. Claim handling

- a. The agreements between banks and insurance/ Takaful/ investment companies must explicitly cover the maximum Turn Around Times (TATs), preferably stringent from the regulatory requirements prescribed by SECP vide Corporate Insurance Agent Regulations, to dispose of the claim in a timely manner. Banks, in addition to assist their customer, in lodging claims, will also monitor and record breaches from agreed TATs in the processing of claims at the product provider's end. Similarly, the banks should have the right to seek evidence based on the reason on which any claim is rejected.

10. Complaint handling

- a. Banks must resolve complaints against these products expeditiously in line with regulatory requirements given under BC&CPD Circular No. 01 of 2016. Banks should take necessary steps to ensure ease in the lodgment of such complaints.
- b. All complaints relating to third party products lodged either with the bank or the product provider should be consolidated and reported to SBP in quarterly return on complaints required under BC&CPD Circular No. 01 of 2016. Besides, the banks should ensure that the frauds related to third party products are reported to SBP in the regulatory returns required under BPRD Circular Letter No.4 of 2020.
- c. Quarterly reviews/ root cause analysis of third party products in light of complaints received should be conducted.

11. Customer experience and feedback

- a. Banks should deploy specific tools like mystery shopping, customer surveys, customer testing and feedback from cancellation calls to capture customer experience and feedback. Such data shall be shared through pre-defined MIS as stipulated in paragraph 2.f above.

12. Prohibitions

- a. Banks are prohibited from marketing and selling third party products with their name without mentioning explicitly that the product is being sold as an agent or distributor of a third party.
- b. Banks are prohibited from marketing and closing the sale of third party products on a single/ same call.

13. Enforceability

- a. The instructions will be applicable from November 01, 2021 and will supersede previous instructions issued vide CPD Circular No.2 of 2012.

Yours truly,

Sd/-

(Asif Mahmood)
Director

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***(Def.) Question No. 14 Senator Syed Masroor Ahsan:**
(Notice Received on 29/01/2025 at 11:47 AM) QID: 42920

Will the Minister for Finance and Revenue be pleased to state the details of the FBR officers reward scheme, its budgetary allocations, selection criteria alongwith the officers selected for the current fiscal year, indicating also whether all officers (cadre and non-cadre) are eligible under this scheme, if not, the reasons thereof?

Mr. Muhammad Aurangzeb:

Reward to officers of Federal Board of Revenue is granted in pursuance of Federal Board of Revenue Act, 2007, Inland Revenue Reward Rules, 2021 and Customs Reward Rules, 2012.

Budget for the current financial year under the head reward A03959-Stipend, Incentives, Awards allocated at Rs.300,000,000/- by Finance Division.

The relevant Members give their recommendations for reward on the basis of the performance of officers serving under their supervision. In the current financial year 2024-25, 42 officers of FBR HQs. were given meritorious reward amounting to Rs.17 million. The selection criteria is based on top performers from each wing of FBR.

All officers (cadre and non-cadre) are eligible for reward under this scheme.

(Def.)* Question No. 19 **Senator Zamir Hussain Ghumro:
(Notice Received on 7/02/2025 at 9:50 AM) QID: 42982

Will the Minister for Finance and Revenue be pleased to state domicile wise details of BS-19 and above officers posted / transferred in FBR during last four months?

Mr. Muhammad Aurangzeb:

It is stated that the Federal Board of Revenue is an attached department of Revenue Division. The domicile wise detail of BS-19 and above officers of FBR transferred/posted in FBR during last four months is placed at **Annex-I** and **Annex-II**

Detail of IRS BS-19 and above Officers Transferred / Posted during Last Four months

S. #	NAME	Domicile	Notification No.	Date of Posting	From	To
1.	Ms. Shah Bano G.M. Khan (IRS/BS-21)	Sindh-U	0521-IR-1/2025	10.03.2025	Member (Admin Pool), FBR (Hq), Islamabad (stationed at Karachi)	DG (Special Initiatives), FBR (Hq), Islamabad
2.	Ms. Asma Aftab (IRS/BS-20)	Sindh-U	0521-IR-1/2025	10.03.2025	Commissioner-IR (Zone-II), CTO, Karachi	Commissioner-IR (Zone-II), RTO-II, Karachi
3.	Mr. Rizwan Memon	Sindh-R	0521-IR-1/2025	10.03.2025	Commissioner-IR (Refunds), CTO, Karachi	Commissioner-IR (Zone-II), CTO, Karachi
4.	Mr. Imran Ali Sheikh (IRS/BS-19)	Sindh-R	0521-IR-1/2025	10.03.2025	Commissioner-IR (OPS) (Zone-II), RTO-II, Karachi	Commissioner-IR (Refunds), CTO, Karachi
5.	Dr. Lubna Ayub (IRS/BS-20)	Sindh-U	0637-IR-1/2025	25.03.2025	Member, FBR (Hq), Islamabad	Directorate General, Strategic Tariff and Revenue Analysis Wing-I, FBR (Hq), Islamabad (stationed at Karachi)
6.	Mr. Asim Majid Khan (IRS/BS-21)	Punjab	0637-IR-1/2025	25.03.2025	Member (Admin Pool), FBR (Hq), Islamabad (stationed at Lahore)	Directorate General, Strategic Tariff and Revenue Analysis Wing-II, FBR (Hq), Islamabad (stationed at Lahore)
7.	Mr. Shaban Bhatti (IRS/BS-21)	Punjab	0637-IR-1/2025	25.03.2025	Member (Admin Pool), FBR (Hq), Islamabad	Directorate General, Strategic Tariff and Revenue Analysis Wing-III, FBR (Hq), Islamabad (stationed at Lahore)
8.	Mr. Tariq Mustafa Khan (IRS/BS-21)	Punjab	0637-IR-1/2025	25.03.2025	Member (Admin Pool), FBR (Hq), Islamabad (stationed at Karachi)	Directorate General, Strategic Tariff and Revenue Analysis Wing-IV, FBR (Hq), Islamabad (stationed at Karachi)
9.	Mr. Anwar ul Haq (IRS/BS-21)	Punjab	0637-IR-1/2025	25.03.2025	Member, FBR (Hq), Islamabad	Directorate General (IOCO), FBR (Hq), Islamabad (stationed at Lahore)
10.	Mr. Yousif Hyder Shaikh (IRS/BS-21)	Sindh-R	0637-IR-1/2025	25.03.2025	Member (Admin Pool), FBR (Hq), Islamabad	Directorate General, Directorate General of Immovable Properties, FBR (Hq), Islamabad

11.	Mr. Hyder Ali Dhanajo (IRS/BS-21)	Sindh-R	0637-IR-I/2025	25.03.2025	Member (Admin Pool), FBR (Hq), Islamabad (stationed at Karachi)	Directorate General, Strategic Tariff and Revenue Analysis (stationed at Karachi) Wing-V, FBR (Hq), Islamabad
12.	Mr. Muhammad Azam Sheikh (IRS/BS-21)	Punjab	0637-IR-I/2025	25.03.2025	Member (Admin Pool), FBR (Hq), Islamabad (stationed at Faisalabad)	Directorate General, Strategic Tariff and Revenue Analysis Wing-VI, FBR (Hq), Islamabad (stationed at Faisalabad)
13.	Mr. Abdul Wahid Uqaily (IRS/BS-21)	Sindh-R	0637-IR-I/2025	25.03.2025	Member (Admin Pool), FBR (Hq), Islamabad	Additional Director General, Inland Revenue Service Academy, Lahore
14.	Mr. Khurshid Ahmad Khan Marwat (IRS/BS-21)	KPK	0637-IR-I/2025	25.03.2025	Member (Admin Pool), FBR (Hq), Islamabad	Directorate General, Directorate General of Research & Development, FBR (Hq), Islamabad
15.	Mr. Nasir Khan (IRS/BS-21)	KPK	0637-IR-I/2025	25.03.2025	Member, FBR (Hq), Islamabad	Directorate General, Strategic Tariff and Revenue Analysis Wing-VII, FBR (Hq), Islamabad
16.	Mr. Kazi Afzal (IRS/BS-20)	Sindh-U	0649-IR-I/2025	26.03.2025	Chief (Admin Pool), FBR (Hq), Islamabad (stationed at Bahawalpur)	Director (CRM Hq), Audit/CRM Wing, FBR (Hq), Islamabad
17.	Mr. Mohammed Nasser Janjua (IRS/BS-20)	Punjab	0649-IR-I/2025	26.03.2025	Chief (Admin Pool), FBR (Hq), Islamabad (stationed at Karachi)	Director, Strategic Tariff and Revenue Analysis Wing, FBR (Hq), Islamabad (stationed at Karachi)
18.	Mr. Zahoor Ahmad Panwar (IRS/BS-20)	Sindh-R	0649-IR-I/2025	26.03.2025	Chief (Admin Pool), FBR (Hq), Islamabad (stationed at Karachi)	Director, Strategic Tariff and Revenue Analysis Wing, FBR (Hq), Islamabad (stationed at Karachi)
19.	Ms. Humira Maryam (IRS/BS-20)	Punjab	0649-IR-I/2025	26.03.2025	Chief (Admin Pool), FBR (Hq), Islamabad (stationed at Lahore)	Director (Regulations), Directorate of DNFEPs, Lahore
20.	Mr. Naveed Akhtar (IRS/BS-20)	Punjab	0649-IR-I/2025	26.03.2025	Chief (Admin Pool), FBR (Hq), Islamabad (stationed at Lahore)	Director, Strategic Tariff and Revenue Analysis Wing, FBR (Hq), Islamabad (stationed at Lahore)

21.	Pir Khalid Ahmed Qureshi (IRS/BS-20)	Sindh-R	0649-IR-I/2025	26.03.2025	Chief (Admin Pool), FBR (Hq), Islamabad (stationed at Multan)	Director, Strategic Tariff and Revenue Analysis Wing, FBR (Hq), Islamabad (stationed at Multan)
22.	Mr. Fazli Malik (IRS/BS-20)	KPK	0649-IR-I/2025	26.03.2025	Chief (Admin Pool), FBR (Hq), Islamabad (stationed at Peshawar)	Director, Strategic Tariff and Revenue Analysis Wing, FBR (Hq), Islamabad (stationed at Peshawar)
23.	Mr. Riaz Ali Shah (IRS/BS-20)	Sindh-R	0649-IR-I/2025	26.03.2025	Chief, FBR (Hq), Islamabad (stationed at Peshawar)	Chief (Accounting), organizational Audit Wing, FBR (Hq), Islamabad (stationed at Karachi)
24.	Mr. Ejaz Ahmed (IRS/BS-19)	Punjab	0649-IR-I/2025	26.03.2025	Secretary (Admin Pool), FBR (Hq), Islamabad (stationed at Karachi)	Additional Director, Strategic Tariff and Revenue Analysis Wing, FBR (Hq), Islamabad (stationed at Karachi)
25.	Dr. Tariq Ghani (IRS/BS-20)	KPK	0654-IR-I/2025	27.03.2025	Chief (Admin Pool), FBR (Hq), Islamabad (stationed at Karachi)	Director, Strategic Tariff and Revenue Analysis Wing, FBR (Hq), Islamabad (stationed at Karachi)
26.	Mr. Muhammad Ali (IRS/BS-20)	Sindh-U	0654-IR-I/2025	27.03.2025	Chief (Admin Pool), FBR (Hq), Islamabad (stationed at Karachi)	Director, Strategic Tariff and Revenue Analysis Wing, FBR (Hq), Islamabad (stationed at Karachi)
27.	Mr. Naeem Babar (IRS/BS-20)	Punjab	0654-IR-I/2025	27.03.2025	Chief (Admin Pool), FBR (Hq), Islamabad (stationed at Lahore)	Director, Strategic Tariff and Revenue Analysis Wing, FBR (Hq), Islamabad (stationed at Lahore)
28.	Mr. Zulqarnain Ali Shaheen Haral (IRS/BS-20)	Punjab	0654-IR-I/2025	27.03.2025	Chief (Admin Pool), FBR (Hq), Islamabad (stationed at Gujranwala)	Director, Strategic Tariff and Revenue Analysis Wing, FBR (Hq), Islamabad (stationed at Gujranwala)
29.	Mr. Abdul Qadir Shaikh (IRS/BS-20)	Sindh-U	0654-IR-I/2025	27.03.2025	Chief (Admin Pool), FBR (Hq), Islamabad (stationed at Karachi)	Director (Regulations), Directorate of DNFBPs, Karachi
30.	Dr. Razi-ur-Rehman Khan (IRS/BS-20)	Punjab	0654-IR-I/2025	27.03.2025	Chief (Admin Pool), FBR (Hq), Islamabad (stationed at Sialkot)	Director, Strategic Tariff and Revenue Analysis Wing, FBR (Hq), Islamabad (stationed at Sialkot)

31.	Barrister Nowsherwan Khan (IRS/BS-20)	FATA	0654-IR-I/2025	27.03.2025	Chief (Admin Pool), FBR (Hq), Islamabad	Director, Strategic Tariff and Revenue Analysis Wing, FBR (Hq), Islamabad
32.	Ms. Sajida Kausar (IRS/BS-20)	Punjab	0654-IR-I/2025	27.03.2025	Commissioner, Large Taxpayers, Islamabad	Chief (Retailers Registration), IR-Operations Wing, FBR (Hq), Islamabad
33.	Mr. Bashir Ahmed Kalwar (IRS/BS-19)	Sindh-U	0654-IR-I/2025	27.03.2025	Chief (OPS) (Admin Pool), FBR (Hq), Islamabad (stationed at Karachi)	Additional Director, Strategic Tariff and Revenue Analysis Wing, FBR (Hq), Islamabad (stationed at Karachi)
34.	Mr. Anwar Zeb (IRS/BS-20)	KPK	0654-IR-I/2025	27.03.2025	Secretary, FBR (Hq), Islamabad	Chief (OPS) (Audit-I), Audit/CRM Wing, FBR (Hq), Islamabad
35.	Ms. Neelam Ifzal (IRS/BS-19)	Punjab	0654-IR-I/2025	27.03.2025	Secretary, FBR (Hq), Islamabad	Additional Commissioner-IR, Large Taxpayers Office, Lahore
36.	Ms. Reema Masud (IRS/BS-20)	Punjab	0773-IR-I/2025	14.04.2025	Commissioner-IR (Refunds), Large Taxpayers Office, Islamabad	Commissioner-IR (Zone-I), Large Taxpayers Office, Islamabad
37.	Mr. Muhammad Faisal Mushaq Dar (IRS/BS-20)	Punjab	0773-IR-I/2025	14.04.2025	Commissioner-IR (Zone-II), Large Taxpayers Office, Islamabad	Commissioner-IR (Refunds), Large Taxpayers Office, Islamabad
38.	Ms. Rafia Ilyas Awan (IRS/BS-19)	Punjab	0781-IR-I/2025	14.04.2025	Secretary (Analysis), IR-Operations Wing, FBR (Hq), Islamabad	Secretary (Retailers Registration), IR-Operations Wing, FBR (Hq), Islamabad
39.	Mr. Anwar ul Haq (IRS/BS-21)	Punjab	0797-IR-I/2025	15.04.2025	Director General (IOCO), FBR (Hq), Islamabad (stationed at Lahore)	Director General, Strategic Tariff and Revenue Analysis Wing-VIII, FBR (Hq), Islamabad (stationed at Lahore)
40.	Mr. Muhammad Khalid Malik (IRS/BS-20)	Punjab	0862-IR-I/2025	23.04.2025	Chief (BTB Nudging), FBR (Hq), Islamabad	Director (Law), Directorate of Law, FBR (Hq), Islamabad
41.	Ms. Tajamal Bilquis (IRS/BS-20)	Punjab	0914-IR-I/2025	28.04.2025	Commissioner-IR, AEOI Zone, Islamabad	Director (Digital Initiatives), Directorate General of IT&DT, FBR (Hq), Islamabad

42.	Ms. Rabia Yaseer Durrani (IRS/BS-19)	KPK	0914-IR-I/2025	28.04.2025	Chief (OPS) (Offshore Properties), Directorate General of International Tax Operations, FBR (Hq), Islamabad	Commissioner-IR (OPS), AEOI Zone, Islamabad
43.	Mr. Mazhar Irshad Khan (IRS/BS-19)	KPK	0914-IR-I/2025	28.04.2025	Secretary, FBR (Hq), Islamabad	Additional Commissioner-IR, Regional Tax Office, Quetta
44.	Mr. Muhammad Zafar Haider Jappa (IRS/BS-19)	Punjab	0914-IR-I/2025	28.04.2025	Additional Commissioner-IR, Regional Tax Office, Sialkot	Commissioner-IR (OPS) (DG Khan Zone), Regional Tax Office, Multan
45.	Ms. Shazia Abid (IRS/BS-20)	FANA	0945-IR-I/2025	05.05.2025	Commissioner-IR (Refunds), Regional Tax Office-I, Karachi	Commissioner-IR (Appeals-I), Karachi
46.	Ms. Shazia Memon (IRS/BS-20)	Sindh-U	1037-IR-I/2025	13.05.2025	Commissioner-IR, Benami Zone-III, Karachi	Commissioner-IR (Appeals-VI), Karachi
47.	Mr. Abdul Hameed (IRS/BS-19)	Sindh-R	1037-IR-I/2025	13.05.2025	Commissioner-IR (OPS) (Appeals-VI), Karachi	Commissioner-IR (OPS), Benami Zone-III, Karachi
48.	Ms. Nabila Faran Baig (IRS/BS-21)	Punjab	1084-IR-I/2025	14.05.2025	Chief Commissioner-IR, Large Taxpayers Office, Multan	Director General, Directorate General of International Tax Operations, FBR (Hq), Islamabad
49.	Mr. Abid Mehmood (IRS/BS-21)	KPK	1084-IR-I/2025	14.05.2025	Chief Commissioner-IR, Regional Tax Office, Islamabad	Director General, Directorate General of IT & DT, FBR (Hq), Islamabad
50.	Ms. Durr-e-Maknoon (IRS/BS-20)	Islamabad	1084-IR-I/2025	14.05.2025	Commissioner-IR (Zone-I), Corporate Tax Office, Islamabad	Chief (IMC), FBR (Hq), Islamabad
51.	Mr. Mushtaque Ali Wagan (IRS/BS-19)	Sindh-R	1221-IR-I/2025	27.05.2025	Additional Commissioner-IR, Regional Tax Office-I, Karachi	Commissioner-IR (OPS) (Appeals), Sukkur
52.	Mr. Muhammad Tariq Arbab (IRS/BS-21)	KPK	1268-IR-I/2025	03.06.2025	Director General, Directorate General of BTB, FBR (Hq), Islamabad	Chief Commissioner-IR, Regional Tax Office, Multan
53.	Mr. Bahader Sher Afridi (IRS/BS-19)	FATA	1376-IR-I/2025	20.06.2025	Secretary, FBR (Hq), Islamabad	Additional Commissioner-IR, Regional Tax Office, Peshawar
54.	Mr. Naveed Ahmad (IRS/BS-20)	Punjab	1710-IR-I/2025	15.07.2025	Commissioner-IR (Refunds), Regional Tax Office, Gujranwala	Commissioner-IR (WHT), Regional Tax Office, Quetta

Annex-I						
Domicile Wise Details of BS-19 & above Officers Transferred / Postings in FBR during Last Four Months						
Name	Domicile	Notification No.	Date of Posting	From	To	
1. Ms. Ammara Durrani (PCS/BS-19)	Punjab	0541-C-I/2025	13.03.2025	Additional Director, Directorate (HQ), Post Clearance Audit & Internal Audit, Karachi	Additional Collector, Directorate of Customs Appraisalment, South Asia Pakistan Terminal (SAPT), Karachi	
2. Ms. Asma Bashir (PCS/BS-19)	Punjab	0540-C-I/2025	13.03.2025	Additional Collector, Directorate of Customs Appraisalment, Faisalabad	Additional Collector, Directorate of Customs Appraisalment (West), Lahore	
3. Ms. Tayyaba Bukhari (PCS/BS-19)	Punjab	0541-C-I/2025	13.03.2025	Additional Director, Directorate of Post Clearance Audit (Central), Lahore	Additional Collector, Directorate of Customs Appraisalment, Faisalabad	
4. Ms. Ayesha Niaz (PCS/BS-20)	Islamabad	0639-C-I/2025	25/03/2025	Chief, Federal Board of Revenue (HQ), Islamabad	Chief (M/HR-Customs), Federal Board of Revenue (HQ), Islamabad	
5. Mr. Amer Rashid (PCS/BS-19)	Punjab	0639-C-I/2025	25/03/2025	Additional Director, Directorate of Internal Audit-South (Customs), Karachi (Digitalization), Karachi	Additional Director, Directorate General of Law & Prosecution (Customs), Islamabad	
6. Mr. Mushiq Ali Shahani (PCS/BS-19)	SindhR	0639-C-I/2025	25.03.2025	Additional Director, Directorate General of Reforms & Automation-Customs (Digitalization), Karachi	Additional Collector, Directorate of Customs (Adjudication-II), Karachi	
7. Mr. Aftan Khan (PCS/BS-19)	KPK	0639-C-I/2025	25.03.2025	Additional Director, Directorate of Customs Enforcement, Peshawar (NNDA), Lahore	Secretary (Customs-Operations Wing), Federal Board of Revenue (HQ), Islamabad	
8. Mr. Abbas Ali Babar (PCS/BS-19)	Punjab	0639-C-I/2025	25.03.2025	Additional Director, Directorate of National Nuclear Detection Architecture (NNDA), Lahore	Collector (OPS), Directorate of Customs (Adjudication), Faisalabad	
9. Mr. Sumair Mishtansar Tarar (PCS/BS-19)	Punjab	0639-C-I/2025	25.03.2025	Collector (OPS) Directorate of Customs (Adjudication), Faisalabad	Collector (OPS), Directorate of Customs Enforcement, Multan	
10. Mr. Shah Faisal (PCS/BS-19)	Punjab	0639-C-I/2025	25.03.2025	Additional Collector, Directorate of Customs Enforcement, Hyderabad	Secretary (Customs Policy Wing), Federal Board of Revenue (HQ), Islamabad	
11. Mr. Mukarram Jali Ansari (PCS/BS-22)	Balochistan	0668-C-I/2025	27/03/2025	Member (Admin Pool), Federal Board of Revenue (HQ), Islamabad	Director General-I, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad	
12. Mr. Muhammad Aamer (PCS/BS-21)	Punjab	0668-C-I/2025	27/03/2025	Member (Admin Pool), Federal Board of Revenue (HQ), Islamabad	Director General (Special Initiatives - Customs), Federal Board of Revenue (HQ), Islamabad (stationed at Lahore)	
13. Dr. Fareed Iqbal Qureshi (PCS/BS-21)	Punjab	0668-C-I/2025	27/03/2025	Member (Admin Pool), Federal Board of Revenue (HQ), Islamabad	Director General-II, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad (Stationed at Karachi)	
14. Mr. Ahmad Rauf (PCS/BS-21)	Punjab	0668-C-I/2025	27/03/2025	Member (Admin Pool), Federal Board of Revenue (HQ), Islamabad	Director General-III, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad (Stationed at Lahore)	
15. Ms. Saima Shehzad (PCS/BS-21)	Punjab	0668-C-I/2025	27/03/2025	Member, Federal Board of Revenue (HQ), Islamabad	Director General-IV, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad (Stationed at Lahore)	
16. Mr. Muhammad Saleem (PCS/BS-21)	Punjab	0668-C-I/2025	27/03/2025	Member (Admin Pool), Federal Board of Revenue (HQ), Islamabad	Director General-V, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad	
17. Ms. Ambreen Ahmad Tarar (PCS/BS-20)	Punjab	0684-C-I/2025	28/03/2025	Chief (Admin Pool), Federal Board of Revenue (HQ), Islamabad	Director, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad (Stationed at Lahore)	
18. Mr. Usman Bajwa (PCS/BS-20)	Punjab	0684-C-I/2025	28/03/2025	Chief (Admin Pool), Federal Board of Revenue (HQ), Islamabad	Director, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad (Stationed at Lahore)	
19. Mr. Amir Rashid Steikh (PCS/BS-20)	Punjab	0684-C-I/2025	28/03/2025	Chief (Admin Pool), Federal Board of Revenue (HQ), Islamabad	Director, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad (Stationed at Karachi)	
20. Mr. Fayiz Rasool (PCS/BS-20)	Punjab	0684-C-I/2025	28/03/2025	Chief, Federal Board of Revenue (HQ), Islamabad	Director, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad (Stationed at Karachi)	
21. Mr. Muhammad Amir Tabbim (PCS/BS-20)	SindhR	0684-C-I/2025	28/03/2025	Chief (Admin Pool), Federal Board of Revenue (HQ), Islamabad	Director, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad (Stationed at Karachi)	
22. Mr. Naveed Iqbal (PCS/BS-20)	Punjab	0684-C-I/2025	28/03/2025	Chief (Admin Pool), Federal Board of Revenue (HQ), Islamabad	Director, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad (Stationed at Karachi)	
23. Mr. Muhammad Aftan Khan (PCS/BS-20)	KPK	0684-C-I/2025	28/03/2025	Chief (Admin Pool), Federal Board of Revenue (HQ), Islamabad	Director (Special Initiatives - Customs), Federal Board of Revenue (HQ), Islamabad (Stationed at Karachi)	
24. Mr. Muhammad Asghar Khan (PCS/BS-21)	KPK	0683-C-I/2025	28/03/2025	Member, Federal Board of Revenue (HQ), Islamabad	Director General-VI, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad	

	Name	Domicile	Notification No.	Date of Posting	From	To
25	Ms. Shahnaz Maqbool (PCS/BS-21)	Balochistan	0683-C-1/2025	28/03/2025	Member, Federal Board of Revenue (Hq), Islamabad	Director General-VII, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad
26	Mr. Imtiaz Ahmed Shaikh (PCS/BS-20)	SindhU	0683-C-1/2025	28/03/2025	Chief (Admin Pool), Federal Board of Revenue (Hq), Islamabad	Director, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad (Stationed at Karachi)
27	Mr. Muhammad Adnan Akram (PCS/BS-20)	Punjab	0683-C-1/2025	28/03/2025	Chief (Admin Pool), Federal Board of Revenue (Hq), Islamabad	Director, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad (Stationed at Lahore)
28	Ms. Iram Maqbool Amir (PCS/BS-20)	Punjab	0683-C-1/2025	28/03/2025	Chief (Admin Pool), Federal Board of Revenue (Hq), Islamabad	Director (Special Initiatives - Customs), Federal Board of Revenue (HQ), Islamabad
29	Mr. Khalid Hussain Jamali (PCS/BS-20)	SindhR	0683-C-1/2025	28/03/2025	Chief (Admin Pool), Federal Board of Revenue (Hq), Islamabad	Director, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad
30	Ms. Qurain-Ul-Ain Dagar (PCS/BS-20)	Punjab	0683-C-1/2025	28/03/2025	Member, (OPS) Federal Board of Revenue (Hq), Islamabad	Director, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad (Stationed at Lahore)
31	Mr. Raza (PCS/BS-20)	Balochistan	0683-C-1/2025	28/03/2025	Chief (Admin Pool), Federal Board of Revenue (Hq), Islamabad	Director, Strategic Tariff and Revenue Analysis Wing, Federal Board of Revenue (HQ), Islamabad (Stationed at Karachi)
32	Mr. Saqib-ur-Rahman (PCS/BS-19 on DTL)	Punjab	1013-C-1/2025	09/05/2025	Additional Collector, Directorate of Customs Enforcement, Peshawar	Additional Director, Directorate of Post Clearance Audit (Central), Lahore
33	Mr. Azeed-ul-Mehdi (PCS/BS-20)	Balochistan	1060-C-1/2025	13/05/2025	Director (OPS), Directorate of Customs Valuation, Quetta	(On Promotion) Collector, Directorate of Customs Appraisal, Peshawar
34	Mr. Javed Sarwar Sheikh (PCS/BS-20)	SindhR	1073-C-1/2025	13/05/2025	Additional Collector, Directorate of Customs (Adjudication-I), Karachi	(On Promotion) Director, Directorate General of Law & Prosecution (Customs), Islamabad
35	Mr. Muneen Alam (PCS/BS-20)	Punjab	1081-C-1/2025	13/05/2025	Collector, Directorate of Customs Appraisal, Peshawar	Collector, HQs-Appraisal, South, Karachi
36	Mr. Azhar Hussain Merchant (PCS/BS-20)	SindhU	1204-C-1/2025	23/05/2025	Collector, Directorate of Customs Enforcement, Gadani	Director, Directorate General of Customs Valuation, Karachi.
37	Syed Fazal Samad (PCS/BS-19)	KPK	1204-C-1/2025	23/05/2025	Collector (OPS) , HQs-Airports, Islamabad	Collector (OPS), Directorate of Customs Enforcement, Gudani
38	Mr. Rashid Haleeb Khan (PCS/BS-20)	KPK	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR	Director, Directorate of DNFBS, Quetta
39	Mr. Amjad-ur-Rahman (PCS/BS-20)	KPK	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR	Director, Directorate of Customs Valuation, Lahore
40	Mr. Imran Ahmad Ch. (PCS/BS-20)	Punjab	1220-C-1/2025	26.05.2025	Collector, Directorate of Customs (Adjudication), Islamabad	Director, Customs Academy of Pakistan (CAP), Islamabad
41	Ms. Munezza Majeed (PCS/BS-20)	Punjab	1220-C-1/2025	26.05.2025	Director, Directorate of Customs Valuation, Lahore	Director, Directorate of Transit Trade (HQ), Karachi
42	Syed Fawad Ali Shah (PCS/BS-20)	Punjab	1220-C-1/2025	26.05.2025	Director, Directorate General of Transit Trade, Karachi	Chief, Federal Board of Revenue (HQ), Islamabad
43	Ms. Tayyeba Kayani (PCS/BS-20)	Punjab	1220-C-1/2025	26.05.2025	Collector, Directorate of Customs Airports, Lahore	Collector, Directorate of Customs Appraisal (East), Karachi
44	Mr. Alga Saeed Ahmed (PCS/BS-20)	SindhR	1220-C-1/2025	26.05.2025	Director, Directorate of Transit Trade (HQ), Karachi	Collector, Directorate of Customs (Adjudication-II), Karachi
45	Ms. Saadia Sheeraz (PCS/BS-20)	Punjab	1220-C-1/2025	26.05.2025	Collector, Directorate of Customs (Exports), Port Muhammad Bin Qasim, Karachi	Director, Directorate General of Transit Trade, Karachi
46	Mr. Muhammad Arshad Khan (PCS/BS-20)	KPK	1220-C-1/2025	26.05.2025	Director, Customs Academy of Pakistan (CAP), Islamabad	Collector, Directorate of Customs (Adjudication), Islamabad
47	Ms. Farah Farooq (PCS/BS-20)	Punjab	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR	Director, Directorate of Law & Prosecution (Customs), Lahore
48	Mr. Abid Hussain Hakro (PCS/BS-19)	SindhR	1220-C-1/2025	26.05.2025	Collector, (OPS) Directorate of Customs (Adjudication-I), Karachi	Additional Director, Directorate of DNFBS, KPK
49	Mr. Muhammad Saeed Asad (PCS/BS-19)	Punjab	1220-C-1/2025	26.05.2025	Director, (OPS) Directorate of Law & Prosecution, Lahore	Director (OPS), Directorate of Transit Trade, Peshawar
50	Ms. Rabia Iftik (PCS/BS-19)	Punjab	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR	Additional Collector, Directorate of Customs Airports, Lahore (Stationed at Airport, Multan)

	Name	Domestic	Notification No.	Date of Posting	From
51	Mr. Nisar Ahmad (PCS/BS-19)	Punjab	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR
52	Dr. Noman Khan (PCS/BS-19)	KPK	1220-C-1/2025	26.05.2025	Additional Director, Directorate of Intelligence & Investigation, FBR, Quetta (Digitalization), Karachi
53	Mr. Yaseer Wahaab Kalwar (PCS/BS-19)	SindhR	1220-C-1/2025	26.05.2025	Additional Director, Directorate of Reforms and Automation-Customs (Digitalization), Karachi
54	Mr. Fahad Ali Chaudhary (PCS/BS-19)	Islamabad	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR
55	Mr. Shafiq-ur-Rehman (PCS/BS-19)	Punjab	1220-C-1/2025	26.05.2025	Secretary, Federal Board of Revenue (Fb), Islamabad
56	Mr. Salman Afzal (PCS/BS-19)	Punjab	1220-C-1/2025	26.05.2025	On Repatriation from deputation
57	Mr. Ather Naveed (PCS/BS-19)	KPK	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR
58	Mr. Basit Hussain (PCS/BS-19)	SindhU	1220-C-1/2025	26.05.2025	Additional Collector, Directorate of Customs Enforcement, Custom House, Karachi
59	Mr. Homak Batool (PCS/BS-19)	Balochistan	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR
60	Mr. Waqid Ali (PCS/BS-19)	FATA	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR
61	Ms. Saadiya Noori (PCS/BS-19)	Punjab	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR
62	Mr. Afzal Ahmad (PCS/BS-19)	Punjab	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR
63	Mr. Ataulah Shabbir (PCS/BS-19)	SindhU	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR
64	Ms. Ansir Anise (PCS/BS-19)	Punjab	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR
65	Mr. Ali Reza Turab (PCS/BS-19)	Punjab	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR
66	Mr. Muhammad Tayyab (PCS/BS-19)	KPK	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR
67	Mr. Shakir Muhammad (PCS/BS-19)	FATA	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR
68	Mr. Riaz Hussain (PCS/BS-19)	Punjab	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR
69	Mr. Tahir Habib Cheema (PCS/BS-19)	Punjab	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR
70	Ms. Saleha Zakir Shah (PCS/BS-19)	Punjab	1220-C-1/2025	26.05.2025	Awaiting Posting, FBR
71	Mr. Waqid Zaman (PCS/BS-19)	KPK	1220-C-1/2025	26.05.2025	Additional Collector, Directorate of Customs Enforcement, Islamabad
72	Mr. Shoukat Hayat (PCS/BS-19)	Punjab	1220-C-1/2025	26.05.2025	Additional Collector, Directorate of Customs (Adjudication), Faisalabad
73	Mr. Muhammad Rizwan (PCS/BS-19)	Punjab	1220-C-1/2025	26.05.2025	Additional Director, Directorate of Intelligence & Investigation, FBR, Lahore (Stationed at Lahore)
74	Ms. Falwaisha Syed (PCS/BS-19)	KPK	1220-C-1/2025	26.05.2025	Additional Director, Directorate of Internal Audit-North (customs), Islamabad
75	Dr. Tahir Iqbal Khattak (PCS/BS-19)	KPK	1220-C-1/2025	26.05.2025	Additional Director, Directorate of Transit Trade, Peshawar
76	Mr. Anamullah Soomro (PCS/BS-19)	SindhR	1220-C-1/2025	26.05.2025	Additional Director, Directorate (HQs), Post Clearance Audit & Internal Audit, Karachi
77	Mr. Waheed Anwar Abro (PCS/BS-19 on DTL)	SindhR	1220-C-1/2025	26.05.2025	Deputy Collector, Directorate of Customs Appraisal, Port Muhammad Bin Qasim, Karachi

	Name	Domisile	Notification No.	Date of Posting	From	To
78	Ms. Saima Zaib Butt (PCS/BS-19 on DTL)	Punjab	1220-C-1/2025	26.05.2025	Deputy Collector, Collectorate of Customs Appraisement (West), Custom House, Karachi	Additional Collector, Collectorate of Customs Appraisement, South Asia Pakistan Terminal (SAPT), Karachi
79	Mr. Anayat Khan (PCS/BS-19 on DTL)	FATA	1220-C-1/2025	26.05.2025	Additional Director, Directorate of Post Clearance Audit (North), Islamabad	Additional Collector, Collectorate of Customs Enforcement, Peshawar
80	Syed Muhammad Raza Naqvi (PCS/BS-19 on DTL)	SindhU	1220-C-1/2025	26.05.2025	Deputy Collector, Collectorate of Customs Enforcement, Custom House, Karachi	Additional Collector, Collectorate of Customs Enforcement, Karachi

(Def.)* Question No. 20 **Senator Mohammad Abdul Qadir:
(Notice Received on 7/02/2025 at 2:01 PM) QID: 42988

Will the Minister for Finance and Revenue be pleased to state:

- (a) whether it is a fact that the State Bank of Pakistan provides subsidies to banks and exchange companies under the Pakistan Remittance Initiative, if so, year wise details of subsidies disbursed to each bank and exchange company during last three years;*
- (b) details of criteria to determine allocation of said subsidies alongwith procedure to gauge effectiveness of said subsidies in promoting remittances to Pakistan; and*
- (c) step taken or being taken to further enhance the inflow of remittances while reducing dependency on subsidies?*

Mr. Muhammad Aurangzeb:

- (a). The State Bank of Pakistan (SBP) has apprised that it does not provide any subsidy to banks and exchange companies under the Pakistan Remittance Initiative (PRI). However, SBP executes various incentive schemes of the Government for promotion of Home Remittances through formal channels, for which yearly budget allocations are made. The details of payments of subsidies under the said Remittance incentive schemes ,during the last three years under these schemes are at **Annex-I**.
- (b). Overview of Remittance Incentive Schemes of the GoP is at **Annex-II**
- (c). To further enhance the inflow of remittances, the following actions are being taken:
 - Awareness Campaigns and Outreach Programs under Marketing for Home Remittance Scheme and Remittance Summits in source countries e.g. KSA in year 2024, Malaysia in year (2023)

- Pre-departure briefing programs for outgoing workers on use of formal channels for sending remittances to Pakistan in collaboration with Bureau of Emigration/ Ministry of Overseas Pakistanis and Human Resource Development (OPHRD)
- Facilitation of intending Overseas Workers during the process of emigration at Protectorate of Emigrants (PE) offices across Pakistan and financial facilitation (loans with 0% interest) under PMYBALS for supporting visa fee, ticket expense, etc.
- Dedicated PRI Call Centre for remitters and beneficiaries to get feedback and provide complaint resolution
- The Buna-Raast integration Project has been launched for facilitating cross-border remittances. The Project was launched in August last year by the Prime Minister of Pakistan. Currently, the project is at the procurement phase for making system level changes on both sides with a tentative timeline to reach a minimum viable product in 2026.

Annex-I

**THE DETAILS OF PAYMENTS DISBURSEMENT TO BANKS AND
EXCHANGE COMPANIES DURING THE LAST THREE YEARS UNDER THE
INCENTIVE SCHEMES FOR PROMOTION OF HOME REMITTANCES**

Following are the details:

Amount in PKR Million

Sr.	Home Remittance Incentive Scheme	Participating Entities	FY 22	FY 23	FY 24
1.	Reimbursement of T.T Charges against Home Remittances	Banks, Microfinance Banks (MFBs)	10,934	21,759	63,597
2.	Sohni Dharti Remittance Program (SDRP)	1-link and 7 GoP Agencies (Utility Stores, PIA, FBR, OPF, State Life, Bureau of Emigration)	0	1,164	4,343
3.	Marketing Incentive Scheme for Promotion of Home Remittances	Banks, MFBs, and Exchange Companies	0	486	1,114
4.	Incentive Scheme for Exchange Companies (ECs)	Exchange Companies	0	1,195	2,728

Salient Features of Current Incentive Schemes for Promotion of Home Remittances

The Government of Pakistan has implemented the following major schemes for facilitation and promotion of Home Remittances through formal channels.

Sr. No.	Scheme	Parameters/ Features
1	Reimbursement of T.T Charges against Home Remittances	Remitters can send USD 100 & above for free, while financial institutions are compensated for the costs incurred as per the following: a) A flat SAR 20 per eligible transaction, b) Additional SAR 8 per eligible transaction for growth up to 10% or USD 100 million. c) Additional SAR 7 per eligible transaction for growth exceeding 10% or USD 100 million.
2	Marketing Incentive Scheme for Promotion of Home Remittances	Encourage financial institutions to increase their marketing efforts for mobilization of home remittances through formal channels, the following performance based incentives are provided: a. PKR 1 per USD for growth up to 5% over previous year; b. PKR 2 per USD for growth between 5% to 10% over previous year; c. PKR 3 per USD for growth exceeding 10% over previous year.
3	Incentive Scheme for Exchange Companies (ECs)	This scheme encourages ECs to enhance their home remittance mobilization efforts and surrender foreign exchange in the interbank market, as they a) Receive a base rate of PKR 2 for every USD mobilized through inward home remittances if all the foreign exchange is surrendered in the interbank market. b) For growth up to 5% or USD 25 million (whichever is lower), ECs receive an additional PKR 1 per USD surrendered. c) For growth exceeding 5% or USD 25 million compared to the previous year, ECs receive an additional PKR 2 per USD.

*(Def.) Question No. 21 **Senator Mohammad Abdul Qadir:**
 (Notice Received on 7/02/2025 at 2:01 PM) QID: 42989

Will the Minister for Finance and Revenue be pleased to state:-

- (a) *year-wise details of dollar outflow related to payments made to MasterCard and Visa during the last five years indicating reasons for significant outflow despite local alternatives like PayPak; and*
- (b) *steps taken or being taken to reduce reliance on international card service provides and adoption of local payments systems to minimize foreign exchange outflows?*

Mr. Muhammad Aurangzeb:

- (a). Data on payments made to Master Card and Visa for the past three years is currently available, whereas data for the remaining two years (FY2020 and FY2021) is being gathered in an expedited manner and will be shared later by SBP. The details of the payments made to Master Card and Visa are as follows:

Payment Scheme	FY-22 (Jul-21 June-22)	FY-23 (Jul-22 June-23)	FY-24 (Jul-23 June-24)
Visa	36,999,239	52,832,383	61,441,957
Master Card	39,924,884	53,884,545	69,602,840
Total	76,924,124	106,716,928	131,044,798

The factors which contribute to higher adoption of Visa and MasterCard by customers/merchants, includes:

- i. Strong global brand recognition,
 - ii. International merchant acceptance and e-commerce payment options,
 - iii. Market development funds provided by VISA/Master to the banks for offering discounts and cash back to customers, and
 - iv. Enhanced security features / advanced fraud protection mechanisms.
- (b). SBP is implementing various initiatives for promoting usage of QR codes, PayPak cards, and merchant wallets. These include:
- i. Raast is an instant payment system, aimed to accelerate payment digitization in the country. SBP launched 3rd Raast use-case i.e. Person-to-Merchant (P2M) in December 2023, to enable merchants across the country to accept payments through low-cost and instant payment solutions.
 - ii. In 2020, SBP instructed the banks to issue PayPak as the default card to promote local payments while issuing cards of international schemes to the customers only on their request. Currently, out of the 49 million debit cards issued in Pakistan, 11.4 million (23%) are PayPak cards.
 - iii. SBP has been collaborating with international payment schemes and acquirer banks (which onboard merchants) to enable PayPak cards on

- their e-commerce gateways to make online transactions to merchants.
- iv. In 2022, SBP instructed all banks to deploy only a standardized QR Code at merchants.
 - v. SBP is also promoting establishment of Electronic Money Institutions (EMIs) to open consumer and merchant wallets thereby reducing dependency on international payment networks. The above measures are aimed to foster an indigenous, cost-effective, and inclusive digital payment ecosystem in Pakistan, while gradually reducing reliance on international payment service providers.

***Question No. 40 Senator Dr. Zarqa Suharwardy Taimur:**
(Notice Received on 23/06/2025 at 11:17 AM) QID: 43310

Will the Minister for Finance and Revenue be pleased to state:

- (a) *the estimated annual amount of tax evasion in the country along with reasons, thereof; and*
- (b) *the steps taken or being taken by the Government to curb tax evasion in the country?*

Mr. Muhammad Aurangzeb:

- (a). Determining and calculating the annual amount of tax evasion in Pakistan is a complex and challenging task due to several reasons. Tax evasion, by its nature, involves intentional concealment of income, transactions, or assets, making it difficult to measure. Unlike documented income that is officially declared and recorded, evaded income remains hidden from the formal system, and its detection often relies on indirect methods such as audits, data analysis, surveys, and asset tracing. Tax evasion in Pakistan is a widespread and deeply rooted issue, driven by a combination of structural, administrative, legal, political, and behavioral factors, which include following :

- A large portion of Pakistan's economy operates informally, especially in sectors like retail, agriculture, and transport. These businesses often conduct transactions in cash, making it difficult for FBR to document and track income for taxation purposes.
- Exemptions for certain sectors like agriculture and specific regions such as tribal areas are among the major reasons for tax evasion in Pakistan. FBR often trace undeclared income by identifying assets or investments and questioning individuals about their sources of funding. In many cases, people claim exempted incomes—such as agricultural earnings or income from tribal areas—as the source, since these are not documented or recorded. This lack of documentation provides a convenient cover to explain untaxed income.
- Another major cause of tax evasion in developing countries like Pakistan is the lack of familiarity with bookkeeping, tax calculations, and the process of filing tax returns. Many individuals, especially small business owners, are not well-educated or trained in maintaining financial records, which makes them reluctant to register with tax authorities. To avoid the complexities of documentation, they often try to stay out of the tax net through legal or illegal means. While hiring a qualified accountant or tax lawyer is an option to handle these tasks, it involves significant expenses.

These expenses, known as compliance costs, discourage many from seeking professional help and push them further toward tax evasion.

- Smuggling and under-invoicing are common in sectors like petroleum, tobacco, and electronics. These practices result in massive tax losses and are often facilitated by weak border controls or official collusion.

- While weak border control and official collusion are immediate enablers, the underlying causes are far more complex and structural. Pakistan's borders, particularly with Afghanistan and Iran, are long, rugged, and difficult to monitor effectively, making them highly porous and vulnerable to illegal cross-border trade. These vulnerabilities are exacerbated by the deteriorating law and order situation in many border regions, where enforcement agencies especially Customs often lack both the resources and personnel to maintain sustained control. In some instances, collusion between local authorities and smuggling networks further undermines state efforts to prevent illicit trade.

- In addition to these geographical and security-related factors, socio-economic conditions play a significant role. Many of the border regions suffer

from chronic poverty, high unemployment, and low literacy rates. In the absence of viable livelihood options, smuggling often becomes an attractive means of income for local populations. Weak governance and poor access to education in these areas further entrench informal economic behaviour, including participation in illegal trade. Moreover, high tariffs and complex regulatory procedures at formal border crossings increase the cost of legal trade, encouraging traders to seek cheaper, albeit illegal, alternatives through under-invoicing or outright smuggling.

Another contributing factor is the size of Pakistan's informal economy, which accounts for a significant portion of total GDP. This shadow economy thrives on undocumented transactions, often conducted in cash, which makes it easier to under-invoice imports or avoid taxes altogether. Additionally, smuggling is often interlinked with broader criminal networks, including those engaged in money laundering and illicit financial flows.

- (b). Administrative procedures, including system-based risk analysis supported by legal provisions, are the foundation of the anti-evasion efforts. Desk audits are carried out based on the analysis of taxpayers'

declarations. These audits are supported by the Compliance Risk Management System, which gives a clear picture of a taxpayer's (large corporations) behavior compared to industry and national averages, helping to detect possible tax evasion.

In addition, FBR regularly receive data on offshore investments made by wealthy individuals under the Common Reporting Standards. This data is analyzed to identify and stop potential tax evasion and revenue loss.

For large multinational companies, transactions between their related entities in different countries are closely reviewed. This ensures that the Arm's Length Principle is followed in these transactions and that transfer prices are not manipulated to avoid taxes. The Compliance Risk Management System also compares taxpayer data with industry trends at both local and national levels. This helps identify unusual patterns or outliers, leading to appropriate legal action to prevent tax evasion. In addition to the above, the following measures have been adopted by the Inland Revenue (IR) field formations to detect tax evasion :

Simplification of Tax Return:

In the Finance Act, 2025, FBR introduced a simplified income tax return for salaried individuals and SMEs. Previously, income tax return form comprising 800 entries that covers almost all aspects of Income Tax Ordinance, 2001. However, the simplified return contains only 8 to 20 data entries that is developed on Question/ Answer based Wizard. The actual journey is through eight screens only.

1. Screen 1. Declaration of residential status
2. Screen 2. Tick-box sources of income i.e. salary, interest, rent etc.
3. Screen 3. Add amounts if incomes in relevant boxes (if not pre-filled)
4. Screen 4. Check and edit the tax deducted at source (pre-filled)
5. Screen 5. Edit last year's wealth statement
6. Screen 6. Edit last year's personal expenses
7. Screen 7. Save and view your return
8. Screen 8. Submit return if no further payment is due. If payment is due, then print PSID and pay online (it will automatically be updated in you return) and submit.

This simplified return auto-populate various taxpayers' data like withholding deductions, previous return filed. Initially, the same is enabled for salaried individuals and SMEs.

Data Integration and Analytics: Use of advanced data analytics and integration with databases from NADRA, State Bank, SECP, real estate, and other government and non-government entities to identify tax evaders and broaden the tax base.

Track and Trace Systems: Implementation of track and trace systems in key sectors like tobacco, sugar, fertilizer, and cement to ensure real-time production monitoring and reduce sales underreporting.

Third-Party Information: Leveraging third-party data and whistleblower mechanisms to detect undeclared assets and incomes.

Dedicated Intelligence Units: Active functioning of the Enforcement & Delivery Unit at FBR and Directorate General of Intelligence & Investigation (Inland Revenue) and Directorate General for Designated Non-Financial Businesses and Professions to detect and act against large-scale evasion through raids and investigations.

In response to the growing challenge of tax evasion, the Government of Pakistan has launched an ambitious and comprehensive reform initiative under the Federal Board of Revenue's (FBR)

Transformation Plan. A major reform under this plan is the functional bifurcation between customs appraisal and enforcement functions, which seeks to clearly delineate the responsibilities of assessment officers from those tasked with enforcement, thereby eliminating overlaps and improving accountability. Simultaneously, the enforcement function has been restructured through the establishment of uniform Enforcement Collectorates, effectively replacing the previous parallel structures such as the Directorates of Intelligence & Investigation, whose overlapping mandates had often led to inefficiencies. To further strengthen anti-smuggling drive, anti-smuggling powers under Customs Act, 1969 have been entrusted to Pakistan Rangers & Frontier Constabulary, Pakistan Maritime Security Agency (PMSA) and Pakistan Coast Guard (PCG) vide SROs 901(I)/2023, 902(I)/2023 and 903(I)/2023, respectively.

Another key feature of the Transformation Plan is the introduction of **Digital Enforcement Stations**, designed to leverage technology for real-time data analysis and monitoring. This is complemented by the strengthening of check-posts in border areas, where improved infrastructure and the deployment of trained

manpower are expected to enhance the detection and interception of smuggled goods. Furthermore, physical interaction between importer and Customs for assessment of the imported goods has been replaced with virtual interaction in the form of launch of **Faceless Customs Assessment & Examination**; thereby, reducing the chances of collusion of officials for the purpose of tax evasion and augmenting the element of centralized assessment throughout the country. The introduction of a **cargo tracking system**, including e-tagging of freight and electronic documentation, adds another layer of oversight to the movement of goods across borders and within the country.

To support these measures, the government has committed to recruiting more personnel and providing modern infrastructure and equipment at key locations, particularly in border areas. The **Pakistan Single Window (PSW)** is another significant initiative, designed to streamline cross-border trade by integrating various agencies into a centralized digital platform.

These Customs enhancements – embracing digitized assessment, targeted enforcement, structural realignment, and cross-agency data integration – constitute the backbone of FBR’s transformational push. These not only aim to curtail smuggling and under-invoicing but also build a resilient, modern Customs apparatus capable of maximizing revenue and restoring stakeholder trust. Through these wide-ranging reforms, the FBR aims not only to enhance revenue collection but also to strengthen institutional integrity, improve compliance, and restore public trust in the tax system.

***Question No. 41 Senator Dr. Zarqa Suharwardy Taimur:**
(Notice Received on 24/06/2025 at 9:56 AM) QID: 43314

Will the Minister for Planning, Development and Special Initiatives be pleased to state the amount of development funds allocated and released by the Federal Government for erstwhile FATA during the period from January 2022 to December, 2024 with year wise breakup?

Mr. Ahsan Iqbal Chaudry: Through Public Sector Development Programme (PSDP), a total amount of Rs 252,261 million was allocated for various projects and programmes in the merged districts of Khyber Pakhtunkhwa (erstwhile FATA) from FY 2021-22 to FY 2024-25, including two special allocations for 10 Year Development Programme/ Accelerated Implementation Plan (AIP) and the Annual Development Programme (ADP). Out of these allocations, a total amount of Rs. 219,366 million was released. It is pertinent to mention that the data on PSDP allocations & releases is maintained on a financial year basis (1st July to 30th June); therefore financial year wise break-up is attached at **Annex-I**.

**Year Wise Allocation & Releases of Funds for Merged Districts of Khyber Paktunkhwa
FY 2021-22 to 2024-25**

(Rs in Million)

Category	2021-22		2022-23		2023-24		2024-25	
	Alloc.	Rel./ Disb.						
Annual Development Programme	24,000	19,321	23,000	19,850	26,000	20,800	27,000	27,000
10 Year Development Programme	30,000	25,500	30,000	29,390	31,000	24,800	42,315	42,315
Projects Executed by Govt. of KP	28	-	200	200	685	324	685	-
Projects Executed by Fed. Ministries/ Division	5,504	3,684	1,789	997	5,431	3,609	4,625	1,576
Total:	59,532	48,504	54,989	50,437	63,116	49,533	74,625	70,892

***Question No. 42 Senator Abdul Shakoor Khan:**
(Notice Received on 24/06/2025 at 10:01 AM) QID: 43132

Will the Minister for Finance and Revenue be pleased to state Zarai Taraqati Bank Limited's policy regarding the Risk Sharing Scheme and Interest-Free Loans for farmers of Balochistan indicating also facilities extended to said farmers in obtaining loans from the bank with ease?

Mr. Muhammad Aurangzeb:

ZTBL, a specialized bank for the agricultural sector, focuses on meeting the credit needs of farmers, particularly small-scale farmers who form the backbone of Pakistan's agriculture. Between July 2024 and March 2025, ZTBL disbursed PKR 386 million to 541 farmers in Balochistan.

To support farmers affected by the 2022 floods and enhance agricultural productivity, the Government of Pakistan (GoP) introduced revival initiatives under the PM Kissan Package-2022. In compliance with GoP and State Bank of Pakistan (SBP) directives, ZTBL launched the following four key schemes on January 30, 2023:

Mark-up Subsidy & Risk Sharing Scheme for Farm Mechanization (MSRSSFM)

1. **Objective:** Boost agricultural output through modern machinery
2. **Loan Limit:** Up to Rs. 5 million per borrower

3. **Repayment:** Half-yearly instalments over 7 years
4. **Mark-up:** KIBOR + 3% (Borrower pays 7%, GoP covers the difference)
5. **Risk Mitigation:** GoP will bear 25% first loss on disbursed portfolio (Principal portion only)
6. **Scheme Validity:** June 30, 2024

Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB&ALS)

1. **Objective:** For enhancing agriculture and small business in country
2. **Loan Limit:** Up to Rs. 5 million per borrower
3. **Repayment:** Half-yearly instalments up to 8 years
4. **Mark-up:** KIBOR + 3% (Borrower pays 7%, GoP covers the difference)
5. **Risk Mitigation:** GoP will bear 10% first loss on disbursed portfolio (Principal portion only)

Interest Free Loans & Risk Sharing Scheme for Landless Farmers (IF&RSLF)

1. **Objective:** Assist landless farmers in flood-hit regions
2. **Loan Limit:** Up to Rs. 200,000 per borrower
3. **Repayment:** Within 6 months
4. **Mark-up:** Fully subsidized by GoP (KIBOR + 3% paid to ZTBL)
5. **Risk Mitigation:** GoP will bear 50% first loss on disbursed portfolio (Principal portion only)
6. **Scheme Validity:** December 31, 2023

GOP Mark-up Subsidy Scheme (GMSS) for Revival of Agriculture/Livestock Sectors

1. **Objective:** Short term production/ Working capital loans for all crops and non-crop sector
2. **Loan Limit:** Up to Rs. 500,000 per borrower
3. **Repayment:** Within 6 months
4. **Mark-up:** Fully subsidized by GoP (KIBOR + 3% paid to ZTBL)
5. **Scheme Validity:** December 31, 2023

ZTBL's Performance in Balochistan (as of March 31, 2025)

Region	MSRSSF		PMYB&ALS		IF&RSLF		GMSS	
	Cases	Amount	Cases	Amount	Cases	Amount	Cases	Amount
D.M.Jamali	29	48	49	56	45	5	218	100
Quetta	22	46	28	38	15	2	85	42
Balochistan	51	94	77	94	60	7	303	142

(Amounts are in PKR million)

*Question No. 43 **Senator Anusha Rahman Ahmad Khan:**
(Notice Received on 24/06/2025 at 10:28 AM) QID: 43135

Will the Minister for Finance and Revenue be pleased to state whether it is a fact that some public entities including Section 42 Companies are allowed to hold public money in their accounts and invest the same as opposed to the provisions of Public Finance Management Act, 2019 and Article 78 of the Constitution of the Islamic Republic of Pakistan, if so, list of all such public entities and companies?

Mr. Muhammad Aurangzeb:

- Certain public entities are maintaining public funds in commercial banks as (i) they are allowed under their respect laws/rules, or (ii) the Federal Government/Cabinet has granted approval. Additionally, under Rule 4(8) of the Cash Management & Treasury Single Account Rules, 2024, approval can also be granted for maintaining accounts in commercial banks to facilitate revenue collection or processing of payments.
- There is no restriction on State Owned Enterprises as these are mostly business enterprises operating independently, both administratively and financially.
- In 2020, the Government closed 4,581 accounts and transferred an amount of around Rs. 5.0 billion to the Federal Consolidated Fund. Further, in January 2023, 58 entities were notified by Finance Division under the Treasury Single Account initiative. Till date, the sweep-in/sweep-out arrangement has been implemented on 252 accounts of 23 entities having cumulative balance of around Rs. 155 billion.

- Going forward, the Government intends to expand the scope of sweep-in/sweep-out arrangement on the remaining notified entities.
- Treasury Single Account initiative is being taken forward in a gradual manner so as not to create difficulty in operational efficiency of Government entities.
- Other than Government's business enterprises (provided under PFM Act, 2019), Finance Division has not given exemption to any public entity.

S. No.	Name of Public Entities maintaining Commercial Bank Accounts
1	BISP
2	Civil Services Academy
3	Federal Judicial Academy
4	FPSC
5	HEC
6	ECP
7	NAVTTTC
8	NDMA

*Question No. 44 **Senator Syed Masroor Ahsan:**

(Notice Received on 25/06/2025 at 9:28 AM) QID: 43042

Will the Minister for Industries and Production be pleased to state:

- (a) *province wise details of all Utility Stores in the country at present; and*
- (b) *whether it is a fact that Government provides subsidies on essential commodities in said stores, if so, the details thereof?*

Minister for Industries and Production:

- (a). In compliance with the directives of the Honorable Prime Minister during the meeting held on 28th June 2025, it was decided that the operations of Utility Stores Corporation (USC) are to be closed/concluded by 31st July 2025 and that USC be included in the first phase of the privatization.

In accordance with the directions of Prime Minister and after approval of USC Board of Directors 1062 Utility Stores have been closed from 3rd July to 13th July 2025. At present, province wise detail of Utility Stores in the country is as under: -

Province	Regular Stores
Punjab	405
Sindh	44
Khyber Pakhtunkhwa	178
Baluchistan	185
Azad Jammu & Kashmir	23
Gilgit-Baltistan	7
Total	842

- (b). Presently, there is no subsidy on any commodities through Utility Stores. However, subsidy on 5 essential commodities i.e. Atta, Sugar, Ghee, Rice and Pulses was provided till 16th August 2024 under Prime Minister's Relief Package.

***Question No. 45 Senator Mohammad Humayun Mohmand:**
(Notice Received on 25/06/2025 at 1:50 PM) QID: 43319

Will the Minister for Economic Affairs be pleased to state the number of foreign loans, grants and aids received during the last three years indicating also the monitoring mechanisms to ensure proper utilization of such loans, grants/aids?

Reply not received.

***Question No. 47 Senator Mohsin Aziz:**
(Notice Received on 25/06/2025 at 3:43 PM) QID: 43190

Will the Minister for Economic Affairs be pleased to state:

- (a) *the amount received from USAID during the last 15 years indicating also the amount utilized on education out of the same; and*

- (b) *the details of schools/educational institutions established in the country under the said aid during that period?*

Mr. Ahad Khan Cheema:

- (a). During the last fifteen (15) years, i.e., from 2010 to 2024, the Government of Pakistan has received a total of approximately **USD 4.3 billion** in development assistance from the United States Agency for International Development (USAID). This assistance has been channeled through grants and technical support for various sectors including energy, health, education, economic growth, and governance. Out of the total assistance, approximately **USD 414.889 million** has been utilized on education.
- (b). Under USAID's education assistance program in Pakistan, several schools and educational institutions have been constructed. Under the **Sindh Basic Education Program (SBEP)**, a total of 106 schools have been successfully constructed in different districts of northern Sindh and Karachi. Similarly, through the **FATA Infrastructure Program (FIP)**, 47 schools have been built in the Federally Administered Tribal Areas. Detailed lists of the completed schools under SBEP and FIP are provided in **Annex-I** and **Annex-II**, respectively. In addition, under **KP Reconstruction Program (KPRP)**, 229 schools have been reconstructed in multiple districts of Khyber Pakhtunkhwa. The detail is attached at **Annex-III**.

Annex-I**Sindh Basic Education Program (SBEP)**

S.No.	District	School Name
1.	Khairpur	GBHS Kouro Goth
2.		GBHS Tando Nazar Ali
3.		GBHS Gagari
4.		GBHSS Setharja
5.		GBHS Tando Mir Ali
6.		GBHS Bozdar Wada
7.		GBHS Karoondi
8.		GBHS Jhahj Regulator
9.		GBHS Pir Essa
10.		GBHS Satabo
11.		GBHS Drib Mehar Shah
12.		GBHS Kolab Jial
13.		GBHS Fakirabad
14.		GBHSS Hussain Abad
15.		GBHS Sami
16.	Sukkur	GBHS Kamal Khan Indhar
17.		GGHS Bhellar
18.		GBHS Mulla Ali
19.		GBHS Hussain Kalwar
20.		GGHS Bedil Bekus
21.		GGHS Dodanko
22.		GGHS Modern High School
23.		GBHS Bakhshan Khan Chakrani
24.		GGHS Numaish Colony
25.		GBHS Abad Lakha
26.		GGHS Arain
27.		GBHS Municipal
28.		GBHS Masoom Shah Minara
29.		Larkana
30.	GGHS Wikiya Sangi	
31.	GBHS Zakrio Mahessar	
32.	GGLSS Kehar	
33.	GGHS Phuipola-I	
34.	GBPS Saidudero	
35.	GBPS Pir Jo Goth	
36.	GBPS Mehrab Sandeelo	
37.	GBHS Puranoabad	
38.	GBHS Haji Abdul Karim Unar	
39.	GGPS Wadi Wahni	

40.		GBPS Jakhra	
41.		GBHS Karani	
42.	Karachi	GBPS Sindhi Jamaat C.H. Society	
43.		GBSS Cattle Colony	
44.		GBELS Waryo Gabo	
45.		GBSS Yousuf Goth	
46.		GBHS Damba Village	
47.		GBPS Frontier Colony No. 1	
48.		GBSS No. 9 Sector 8/L	
49.		GBPS Gulistan Colony	
50.		GBPS Wecharabad	
51.		Dadu	GBHS Taga
52.	GBHS Waleed Shaikh		
53.	GGHS Kamal Khan Lund		
54.	GGPS Ghulam Hussain Gadhi		
55.	GBHS Haji Khan		
56.	GBHS Patt Gul Muhammad		
57.	GGPS Bachal Pusio		
58.	GGPS Yousuf Naich		
59.	GBMS Qaim Jatoi		
60.	GGHS Phakka		
61.	GBHS Sojhro Gorar		
62.	GBHS Bali Shah		
63.	Kambar Shahdadkot		GBPS Ghazi Jalbani
64.			GBHS Mondar Lakha
65.		GBHS Waso Kalhoro	
66.		GGPS Gaji Khuhawar	
67.		GGMS Ghazi Khan Markhand	
68.		GBHSS Warah	
69.		GGHS Khandoo	
70.		GBHS Wali Dad Mugheri	
71.		GBPS Sabu Buriro	
72.		GBPS Noor Muhammad Supro	
73.		GBLSS Meeran Machi	
74.		GGPS Khairo Gadhi	
75.		GBHS Bhambho Khan Chandio	
76.		GBPS Thoof Chausool	
77.		GGMS Arzi Bhutto	
78.		GBPS Angh	
79.		GBPS Aitbar Khan Chandio	
80.	GBPS Sahab Khan Bhatti		
81.	GBMS Sanjhar Bhatti		
82.	GBHS Umeed Ali Junejo		
83.	GBLS Pull 97		
84.		GBPS Ali Sher Jakhrani	

85.	Jacobabad	GBPS Budhani	
86.		GBLSS Hasul Khan Jamali	
87.		GBHSS Garhi Khairo	
88.		GBPS Dodapur	
89.		GBHS Miran Pur Buriro	
90.		GGLSS Qadir Pur	
91.		GBHSS Jacobabad	
92.		GBHS Adam Khan Panhwar	
93.		GBHS Abdul Qadir Khoso	
94.		GBHSS Mirpur Buriro	
95.		GBHSS Sadar Sohrab khan sarki	
96.		GBHS Bahoo Khoso	
97.		Kashmore Kandhkot	GBPS Abdullah Bhayo
98.			GBHS Khahi
99.	GBHS Diljan Khan Malik		
100.	GGPS Jeeo Malik		
101.	GBHS Gahno Khoso		
102.	GBPS Turab Ali Muhammadani		
103.	GBHS Risaldar		
104.	GBHS Sardaroo Khoso		
105.	GBPS Hassan Ali Shah		
106.	GGHS Colony No-1		

List of abbreviations

GBHS= Government Boys High School

GGHS = Government Girls High School

GGLSS= Government Girls lower Secondary School

GBPS= Government Boys primary School

GBSS = Government Boys Secondary School

GBELS= Government Boys Elementary School

GGPS= Government Girls Primary School

GBLSS= Government Boys lower Secondary School

GBHSS=Government Boys higher Secondary School

GBMS= Government Boys Model school

FATA Infrastrucutre Program (FIP)

S.No.	District	School Name
1	Frontier Region Kohat	GGPS Zoor Kalay
2		GPS Sarwar Khel
3		GPS Shahi khel
4		GPS Feroz Kalay
5		GMS Sara Mela Bosti Khel
6		GGMS Noor Ali Khel
7		GGMS Suni Khel
8		GMS Kohiwal
9		GGMS Jamu Shahi Khel
10		GGMS Jani Khel
11		GGMS Bilal Kalay
12	Frontier Region Peshawar	GPS Bora-2
13		GGPS Janat Khan
14		GGHSS Samand Khan
15		GGHS Malik Noman Kalay
16		GHS Bora
17	Orakzai	GHS Avi Mela
18		GHS Swaro Kot
19		GGHS Speen Beghi
20		GGPS Ramdan
21		GPS Malang Garhi
22		GPS Garhi Mishti
23		GPS Kasimkhel
24		GMS Khadizai Stara Kada
25		GGMS Tooti Bagh
26		GGPS Talay Ali Khel
27		GPS Speen Beghi
28		GGHS Togha Sam
29		GGPS Zanka Khel
30		GGPS Dago Takhtak
31		GPS Goen Bala
32		GGPS Chota Behzot
33		GGMS Saifal Dara
34		GPS Inzerki
35	GPS Kool	

36	Kurram Agency	GPS Star Jumat
37		GHS Badama (Primary Sec)
38		GGPS Maro Khel
39		GPS Baza
40		GPS Tatang
41		GPS Shekhana
42		GPS Kurram
43		GGPS HassanZai
44		GPS Durrani
45		GPS Tari Tang
46		GGPS khurmanai
47		GPS Mandan

List of abbreviations

GGPS= Government Girls Primary School

GPS= Government Primary School

GMS= Government Model School

GGMS= Government Girls Model School

GGHS = Government Girls High School

GHS= Government High School

GGHSS=Government Girls higher Secondary School

Annex-III**KP Reconstruction Program (KPRP)**

S.No.	District	School Name
1.	Buner	GPS. Tor Warsak No.1
2.		GPS. Jowar No.1 Daggar
3.		GPS. Topai
4.		GGPS. AwanaiChagurzai
5.		GPS. Gul Bandai
6.		GPS. Baikhanai
7.		GPS. Mairagai
8.		GPS. KotSoray
9.		GPS. Maradu
10.		GGMS. Topai
11.		GGPS Baikhanai
12.		GHS Gul Bandai
13.		GMS. Gul Bandai
14.		GPS. InzarMaira
15.	Dir Lower	GMS. KumbarLalQilla
16.		GCMS. Moranai
17.		GPS. GumbataiLalQilla
18.		GPS. Mulayano Banda
19.		GPS. Takatak
20.		GPS. Atoo
21.		GGPS. KotkayLalQilla
22.		GPS. Dara SherKhanai
23.		GPS. KotkayLalQilla
24.		GPS. Machine Koorona
25.		GGMS. Khal Colony Khal
26.		GGHS. HayaSeraiBalambat
27.		GPS. Ashrogai
28.		GGPS. Takatak
29.		GHSS. Zamdara
30.		GHS.Sangolai
31.		GHS. ShekawlaiTormang
32.		GPS. MirgamBala
33.		GPS. DapoorLalQila
34.		GPS Maidan Banda
35.		GPS Meramai

36.		GGPS. Raidgai
37.		GHS. Maidan Banda
38.	Swat	GPS. Charbagh
39.		GMS. Nawagai
40.		GMS. Charbagh
41.		GHSS. Charbagh
42.		GGMS Baboo
43.		GMS Alamganj
44.		GPS. Kota
45.		GPS. Shin
46.		GGPS. Araq
47.		GGPS. Bar QalaBishbanr
48.		GGCMS. Kharrarrai Chum
49.		GGPS. Main Mira Arkot
50.		GGMS. Sersenai
51.		GGPS. Ningolai
52.		GMS. Aligrama
53.		GGPS. NiligramRonyal
54.		GGMS. Gulibagh
55.		GPS. Koza Bandai No. 2
56.		GGPS. Jehan Abad
57.		GPS. Hazara
58.		GPS. KuzShawar
59.		GMS. KuzShawar
60.		GGPS. ZangaiCharbagh
61.		GGPS-I. Charbagh
62.		GPS. Gut
63.		GGMS. Bara Bandai
64.	GGMS. Ningolai	
65.	GMS. Shakardara	
66.	GPS. AhingaroDherai	
67.	GGPS. Kharrirai	
68.	GPS. SherPalam	
69.	GPS. SumbatMandoor	
70.	GPS. Bara Bandai No. 2	
71.	GGPS. Shingrai.	
72.	GPS. Bar Shawar	
73.	GGPS. Telegram	
74.	GGPS. GhuzpatayBiha	
75.	GGPS. MangarKot	
76.	GGPS. Yakhtangai Aka Maroof Bamikhel	

77.		GGCMS. Qala
78.		GGMS. Shinkad
79.		GMS. BarkalySaidu Sharif
80.		GGMS. Manyar
81.		GGMS. Telegram
82.		GGPS. Qala
83.		GGPS. AweshaChuprail
84.		GPS. ShakaradaraPirKalay
85.		GGPS. Kishawra
86.		GGPS. QasimNasapaDarmai
87.		GGPS. Khwar Oba Bar Thana
88.		GGPS. Speny Oba Kishawara
89.		GGMS. Kishawra
90.		GGPS. Shinkad
91.		GPS. Chum Bara Durashkhela
92.		GGPS. DanaiShalpin
93.		GGPS. BarkalayBishbanrr
94.		GGPS. MalamKishawra
95.	Swat	GGMS. Shakardara
96.		GGPS. Seer Telegram
97.		GGMS Araq
98.		GPS Peochar
99.		GMS Peochar
100.		GGPS ToorTootKishawra
101.		GGHS. TiratQandil
102.		GGPS. Qayum Abad Lalkoo
103.		GGPS. AsharayMalamJaba
104.		GGPS. Ditpanai
105.		GHS. Bar Shawar
106.		GGPS. Beshbanrr
107.		GGPS. BalasurChuprial
108.		GGPS. SpinaKhpa
109.		GGPS. GhariChuprial
110.		GGPS. Saeed Abad No.1
111.		GGPS. MangraSakhra
112.		GGPS. LalkooSakhra
113.		GGPS. PainsaSakhra
114.		GGPS Manglawar
115.		GGPS KassKhass
116.		GGMS Bar Shawar
117.		GGPS Chuprial
118.		GPS No. 2 Maloch
119.		GPS ChindaKhora
120.		GGPS Kas

121.		GPS PachaKalay (DardyalKabal)
122.		GPS Godha
123.		GGPS Godha
124.		GPS Biha
125.		GGMS LalkhoQayum Abad
126.		GGPS Serai Gut
127.		GPS Muraday
128.		GGPS Bara Bandai Phase (1 & 2)
129.		GHSS Manai
130.		GHS Islampur
131.		GHS Swegalai
132.		GPS Balat
133.		GPS Chatoria
134.		GGPS DaroMaira
135.		GPS Dughlai
136.		GPS Fatima
137.	Swat	GPS Kandowgai Gut
138.		GPS LoyeNamal
139.		GPS Mailaga
140.		GPS Pansat
141.		GPS Shandal
142.		GPS Shofin
143.		GPS Talkar
144.		GGPS Bara Samai
145.		GGPS ChurDardyal
146.		GGPS Kemyari
147.		GGPS KhwarKotayQalagai
148.		GGPS Look Maira
149.		GGPS Kalagay
150.		GGPS Shah Dherai
151.		GHS Matiltan
152.		GHS Utror
153.		GPS Bahadar Banda
154.	GPS Balogram	
155.	GPS Dardyal	
156.	GPS Matiltan	
157.	GPS PirPateyQalagai	
158.	GPS QalaQalagai	
159.	GPS Usho	
160.	GGHS No.1 Mingora	
161.	GGPS NawayKalay	
162.	Dir Upper	GGHS Ganorai
163.		GPS Chiragali
164.		GPS KassBarikot
165.		GPS ReminKass
166.		GPS Tangisar
167.		GPS Zakria

168.		GPS Nihag
169.		GPS Sundrai
170.		GPS Sundal
171.		GHS Jan Batti
172.		GPS Shomnai
173.		GPS Mansooka
174.		GGPS Samunat
175.	Charsadda	GPS Shahidan
176.		GGPS SadarGhari
177.		GPS No.1 Kotozai
178.		GPS ShahabKhel Kaka Sahib
179.		GPS SherinKotai
180.		GPS Tor Dherai
181.		GPS No.1 Kotarpan
182.		GGPS Maroba (Nizampur)
183.		GPS Mishak No. 1
184.		GPS KandiTaza Din
185.	Nowshera	GPS Bab e Jadeed
186.		GGPS Pashtun Garri
187.		GHSS Akbar Pura
188.		GPS ZakhiQabristan
189.		GPS No.1 Jaroba
190.		GPS Khan Jan Kalay
191.		GPS MohallaMula Khan
192.		GGPS Amankot
193.		GHS Pashtun Garhi
194.		GPS Hawaii
195.		GPS Toha
196.		GHS KhwishgiBala
197.		GHSS No. 1 NowsheraKalan
198.		GGPS JhokeGumla
199.		GPS No.1 Yarak
200.		GPS JhokeUmrayWali
201.	DI Khan	GPS Rora Now
202.		GPS BairunSharqi
203.		GPS Makarr
204.	Dir Lower	GHS MianBrangola
205.		GPS Zimdara
206.		GHS MirgamBala
207.		GGMS Kotkay
208.		GHS SadbarKalay
209.		GPS Raidgai
210.		GPS No.1 Sherkhanai
211.		GMS AsigiKalay
212.	Malakand	GPS Hisar Baba
213.		GHS Inzergai
214.		GPS Jalal Kot

215.		GPS GulzdaKalay	
216.		GGCMHS Thana	
217.	Shangla	GGPS Qambari	
218.		GGPS ShalmanoKotkai	
219.		GHS Shang	
220.		GGPS ShalmanoChakesar	
221.		GMS Bilkanai	
222.		GGPS Begumar Lahore	
223.		GHS Amnavi	
224.		Peshawar	GPS MashoKhail
225.			GPS KaramKhelMushtarzai
226.			GGPS Panam Dari
227.	GHS Matani		
228.	GPS No. 2 MairaBalarZai		
229.	GPS YariKoroona		

List of abbreviations

GPS= Government Primary School

GGMS= Government Girls Model School

GGPS= Government Girls Primary School

GHS = Government High School

GMS= Government Model School

***Question No. 48 Senator Syed Masroor Ahsan:**

(Notice Received on 26/06/2025 at 9:27 AM) QID: 43041

Will the Minister for Industries and Production be pleased to state total number of utility stores closed permanently indicating the reasons and also number of affectees who became jobless during last 2 years?

Minister for Industries and Production: Under the restructuring plan of USC, during the period from Feb to June 2025 total 1838 Utility Stores have been closed and 3882 Contractual & Daily Wagers have been laid off.

However, in compliance with the directives of the Honorable Prime Minister during the meeting held on 28th June 2025, it was decided that the operations of Utility Stores Corporation (USC) are to be closed/concluded by 31st July 2025 and that USC be included in the first phase of the privatization, whereas, VSS package will be offered to Regular Employees.

***Question No. 49 Senator Mohammad Humayun Mohmand:**
(Notice Received on 27/06/2025 at 2:56 PM) QID: 43323

Will the Minister for Finance and Revenue be pleased to state the volume and value of tobacco exported during last three years indicating also the steps taken or being taken by the Government to promote/ encourage its export?

Mr. Muhammad Aurangzeb:

Export of Tobacco & Tobacco Products

FY	Export Value (in USD million)
2022-23	79.828
2023-24	77.618
2024-25	183.803

Tobacco & tobacco products are injurious to health and their sale is subject to display of health warnings. However, there are no restrictions on export of tobacco and tobacco products and customs collectorates facilitate export of such consignments at par with other export goods.

***Question No. 50 Senator Palwasha Muhammad Zai Khan:**
(Notice Received on 30/06/2025 at 3:04 PM) QID: 43328

Will the Minister for Finance and Revenue be pleased to state whether it is a fact that the amount of House Building Advance loans granted to government employees has been reduced from the equivalent of 36 basic pays to 24 basic pays; if so, the reasons thereof?

Mr. Muhammad Aurangzeb:

The amount of House Building Advance (HBA) granted to Government officers has been reduced from the equivalent of 36 basic pays to 24 basic pays; however, for Government officials the HBA entitlement remains at 36 basic pays.

It is also important to highlight that the Basic Pay Scales were substantially revised in FY 2022, which has resulted in a substantial increase in the quantum of admissible advances and loans. Consequently, the financial impact of such facilities—especially HBA—has grown significantly, adding further strain to already limited fiscal space.

This decision was taken in view of the prevailing fiscal constraints, the government's strict policy on controlling expenditures, and its commitments under the ongoing International Monetary Fund (IMF) program. The reduction is part of broader fiscal reforms aimed at ensuring prudent financial management, promoting fiscal discipline, and maintaining macroeconomic stability.

This policy decision, like other expenditure rationalization measures, is subject to periodic review, and adjustments may be considered once the fiscal situation improves and sufficient fiscal space becomes available.

***Question No. 51 Senator Palwasha Muhammad Zai Khan:**
(Notice Received on 30/06/2025 at 3:05 PM) QID: 43329

Will the Minister for Finance and Revenue be pleased to state:

- (a) whether it is a fact that the facility of motor car advance for Government employees in BPS-16 and below has been discontinued, if so, the reasons thereof; and*
- (b) whether there is any proposal under consideration of the Government to restore the said facility for those employees, if so, when?*

Mr. Muhammad Aurangzeb:

(a) The facility of Motor Car Advance for government employees in BPS-16 and below has been discontinued.

This decision was taken in view of the prevailing fiscal constraints, the government's strict policy on public expenditures, and its commitments under the ongoing International Monetary Fund (IMF) program. The reduction is part of broader fiscal reforms aimed at ensuring prudent financial management, promoting fiscal discipline, and maintaining macroeconomic stability.

(b) This policy decision, like other expenditure rationalization measures, is subject to periodic review, and adjustments may be considered once the fiscal situation improves and sufficient fiscal space becomes available.

***Question No. 55 Senator Zeeshan Khanzada:**
(Notice Received on 2/07/2025 at 3:07 PM) QID: 43080

Will the Minister for Planning, Development and Special Initiatives be pleased to state region-wise details for establishing Technological Parks to accelerate AI research and development as outlined in the AI Implementation Plan?

Mr. Ahsan Iqbal Chaudry:

Pakistan has a growing network of IT/ Software Technology parks and High Power Computing (HPC) centers that are collectively fostering AI innovation. These facilities provide the necessary environment for research, development, and commercialization of AI based solutions. To further strengthen AI adoption, the government has established multiple Centers of Excellence.

Pakistan's IT infrastructure is expanding rapidly, with 50 operational Software Technology Parks (STPs) across the country, fostering innovation in AI, Blockchain, and emerging technologies. These STPs serve as key enablers of research and development, industry-academia collaboration, and digital transformation, positioning Pakistan as a competitive player in the global IT sector.

Region-wise Breakdown of STPs:

1. Punjab: 22
2. Capital Territory: 6
3. Azad Jammu & Kashmir (AJK): 7
4. Khyber Pakhtunkhwa (KPK): 5
5. Sindh: 5
6. Balochistan: 2
7. Gilgit-Baltistan (GB): 3

Upcoming ICT Infrastructure Projects:

- **IT Park Islamabad:** Pakistan Software Export Board (PSEB) is currently in the construction phase of a state-of-the-art IT Park in Islamabad, this facility will accommodate IT and IT-enabled Services (ITeS) companies, fostering innovation and growth in the tech industry. The park will strengthen industry-academia collaboration by linking these companies with universities for research and development in modern technologies.

- **IT Park Karachi:** Pakistan Software Export Board (PSEB) is in the process of establishing a state-of-the-art IT Park in Karachi. This IT Park will accommodate IT and IT-enabled Services (ITeS) companies, providing a dynamic ecosystem for innovation and technological advancement. It will serve as a hub for research and development in emerging technologies such as Blockchain, Artificial Intelligence (AI), and other cutting-edge fields.

*Question No. 56 **Senator Mohsin Aziz:**

(Notice Received on 3/07/2025 at 2:51 PM) QID: 43338

Will the Minister for Planning, Development and Special Initiative be pleased to state:

- the estimated economic impact of growing unemployment in the country; and*
- the steps taken or being taken by the Government to absorb unemployed youth entering the labour market annually and to reduce high percentage of NEET (Not in employment education and training) in the country?*

Mr. Ahsan Iqbal Chaudry:

- (a) The unemployment rate is estimated at 6.3 percent as per the Labour Force Survey 2020-2021, which is the latest available Survey.

Pakistan Bureau of Statistic (PBS) did not publish the Labour Force Survey after 2021 as PBS was conducting the 7th Population and Housing Census. Now they are conducting the Labour Force Survey which would be released by October 2025.

Therefore, in the absence of latest unemployment figures, the impact of unemployment on economic growth cannot be estimated.

However, unemployment numbers have improved in 2020-21 to 6.3 percent from 6.8 percent in 2017-18.

- (b) **GOVERNMENT INITIATIVES:**

The ability of an economy to generate sufficient employment opportunities for its population stands vital for optimal utilization of resources. To overcome the issue of unemployment, the Government is focused on the following:

1. Increasing labor force participation rate, especially the female.
2. Job creation.
3. Creating match between skill development/ Trainings and labor market requirements and decency at workplace.
4. In addition, Government also emphasis to exploit overseas employment opportunities for highly skilled, skilled, semiskilled and unskilled labor force. Further, the present Government is focused on Research and Development (R&D) which will enhance Labor Employment rate and productivity through R&D.

The government has accorded highest priority in its manifesto to youth empowerment at national level. The major initiatives of the Government are as under:

1. Prime Minister's Youth Skill Development Programme (PMYSDP) is the vehicle of change to empower youth and harness their potential for human development and the transformation of the future of Pakistan. Its primary objective is to empower the youth of Pakistan with cutting-edge, demand-driven, and employable skills. The components of PMYSDP are:

1. High-Tech Skills
2. Conventional Skills Development
3. Apprenticeship Training
4. National Accreditation TVET institutes all across Pakistan

2. PMYB&ALS (Prime Minister's Youth Business and Agriculture Loan Scheme) promotes entrepreneurship among youth by providing business loans on simple terms and with less mark-up through 15 Commercial, Islamic and SME banks. All Pakistani residents, aged between 21 and 45 years with entrepreneurial potential are eligible to apply for the loan. For IT/ E-Commerce related businesses, the lower age limit is 18 years.

3. Prime Minister's Ba-Ikhtiyar Naujawan Internship Program has been launched with the objective to equip educated youth with requisite technical skills through on-job training and give educated youth the work experience they require for entering the labor market

4. The Prime Minister Laptop schemes is initiated which will help in tapping outsource market and online employment for youth.

5. The Government has launched the 5Es program: The Government has formulated 5Es Framework, which outlines five key pillars designed to guide Pakistan back towards non-inflationary, sustainable growth and long-term national prosperity. i) Exports ii) E-Pakistan iii) Environment and Climate Change iv) Energy and Infrastructure v) Equity, Ethics and Empowerment. The Digital Youth Hub is "One-Stop Shop" for diverse opportunities in Education, Employment, Engagement, and Environment. The present government is committed to empower and uplift the incredible potential that lies within youth.

6. Different online training courses on digital skills are being provided to youth, which will help youth to earn money specially females now can earn even from their homes.

***Question No. 58 Senator Dost Muhammad Khan:**
(Notice Received on 4/07/2025 at 11:52 AM) QID: 43349

Will the Minister for Science and Technology be pleased to state:

- (a) the criteria laid down by PEC for upgradation of construction firms to Cat-I; and*
- (b) the number of said firms upgraded to Cat-I during the last two years indicating also the names of firms, their CEO's & educational qualifications in engineering, details of machineries and vehicles owned with make, model & registration details?*

Mr. Khalid Hussain Magsi:

- (a) Criteria for up gradation to C1:**

The criteria for upgradation of the constructor's category to a, higher grade are laid down by PEC in the "Registration Policy-2017: Guidelines for New, Renewal and upgradation (Amended up to June 28, 2024)".

The criteria include;

- i) Work(s) should have been awarded/ executed during the last three years from the date of submission of the online application.
- ii) The firm should have completed minimum 60% of the work.
- iii) For one step up-gradation, in addition to other codal formalities, the accumulative financial worth of above mentioned work(s) should be minimum 70% of the existing category limit.
- iv) For more than one step up-gradation, in addition to other codal formalities, the worth of accumulative works should be at least 70% of the limit of one category below the desired category.

"The detailed 'Registration Policy–2017: Guidelines for New Registration, Renewal, and Upgradation' is annexed as **Annexure 'A'**."

- (b) Total **376** firms have been upgraded to Category C-I by PEC during last two years.

The list of upgraded firms along with Names, their CEOs & Educational qualifications of employed engineers is attached at **Annex-B**.

Note: The requirement of machineries and vehicles (owned with make, model & registration details) has been discontinued by PEC Governing Body in its 32nd meeting held on September 24, 2018.

(Annexures have been placed in library and on table of the mover/concerned Member).

***Question No. 59 Senator Dost Muhammad Khan:**
(Notice Received on 4/07/2025 at 11:53 AM) QID: 43348

Will the Minister for Science and Technology be pleased to state whether it is fact that a number of employees of PSQCA were

granted with House building advance and Motor car advance facility more than twice during the last five years, if so, the details of such employees indicating also their names, designations, amount sanctioned and the documents submitted by them?

Mr. Khalid Hussain Magsi: During the last five years i.e. 2020-2025, no officer / official of PSQCA has been granted House building Advance and Motor Car Advance facility more than twice.

*Question No. 60 Senator Quratulain Marri:
(Notice Received on 7/07/2025 at 2:08 PM) QID: 43358

Will the Minister for Finance and Revenue be pleased to state:

- (a) *the details of Large Taxpayer Offices (LTOs) in the country indicating also the tax collected by each of those offices during the last two years with year wise breakup; and*
- (b) *the steps taken or being taken by the Government to improve efficiency and revenue collection capacity of LTOs?*

Mr. Muhammad Aurangzeb:

- (a) Following is the detail of Large Taxpayers Offices (LTOs) in the country alongwith revenue collected by these offices during last two years;

(Rs. in Billion)

Sr.#	LTO	Tax Collection	
		FY 2023-24	FY 2024-25
1.	Karachi	2,516	3,257
2.	Lahore	1,410	1,716
3.	Islamabad	1,165	1,356
4.	Multan	329	418

- (b) Following are the steps taken by the Government to improve efficiency and revenue collection capacity of LTOs:

Data Integration and Analytics: Use of advance data analytics and integration with databases from NADRA, State Bank, SECP, real estate, and other government and non-government entities to identify tax evaders and broaden the tax base.

Risk-Based Audit System: Development of a centralized risk-based audit framework through IRIS and other systems to target high-risk taxpayers for audit and enforcement.

Track and Trace Systems: Implementation of track and trace systems in key sectors like tobacco, sugar, fertilizer, and cement to ensure real-time production monitoring and reduce sales underreporting.

Third-Party Information: Leveraging third-party data and whistleblower mechanisms to detect undeclared assets and incomes.

Legal Reforms and Penalties: Strengthening of legal provisions to impose higher penalties and initiate prosecution against willful tax evaders.

Dedicated Intelligence Units: Active functioning of the Enforcement & Delivery Unit at FBR and Directorate General of Intelligence & Investigation (Inland Revenue) and Directorate General of Designated Non-Financial Businesses and Professions to detect and act against large-scale evasion through raids and investigations.

Digitalization of Tax Processes: Full automation of income tax returns filing, refunds, and audit processes through IRIS and the Tax Asaan mobile app minimizing human interaction and discretion. Whereas Sales Tax Audit process is under process of automation.

E-Audit and E-Notice System: Adoption of e-audit and e-notice issuance to ensure transparency and traceability of communications between taxpayers and FBR.

Implementation of **Ratings and Rewards System (RRS)** for FBR employees to ensure effective performance appraisal on the basis of integrity and competence.

Stakeholder Engagement: Regular consultation with tax bars, chambers of commerce, and trade bodies to improve transparency in policymaking and tax administration.

*Question No. 62 Senator Zeeshan Khanzada:
(Notice Received on 8/07/2025 at 1:47 PM) QID: 42834

Will the Minister for Economic Affairs be pleased to state details of development projects initiated recently under Pak-Italian debt Swap Agreement with region wise break up?

Mr. Ahad Khan Cheema:

The Pakistan Italian Debt Swap Agreement (PIDSA) was signed on November 4, 2006 to Swap Italian loan of USD \$26.52 million & Euro 58.74 million (equivalent to PKR 8.276 billion). Under PIDSA a total of 48 projects were initiated. Region wise detail is at **Annex-A**.

**Region-Wise Break-up of Projects
Funded by Pak-Italian Debt Swap Agreement (PIDSA)**

S.No	Project Name	Implementing Agency	Fund/Cost (PKR in Millions)	Status
Punjab				
1	Sustainable Social Economic and Environmental Revitalization in the Historic Core City of Multan (Phase-I)	Ministry of Housing and Works- Public Sector	166.647	Completed
2	Sustainable Social Economic and Environmental Revitalization in the Historic Core City of Multan (Phase-II)	Local Government and Community Development Department, Punjab	248.485	Completed
3	Micro Credit Scheme	AKHUWAT-NGO	46.000	Completed
4	Upgradation of Cardiology Services at Punjab Institute of Cardiology, Lahore	PIC Lahore-Public Sector	146.356	Completed
5	Pak-Italian Modern Burn Center and Acid Burn Victims Treatment and Rehabilitation Unit in Nishtar Medical College and Hospital Multan	Smile Again FVG and Nishtar Hospital	379.537	Completed
6	Hafizabad Primary Schools	M.H.Sufi Foundation - NGO	45.000	Completed
7	Application for Installation of CT Scanner for Sughra Shafi Medical Complex Narowal	Sahara for Life Trust - NGO	42.444	Completed
8	Information Technology Based Vocational Training	Society for Education & Technology (SET)- NGO	8.094	Completed
9	I.T Based Training in Marketable Skills	Society for Education & Technology (SET)- NGO	12.960	Completed
10	Enabling access to affordable quality education through centre of excellence for under privileged / low income group in Lahore	Trust for Education and Development of Deserving Students (TEDDS)- NGO	50.000	Completed
11	Promoting Green Energy to mitigate Climate Change and Energy Crisis in Narowal	UNDP	63.529	In Progress (Due to non-submission of final reports & assets disposal)
12	Flood Restoration Works in Rahim Yar Khan Canal Circle	Irrigation Deptt Punjab-R Y Khan-Public Sector	385.851	In Progress (Due to non-approval of Revised PC-I from CDWP)
A	Total-Punjab		1594.903	

Sindh				
13	Providing Complete Diagnostic, Surgery, & Heamodialysis Treatment to Deserving Patients	The Kidney Centre Karachi (TKCI) - NGO	50.000	Completed
14	Kharro Chann Health Environment and Watsan Project in Thatta	Society for Safe Environment and Welfare of Agrarian in Pakistan (SSEWA-PAK)- NGO	44.981	Completed
15	Establishment of Quality Education Institutions in Rural Areas of Sindh	Fakhre-Imdad Foundation - NGO	23.996	Completed
16	Natural Resources Based Poverty Reduction of 2200 Poor Households of Tharparkar Sindh	Participatory Village Development Program (PVDP) - NGO	37.501	Completed
17	PIDSA Integrated Development Program (SF Sami Foundation) in Umarkot	Sami Foundation- NGO	39.838	Completed
18	Water Supply Scheme (Flood Affected Areas) assisted through SWAP Agreement in Dadu & Thatta	Public Health Engineering Department - Govt. Sindh - Public Sector	659.331	Completed
B		Total-Sindh	855.647	
Khyber Pakhtunkhwa				
19	Preliminary Assessment and Design of the Command area development of Kaitu Weir - Kurram Tangi Dam Project (Component - I)	FATA Secretariat KPK- Public Sector	13.875	Completed
20	Early Recovery of Agriculture & Livelihood in Malakand (ERALP)	Provincial Disaster Management Authority Khyber Pakhtunkhwa (PDMA/PARRSA)- Public Sector	631.140	Completed
21	Area Development Project for Frontier Regions	FATA Secretariat, KPK - Public Sector	699.021	Completed
22	Village Incubator as Key Factor of Rural Development in Mansehra	IPALMO - INGO	49.835	Completed
23	Shaukat Khanum Memorial Hospital Cancer Hospital Peshawar.	Shaukat Khanum Memorial Cancer Hospital and Research Centre - NGO	50.000	Completed
24	Archaeology Community Tourism Field School - (ACT- I)	ISIAO in partnership with DOAM- (Italian Institution & Public Sector)	221.695	Completed
25	Archeological - Community Tourism Field School Project - (ACT-II)	ISIAO in partnership with DOAM- (Italian Institution & Public Sector)	51.309	Completed
26	Development of Model Decentralized Bio Gas Plants in	Small Industries	50.000	Completed

	Selected - Districts of Khyber Pakhtunkhwa	Development Board (SIDB) Government of Khyber Pakhtunkhwa - Public Sector		
27	Reconstruction of Flood Protection Works along Adezai (Kabul) River in Charsadda and Peshawar	Director General, Flood Damages Restoration Directorate, Provincial Irrigation Department, Khyber Pakhtunkhwa-Public Sector	358.310	Completed
28	Reconstruction of flood protection structures along Khialj (Swat) river in District Charsadda	Director General, Flood Damages Restoration Directorate, Provincial Irrigation Department, Khyber Pakhtunkhwa-Public Sector	129.711	Completed
29	Construction of LRBT Free Secondary Eye Hospital at Odigram (Swat)	PDMA/PaRRSA KPK & LRBT (Public Sector & NGO)	58.000	Completed
30	Development of Stone Craft Sector for Poverty Reduction and Youth Empowerment in Chitral.	Cesvi Foundation ONLUS-INGO	46.994	Completed
31	Livelihood Improvement Project in Mansehra & Abbotabad	De Las Gul Welfare Program-NGO	48.282	Completed
32	Improving Maternal Child Health Care Services in Chitral District through Public-Private Partnership	Agha Khan Foundation (AKF)-NGO	50.000	Completed
33	Wash Package for southern districts of KP through RAHA in D.I Khan, Lakki Marwat, Bannu, Tank & Peshawar.	SAFRON - Public Sector	147.856	Completed
C		Total-KPK	2606.028	
Baluchistan				
34	Mosaic Training Centre for Women	Sohb Educational Welfare Society (NGO)	45.276	Completed
35	Provision of drinking water to the fishermen's communities along with the coastal line, Baluchistan package-I&II	Public Health Engineering Department - Govt. of Baluchistan	324.559	Completed
36	Provision of drinking water to the fishermen's communities along with the coastal line, Balochistan package-III	Public Health Engineering Department - Govt. of Balochistan	107.882	Completed
37	Construction/Upgradation / Rehabilitation of post flood reconstruction project in Jaffarabad, Nasirabad, Loralai, Zhob, Killa Saifullah & Killa Abdullah	Balochistan Development Authority (BDA) - Public Sector	554.017	Completed

38	BISP Nashunuma Project in Thal Magsi, Khuzdar, Lasbela & Quetta	WFP & BISP	500.000	Completed
D	Total-Baluchistan		1531.734	
AJK				
39	AJK - Azad Jammu and Kashmir Rural Quality Education Project	READ Foundation (NGO)	43.932	Completed
40	Sustainable Development through Community Participation in Haveli Azad Kashmir	Himalayan Rural Support Programme (HRSP - NGO)	42.722	Completed
E	Total-AJK		86.654	
Gilgit-Baltistan				
41	Social, Economic and Environmental Development in the Region of Central Karakoram National Park (CKNP) – SEED- I	EV- K2-CNR Committee, in partnership with Karakorum International University- INGO & Public sector	1,005.597	Completed
42	Social, Economic and Environmental Development in the Region of Central Karakoram National Park (CKNP) - Extension/Phase – SEED-II	EV- K2-CNR Committee, in partnership with Karakorum International University - INGO & Public sector	48.899	Completed
F	Total-GB		1054.50	
Multi-Regions				
43	Establishment of Tele-Ophthalmology Services at Al-Shifa	Al-Shifa Trust Eye Hospital- NGO	49.920	Completed
44	Cure and Prevention of Thalassemia Major in Pakistan	Cure2Children (C2C)- NGO	84.999	Completed
45	Provision of Equipment for Eye-Care Service Hospitals in Mansehra and Arifwala	The Layton Ramhatulla Benevolent Trust (LRBT)- NGO	50.000	Completed
46	Meeting the Millennium Development Goal of Achieving Universal Primary Education through Non-formal Education in ICT, Thatta, Lasbela, Gawadar & Khushab	Friends of Literacy and Mass Education (FLAME)- NGO	42.530	Completed
47	Provision of Olive Cultivation for Economic Development and Poverty Alleviation in KPK, Punjab, Baluchistan and FATA	Pakistan Agriculture Research Council (PARC)	256.202	Completed
48	Technical Support Unit (TSU) of PIDSA	Ministry of Economic Affairs, Islamabad	62.885	Completed
G	Total-Multi Regions		546.536	
Grand Total (A+B+C+D+E+F+G)			8276.00	

ISLAMABAD,
the 23rd July, 2025

SYED HASNAIN HAIDER,
Secretary.

SENATE SECRETARIAT

“UN-STARRED QUESTIONS AND THEIR REPLIES”**For Thursday, the 24th July, 2025****Question No. 1 Senator Zeeshan Khanzada:**

(Notice Received on 8/07/2025 at 1:48 PM) QID: 42853

Will the Minister for Economic Affairs be pleased to state whether it is fact that international loans were taken during the previous fiscal year, if so, project wise details of their utilization in each project?

Reply not received.

Question No. 2 Senator Zeeshan Khanzada:

(Notice Received on 8/07/2025 at 1:48 PM) QID: 43012

Will the Minister for Industries and Production be pleased to state whether it is a fact that Federal Government has devised a 10-year “Solar Panel Local Manufacturing and Allied Equipment” Policy, if so, details thereof and the timeline by which the said policy will be implemented?

Minister for Industries and Production: On the direction of SIFC vide its 5th Apex Committee meeting held on 8th-9th September 2023, MoIP/EDB has prepared policy on local manufacturing of solar panels & allied equipment which was placed before the ECC of the Cabinet on June 13, 2024. However, the same was deferred. Subsequently, on the direction of MoIP, the policy is in progress for updation in consultation with relevant stakeholders such as academia, industry, think tanks and relevant government departments. The policy provides 10 years

roadmap for development/localization and export of solar panels and allied equipment manufacturing”.

The policy will be implemented following its approval by the Economic Coordination Committee of the Cabinet.

ISLAMABAD,
the 23rd July, 2025

SYED HASNAIN HAIDER,
Secretary.