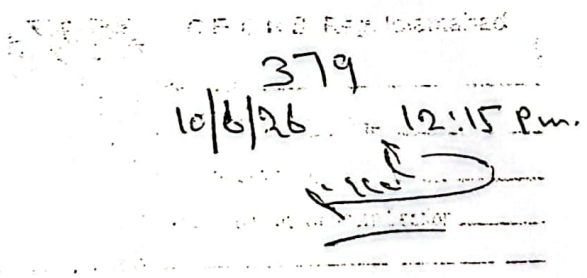
Forensic Audit Report
Civilian Employees Cooperative Housing Society
For the Period From 1 July, 2022 to 27 June, 2025



UHY Hassan Naeem & Co
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COVER LETTER

Date: June 09, 2026
Ref: UHY/CECHS/CL/1333

Administrator, Civilian Employees
Cooperative Housing society,
Plot No 10-B, Street 4, Block A,
Soan Garden, Zone V
Islamabad

Subject: Forensic Audit Report - Civilian Employees Co-Operative Housing Society Limited, Islamabad for the period 2022 -2025

Dear Sir,

We refer to circle registrar letter No. 2007/CR/ICT/B dated 15 September 2025, whereby we were appointed as auditors of the Civilian Employees Cooperative Housing Society. In pursuance of this appointment, we have carried out the forensic audit of the Society for the period from 01 July 2022 to 27 June 2025.

We issued a draft audit report on Dated 17 March 2026 for management comments. Subsequently a meeting with the representative of the Society was held on 03 June 2026 and further clarification and evidence was received which has been suitably considered.

Please find enclose a copy of our Final forensic audit report.

We sincerely appreciate the opportunity to support your team and gratefully acknowledge the cooperation and courtesy extended to us by management throughout the course of this engagement.

Yours truly,

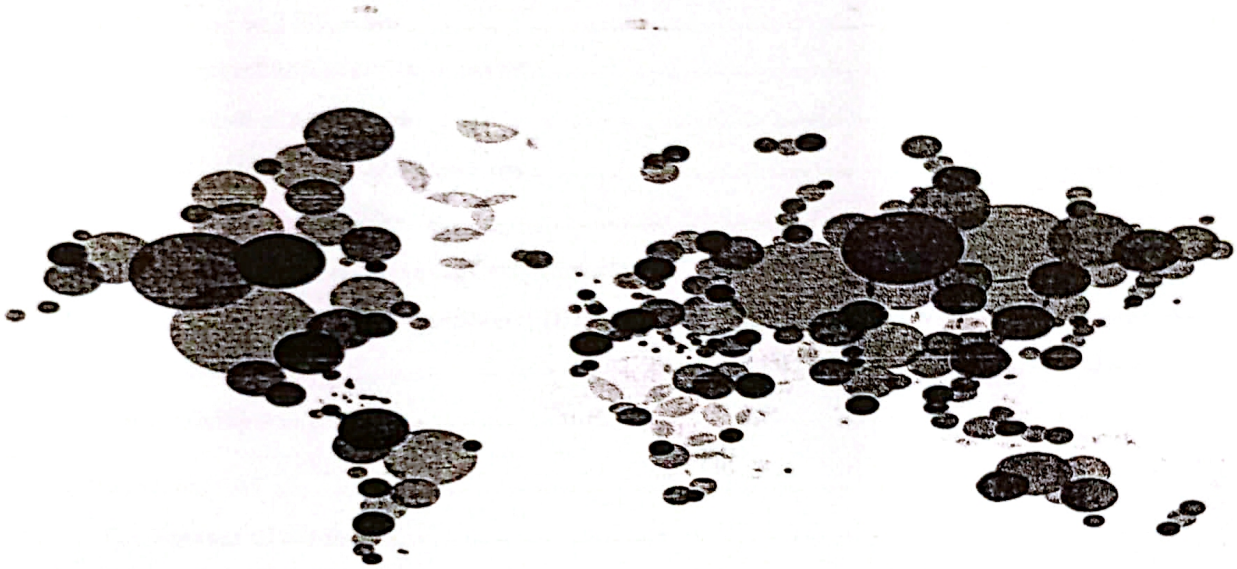
UHY Hassan Naeem & Co.
Chartered Accountants
Islamabad

cc: Registrar

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UHY® UHY Hassan Naeem & Co

Forensic Audit Report
Civilian Employees Cooperative Housing Society
For The Period from 1 July 2022 to 27 June 2025



Submitted to:

Administrator, Civilian Employees
Cooperative Housing society,
House No. 18, Street No. 4, Block F,
Soan Gardens Housing Scheme,
Islamabad.

Submitted by:

UHY Hassan Naeem & Co
Chartered Accountants
West Lower Ground,
Pak Plaza (19-A), Fazal-e-Haq Road
Blue Area, Islamabad.

CIVILIAN EMPLOYEES COOPERATIVE HOUSING SOCIETY
SOAN GARDENS

Regulatory Authority:

The Circle Registrar,
Co-operative Societies Department,
Islamabad Capital Territory (ICT),
Islamabad

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EXECUTIVE SUMMARY

BACKGROUND

The *Civilian Employees Cooperative Housing Society Limited, Islamabad* (the "Society") was established under the Cooperative Societies Act, 1925, with the objective of developing residential facilities for its members on a mutual and no-profit, no-loss basis. The Society operates within Islamabad and adjoining districts, with its principal project, *Soan Gardens*, located in Islamabad.

Pursuant to a request submitted by certain members, the *Registrar Cooperative Societies, Islamabad* mandated a forensic audit of the Society for the period 2022–2025, which was assigned to UHY Hassan Naeem & Co., Chartered Accountants. The audit is being conducted in accordance with the applicable legal and regulatory framework, including the relevant laws, rules, and by-laws governing the Society. and the terms of engagement agreed between the auditor and the Society.

Key findings are reported in this executive summary, while the attached detailed report covers these matters in detail.

KEY GOVERNANCE AND COMPLIANCE FINDINGS

1. **Statutory Governance Failures**

- Annual General Meetings (AGMs) were not held in compliance with statutory timelines; only one AGM was conducted during the entire tenure.
- The Management Committee was dissolved by the Registrar on 27 June 2025 under Rule 48 of the Cooperative Societies Rules 1927.

2. **Regulatory Non-Compliance (NOC and Layout Plan)**

- The Society has been operating without a valid No Objection Certificate (NOC) since its cancellation by the CDA in May 2017.
- Phase-II development commenced without obtaining mandatory approvals from the relevant authorities.
- Significant amounts were collected from members for a revised Layout Plan (LOP); however, only a nominal portion was deposited with the CDA, with the remaining funds utilized without documented approval.
- CDA has initiated proceedings against the society for various non-compliances and has recently issued a show cause notice.

KEY FINANCIAL IRREGULARITIES IDENTIFIED

1 **Deficiencies in Financial Records and Internal Controls**

- A total of 121 serially numbered receipt books were recorded in the Society's records; however, during audit verification, 11 receipt books were found to be missing.
- Cash in hand balance as at end of audit period Rs 198,000 per the manual Daily cash activity Report prepared by the management did not reconcile to the accounting software with a difference of Rs 86,188. We could not carry out physical verification of cash as our appointment was made after the period end.

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- Daily Cash activity Report were prepared by the Ex-management from financial year 2023-2024 and onwards. As total amount of 103,100,049 was recorded as adjustment entries in the activity report without mentioning the particular of payee later adjustment entries were recorded in the accounts books when approved bill related to this adjustment were forwarded by the management to concerned section.

2. **Unauthorized Charges and Collections**

- Various charges were imposed and collected from members without requisite approvals from competent authority (CR), and the related amounts were retained and utilized by the Society on other head instead of being remitted to the competent authority (CDA), in violation of applicable laws and regulations.

3. **Withholding Tax Non-Compliance**

- The Society failed to deduct and deposit withholding tax under Section 153 of the Income Tax Ordinance, 2001 on payments made to contractors, exposing the Society to potential tax liabilities, penalties, and legal consequences.

PROCUREMENT AND CONTRACTING WEAKNESSES

- Multiple development and consultancy contracts were awarded without compliance with PPRA Rules, including absence of advertisement, competitive bidding, and documented evaluation.
- Payments to contractors were made without deduction of applicable taxes.

LOANS AND RELATED PARTY TRANSACTIONS

- Loans obtained from Management Committee members were executed without approval from the Registrar, as required under the Cooperative Societies Act and Rules.
- Supporting loan agreements, repayment terms, and proper documentation were either incomplete or missing.
- Instances were noted where voucher preparation and approval lacked segregation of duties, undermining internal control integrity.

REPORTING AND DISCLOSURE DEFICIENCIES

- Discrepancies were observed between actual transactions (possessions and transfers) and those reported to the Registrar, indicating weak statutory reporting controls.

NON COMPLIACNE WITH THE SOCITIES ACT AND OTHER LAWS AND REGUALTIONS

- Non-constitution of an Internal Audit Committee and absence of an internal audit function, as required under Section 22-B.
- Non-formulation of service rules governing employees, as required under Section 6.
- Non-compliance with Sections 44-D and 44-E of the Byelaws, including instances of non-adherence to municipal bye-laws and lack of requisite approvals and regulatory clearances.
- Non-establishment of a website for disclosure of mandatory information, as required under Rule 41 of the Islamabad Co-operative Societies Rules, 2018.
- Non-maintenance of a contributory provident fund under Section 8; management has indicated the absence of full-time employees.
- Delay in conduct of the statutory audit for the year 2025, contrary to directives issued by the Registrar.

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- Non availability of approvals and supporting documentation relating to land acquisition, as required under Rules 27 and 54 and relevant directives.

DISCLAIMER

This report has been prepared based on the information, records, and representations provided to us by the Society's management and the audit coordination team. Our scope of work was limited to the verification and analysis of the information made available to us, and we have not independently verified the completeness or authenticity of such information beyond the procedures performed. Accordingly, we do not accept any responsibility or liability for any consequences arising from undisclosed information, misrepresentations, or omissions. This report is intended solely for the specified purpose and should not be used for any other purpose, including legal or judicial proceedings, without our prior written consent. Furthermore, we shall not be held liable for any claims, losses, or damages arising from the use of this report in any court of law or by any third party. A representation letter provided by the management in this regard is attached herewith.

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INTRODUCTION

1. BACKGROUND AND OVERVIEW

1.1 BACK GROUND AND OVERVIEW OF SOCIETY

The Civilian Employees Cooperative Housing Society Limited, Islamabad ("the Society", "engaging party") was registered with the Co-operatives Societies Department ICT, Islamabad on February 13, 1989 vide Registration no. 319, under the provisions of Cooperative Societies Act, 1925.

The main objective of the Society is to promote the economic interest of its members on the principle of co-operation, self-help and on no profit no loss basis and more particularly to layout, establish and maintain a residential colony for its members.

The area of operation of the Society comprises the Capital Territory of Islamabad and the adjacent districts of Rawalpindi and Attock. Phase-I of the Society is located in District Islamabad operating under the society named "Soan Gardens", whereas Phase-II of the Society is located in District Attock.

The registered office of the Society is situated at Plot No. 10-B, Street No. 4, Block A, Soan Garden (Zone-V), Islamabad.

1.2 BACKGROUND OF ASSIGNMENT

Certain members of Civilian Employees Cooperative Housing Society Limited, Islamabad ("the Society") submitted an application dated 21 July 2025 to the Registrar Cooperative Societies, Islamabad ("the Registrar") to carry out forensic audit of the society.

In this connection, the Registrar assigned forensic audit of the society to UHY Hassan Naeem & Co; Chartered Accountants ("the practitioner", "we") for the period of last managing committee i.e. 2022-2025 vide their letter number 2007/CR/ICT/B dated 15 September 2025. The audit will be carried out in accordance with the Societies Act 1925, the Islamabad Cooperative Societies Rules 2018, the by-laws of the Society and audit guidelines issued by the Registrar Cooperative vide letter No. RCS/01-05 dated 15 August 2016.

1.3 SCOPE / OBJECTIVE OF THE ASSIGNMENT

The scope of the audit and related terms and conditions of this assignment have been defined in our mutually signed engagement letter dated 20 October 2025.

The audit was conducted in accordance with the provisions of the Cooperative Societies Act, 1925, the Cooperative Societies Rules, 2018, the approved by-laws of the Society, and the audit guidelines issued by the Registrar of Cooperative Societies.

The scope of work was as follows:

a) Assessment of whether the affairs of the Society were conducted in accordance with the
   - Cooperative Societies Act, 1925
   - Cooperative Societies Rules, 2018
   - Approved by-laws of the Society
   - Guidelines issued by the Registrar of Cooperative Societies.

b) Assessment of whether transactions were recorded properly and fund were utilized in line with:
   - The Society's rules and regulations.
   - Applicable laws and statutory requirements

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1.4 RESPONSIBILITIES OF PARTIES

The relevant responsibilities of respective parties related to this assignment are described below:

1.4.1 RESPONSIBILITIES OF ENGAGING PARTY (SOCIETY)

It is the responsibility of the Society's management to:

a) Ensure proper maintenance, preparation, and fair presentation of records relating to collection of members' contributions, payments, and other financial transactions in accordance with applicable laws, society bylaws, and relevant accounting standards.

b) Prepare and maintain annual financial statements and records showing total collections from members and payments made for land acquisition, development, procurement, and administrative purposes.

c) Establish and maintain adequate internal controls over the collection of members' dues, payments to landowners, contractors, and other stakeholders.

d) Prevent and detect fraud, misappropriation of funds, errors, or irregularities in financial and operational activities of the Society.

e) Provide the auditor with complete access to books of accounts, supporting documents, vouchers, contracts, ledgers, and any other records necessary for the audit including but not limited to:

- Transaction-wise listing of all receipts and payments made during the audit period.
- Supporting documents for each payment/receipt, including purchase orders, member payment records, allotment letters, calculations, and approvals of the competent authority.
- Supporting documentation for allocation of expenses and payments, such as land development costs, procurement payments, and administrative expenses.
- Periodic financial statements, ledgers, and reconciliations, including reconciliation of members' dues and payments.
- List of all bank accounts maintained by the Society, along with details of authorized signatories.
- Copies of bank statements for verification of member deposits, land payments, development expenditure, and other transactions.
- Copies of Society bylaws, governing circulars, and applicable provisions of the Cooperative Societies Act, 1925, and CDA regulations.

f) Ensure timely cooperation of staff, officers, and relevant stakeholders with the audit team.

g) Respond to queries, provide explanations, and clarify procedures during the audit.

1.4.2 RESPONSIBILITIES OF THE PRACTITIONER (UHY)

We were responsible for conducting the engagement in accordance with the agreed scope and to report the findings arising from our audit. We performed procedures designed to obtain sufficient and appropriate evidence which involved verification of authorizations, review of supporting documentation, and assessment of compliance with the cooperative societies act 1925, Cooperative societies Rules 2018, Bylaw of societies and audit guidelines issued by the Registrar.

The nature, timing and extent of those procedures was determined using professional judgment and an assessment of the risks of error, irregularity or non-compliance. In performing our work, we considered the design and implementation of internal controls over approval, payment and recording of disbursements, evaluate significant estimates and judgments affecting disbursements, and test compliance with applicable procedures.

Upon completion of the engagement, we present our factual findings and highlight any deficiencies, inconsistencies, or discrepancies identified during the course of our audit.

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1.5 OUR METHODOLOGY

We designed our audit procedures to verify that the affairs of the Society were properly conducted in accordance with the Society's bylaws and applicable laws, and that resources were utilized in compliance with legal requirements and sound financial practices.

In particular, we may perform the following procedures:

- Review compliance with the Cooperative Societies Act, 1925, Society bylaws, Cooperative Societies Rules 2018, and other regulatory requirements with respect to financial transactions.
- Verify that receipts and payments, including development expenditure, procurement, and administrative costs, were properly recorded and supported by proper documentation such as invoices, contracts, vouchers, and approvals of the competent authority.
- Check the reconciliation of bank and cash records was properly performed by the society.

1.6 MATERIALITY

We designed our audit procedures to address the specific risks of misstatement, irregularities, and potential fraud, applying the principle of materiality to focus our efforts on areas of highest significance. Our methodology combined professional judgment, targeted testing, analytical review, and selective sampling, ensuring that transactions, balances, and disclosures with a higher likelihood of anomalies were examined thoroughly. However, our procedures did not involve the examination of 100% of transactions, and were performed on a sample basis determined in light of materiality and risk considerations. Accordingly, there remains a possibility that certain immaterial or undisclosed irregularities may not have been identified during the course of our work. Throughout the engagement, professional skepticism was exercised in evaluating evidence, identifying inconsistencies, and assessing the impact of findings, thereby providing reasonable, but not absolute, assurance regarding the matters reported.

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2. GOVERNANCE OF THE SOCIETY

2.1 MANAGING COMMITTEE

In accordance with notification no. 2472/CR/ICT/B dated July 05, 2022 issued by the Registrar Cooperative Department, management committee was appointed to oversee the Society for the period covered by this audit. Following management committee served from 01 July 2022 to 27 July 2025:

Sr. #	Name	Membership #	Designation
1	Raza Saleem Gondal	D-864	President
2	Liaqat Ali	F-170	Vice-President
4	Muhammad Ayub	D-575	General Secretary* / Treasurer
5	Bilal Ahmed	R-050	Executive Member
6	Muhammad Adil Khan	O-660	Executive Member
7	Muhammad Mubashir Malik	M-846	Executive Member
8	Akbar Ali	O-704	Executive Member
9	Muhammad Abdullah Ashraf	J-455	Executive Member

*Initially Mr. Essa Khan was appointed as General Secretary. He resigned on July 19, 2022 and Mr. Muhammad Ayub was appointed as General Secretary on September 2, 2022.

The Registrar dissolved the Management Committee on June27, 2025 and the Administrator assumed overall control of the entity on June 27, 2025 as per letter no 2006/CR/ICT/B dated June 27,2025.

2.2 ANNUAL GENERAL MEETING (AGM) COMPLIANCE REVIEW

As provided under the registered by-laws of the Society and Cooperative societies act, the management committee of the Society is required to call in the Annual General Meeting (AGM) each year between 01 July and 30 September. The bylaws further stipulate that if the AGM is not held within the prescribed period, the Registrar is empowered to call the meeting.

The first AGM during the tenure of the managing committee was held on November 27, 2022. However, no AGM was conducted in the two subsequent years. It was further observed that as of the date of our audit report, the proceedings, agenda, and resolutions of the first AGM were not approved or ratified by the Circular Registrar. Accordingly, the society remained non-compliant with the statutory requirement for holding AGMs. However, management explained that they submitted the minutes of AGM to registrar through letter CECHS/CR/2024/105 dated June 28, 2024 for approval, however no response was received.

2.3 MANAGEMENT COMMITTEE MEETINGS

We reviewed the minutes and relevant resolutions of 48 Management Committee meetings held between September 2022 and August 2024. These minutes indicate that the Management Committee discussed and approved several matters relating to the core activities of the Society, including financial approvals, infrastructure development, land management, and regulatory compliance, relating to both Phase-I and Phase-II of the Society. This demonstrate that the Management Committee exercised ongoing oversight over the Society's affairs. List of meetings is attached in Appendix -A.

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2.4 NO OBJECTION CERTIFICATE (NOC) COMPLIANCE

The Society obtained a No objection certificate (NOC) from the Capital Development Authority (CDA), Planning Wing, through letter No. CDA/PLW/RP-2(481) /89/Vo. III/350 dated August 09, 2004, covering an area of 2,985 Kanals for 2,401 residential plots.

However, the said NOC was cancelled by the CDA vide letter No. CDA/PLW-HS(RP)-2(481)/89/Vol. V/354 dated May 22, 2017, on account of non-compliance with CDA instructions. Subsequent to this cancellation, no further NOCs have been issued, and the Society has been operating without valid approvals of NOC and layout plan for both phases.

As informed by management, the Society has acquired land measuring 2,216 Kanals for Phase-II, located at Moza Jhander, Bhangoo, and Ratwal, Tehsil Fateh Jhang, District Attock. The Society has not obtained the requisite NOCs from the relevant authorities for the development of Phase-II.

There were number of non-compliances of the relevant laws by the Society which are under review of the capital development authority. In this connection, show cause notice was issued by CDA vide letter no , CDA/PLW/HS(481)/2023/388 dated 8th September, 2025 for illegal conversion of public amenity plots which is attached in Appendix -B. Management has informed us that no reply has been submitted for this show cause notice.

2.5 LEGAL CASES

We obtained independent legal confirmation from the Society's legal counsel, M/s Shahid Law Firm, regarding the ongoing litigations involving the Society. The lawyer has reported that there are 180 ongoing legal cases related to allotments, transfers and possessions etc, A copy of the lawyer's letter, detailing the aforementioned cases, is attached as Appendix – C.

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COMPLETENESS OF FINANCIAL RECORDS

2.6 DAILY CASH ACTIVITY REPORT AND CASH LEDGER MAINTINANCE

The interim management provided the daily cash activity report for the financial years 2023-24 and 2024-25. Cash activity repot for the financial year 2022-2023 was not available in the records provided to us. Based on the information received, comparison between the daily cash report and the general ledger was made and the relevant observations have been documented in this report.

The balance of cash in hand recorded in the Society's ledger maintained in the quick books software and the balance in the manual daily cash report did not reconcile. The detail of difference is as follows:

Cash in hand Balance Details as at 30 June 2025	Rupees
Balance as per ledger in the software	284,188
Balance as per manual daily cash activity report	198,000
Difference	**86,188**

Management provided us with a "Cash in Hand Certificate" amounting to Rs. 198,000 in support of the daily cash report balance. However, no reconciliation statement or justification was provided to explain the variance between daily cash activity report and the general ledger.

Any potential adjustments related to differences in cash ledger were not recorded in the accounting software and hence were excluded from our review.

2.7 RECEIPTS BOOKS

The Society is maintaining receipt books in which collections from members and others are recorded in triplicate leaves in sequential order.

During the verification of receipt books, it was noted that 11 receipt books containing 100 leaves each were missing out of total 121 receipt books maintained during the period. The detail of missing receipt books is attached in appendix D.

During verification of members files on sample basis, we noted that some receipts recorded in the member files related to missing receipt books and were not recorded in the cash book. A sample of such receipts is attached in Appendix -E for reference. A full verification of all members files will be required to fully evaluate the matter.

Any potential receipts recorded in the missing receipt books were not reflected in the ledgers and, consequently, no further comments on these have been included in our report.

This situation represents a serious control deficiency, indicating possibility of issuance of financial receipts for collections which were not recorded in the accounting system.

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MANAGEMENT COMMENTS

Further to the auditor's observation, management has performed the screening and provided the auditors with a list of 166 receipts that were missing from the accounting records but were identified from the members' files. The details of these receipts are provided below:

Total number of receipts	–	*166*
Total amount of receipts		*Rs. 10,765,000*

Furthermore, we note that the all-receipt books were in the custody of and the responsibility of the management committee at the time.

AUDITOR'S EVALUATION OF MANAGEMENT COMMENT'S

The auditors have noted and verified the receipts as provided by the management and the same have been attached in Appendix – F.

2.8 WITHHOLDING TAX NON-COMPLIANCE

Under Section 153(1)(b) of the Income Tax Ordinance, 2001, every prescribed person, including a society, is required to deduct withholding tax at the prescribed rate at the time of making payment to a resident person on account of execution of a contract, including construction, development, and related works. The obligation to deduct tax applies to gross payments, including interim payments such as those made through Interim Payment Certificates (IPCs), irrespective of the completion status of the project. The deducted tax is required to be deposited into the government treasury within the prescribed time and reported in the relevant withholding tax statements.

Based on the procedures performed, we observed that the Society did not deduct withholding tax under Section 153 on payments made to contractors against IPCs. Payments were released in full without the required deduction of tax at source. This constitutes a non-compliance with the provisions of Section 153 of the Income Tax Ordinance, 2001.

However, we noted that the management paid withholding tax amounting to Rs. 4.2 million for the period prior to their tenure.

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3. COMMENTARY ON FINANCIAL STATEMENTS

The objective of this exercise was to reconstruct and analyze the Company's cash Receipts and Payments for the period under review to assess the accuracy, completeness, and supporting evidence of recorded transactions.

For this purpose, data was extracted from the general ledger maintained in the accounting software, and a Receipts and Payments Account was independently prepared. The reconstructed statement was then verified against available supporting documents to identify any inconsistencies, unsupported entries, or irregularities.

Particular	2023	2024	2025	Ref No.
Opening Cash & Bank Balances (01 July of each year)	**1,615,060**	**8,218,699**	**(2,969,805)**	
Receipts				
Capital and Revenue Receipts				
• Land and development charges from Members	68,756,075	43,176,030	50,328,050	3.1
• Receipts from SA Builder against files	-	2,261,498	42,500,000	3.2
• Membership Fee	5,967,500	6,720,000	4,830,000	3.3
• Allied and Conservancy Charges	83,404,139	86,722,003	86,537,898	3.4
• Other Member charges	65,874,905	57,479,200	33,228,048	3.5
• Road Carpeting Charges	24,606,550	14,155,750	5,995,750	3.6
• Revised LOP	18,200,000	46,814,170	31,699,000	3.7
• Other Income	96,871,355	105,966,398	94,074,305	3.8
Loan Receipts				
• LOAN Mr. RASHID	-	-	1,000,000	3.9
• LOAN Management Committee	12,000,000	38,195,500	7,973,500	3.10
Total Receipts	**375,680,524**	**401,490,549**	**358,166,551**	
Capital and Revenue Payments				
• Purchase of Fixed Asset	2,252,335	1,283,500	-	3.12
• Payment to land Provider	24,800,000	21,413,000	-	
• Development works in Progress	26,766,255	41,585,219	-	3.11
• Member Deposit refunds	1,000,000	4,747,000	2,647,000	
• Taxes Payment	2,413,136	1,971,298	2,547,178	
• Operating and Admin Expenses	299,845,149	312,896,535	332,885,473	3.13
Loan Payments				
• LOAN MC	12,000,000	28,782,500	17,386,500	3.10
Total Payments	**369,076,885**	**412,679,052**	**355,466,151**	
Closing cash and bank Balance (30 June of each year)	**8,218,699**	**(2,969,805)**	**(269,405)**	

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3.1 LAND AND DEVELOPMENT CHARGES

The land and development charges comprise the following categories of charges, as presented in the table below.

	2023	2024	2025	Total	Ref No.
Member deposits					
Cost of Land	2,893,500	4,009,000	12,590,000	19,492,500	3.1.1
Cost of Development	38,474,400	17,519,000	6,015,000	62,008,400	
Additional Development Charges	9,890,425	14,217,990	27,437,750	51,546,165	3.1.2
Extra Land Charges	17,497,750	7,430,040	4,285,300	29,213,090	3.1.3
Total	**68,756,075**	**43,176,030**	**50,328,050**	**162,260,155**	

3.1.1 MEMBER DEPOSITS – ALLOCATION TO COST OF LAND AND COST OF DEVELOPMENT

These amounts represent deposits received from the members of the Society for cost of land and other charges. The balances have been allocated into two categories: cost of land and cost of development. We performed sample-based testing to verify the accuracy of the receipt figures. The receipts charges related to plots are below in table and no material discrepancies were identified.

Plot Size	500 Sq. yard	311 Sq. yard	167 Sq. yard
Cost of land/ Development	1,000,000	650,000	400,000
Down Payment	250,000	200,000	125,000
1st Installation After 3 months	250,000	150,000	75,000
Balance in 10 equal installments	50,000	30,000	20,000

3.1.2 ADDITIONAL DEVELOPMENT CHARGES

These balances relate to enhanced development works such as road widening, sewerage and drainage expansion, water supply improvements, landscaping, and other infrastructure-related enhancements beyond the originally approved development plan.

"Under Section 30(2) read with Section 31 of the Cooperative Societies Act, 1925, any alteration or imposition of financial obligations on members - including supplementary or additional development levies - must be sanctioned by the Registrar/Controlling Authority before being implemented." However, it was noted that the revision of Additional Development Charges during the period under review was neither approved nor ratified by the Circular Registrar (CR). Instead, the revision was approved internally by the Management Committee (MC) only.

Accordingly, the revision and recovery of Additional Development Charges without obtaining the requisite statutory approval constitutes non-compliance with the Cooperative Societies Act, 1925.
It is suggested to obtain approval from the AGM and the registrar, as applicable.

3.1.3 EXTRA LAND CHARGES

These charges are levied in instances where, upon final measurement of the allotted plots, the actual land area exceeds the originally allotted or paid size. The purpose of these charges is to recover the proportionate cost attributable to the additional land occupied by the member beyond the initially allocated dimensions.

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Receipt testing was performed on a sample basis in respect of these charges, and no anomalies were identified in the related balances.

3.2 S.A. BUILDER'S RECEIVABLE

As per discussion with management, the Management Committee resolved to enter into an agreement with the SA builder's to facilitate the formal development of the Society. Accordingly, details relating to this balance were obtained from the forensic audit report for the period FY 2015–18, and relevant extracts from that report are summarized below.

"As per clause 4.1 of the agreement the development work was required to be completed by the end of December 2020. Whereas as per clause 4.3 of the Agreement, if contractor fails to complete the project by the end of December 2021, penalty of 1% of the remaining work will be charged.

Receivable balance from contractor/builder was validated by a third-party validation report as per that report society has net the receivable balance of Rs. 87,261,499, the SA builder's issued a pay order of Rs. 2,261,499 21, which cleared on February 29, 2024.

In Addition to receipt and payment account as per the audit report 30 June 2024 total number of 318 files we reallotted to Messer's SA Builder out of cancelled 579 files. As per report an amount of Rs 15,135,000 was adjusted in account of Messer's SA builder against allotment of these 318 files.

SA builder's issued four cheques dated July 28, 2024, each amounting to Rs. 21,250,000, aggregating to Rs. 85,000,000 toward the outstanding balance; however, these cheques were dishonored upon presentation."

As at year-end, an amount of Rs. 42,500,000 had been received from the SA builder's, which we have verified against supporting evidence. The remaining balance is still receivable.

3.3 MEMBERSHIP CHARGES

Membership charges represent the amounts prescribed to be collected from individuals seeking membership of the Society. On October 14, 2022, the Management Committee approved revised rates for transfer fees, membership charges, and other related fees. However, no approval from the Circular Registrar was obtained for these revisions, and collections were made based on the internally approved revised rates. Under the revised structure, the membership charge was fixed at Rs. 10,000, comprising share money of Rs. 500 and a non-refundable admission fee of Rs. 9,500. The details are as follows:

FY	Phase	New members (breakdown)	Contribution per member (Rs.)	Receipts (Rs.)	Total
2023	Phase I	449 (185 @ 5,500; 264 @ 10,000)	5,500 / 10,000	3,657,500	5,967,500
	Phase II	279 (110 @ 5,500; 169 @ 10,000)	5,500 / 10,000	2,295,000	
2024	Phase I	469	10,000	4,690,000	6,720,000
	Phase II	203	10,000	2,030,000	
2025	Phase I	223	10,000	2,220,000	4,830,000
	Phase II	261	10,000	2,610,000	

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We verified these receipts of these membership charges on sample basis from membership book and no discrepancy was noted.

3.4 CONSERVANCY AND ALLIED CHARGES

The Society has been regularly collecting Conservancy Charges and Allied Charges from its members on a monthly basis. These charges are levied in accordance with a predefined schedule, determined based on the size of the plot allotted to each member. The objective of these charges is to meet the recurring costs of maintenance and allied services provided by the Society.

BILLING SYSTEM

We performed control testing over the automated system implemented by the Society for billing and collection of conservancy and allied charges, operated through a third-party application known as JantrahTech. Our audit procedures included obtaining an understanding of the system environment, testing system-generated bills issued to members in respect of plots and houses, verifying collections recorded through both online and cash modes, and reviewing the application of default surcharges and subsequent recovery actions.

The Society utilizes the JantrahTech system to generate periodic bills for conservancy and allied charges, which are issued to members with a specified due date. Upon issuance of bills, collections are received either through online payment channels, including QuickPay, or through cash collections at designated Society collection points, and all receipts are recorded in the system against individual member accounts. In cases where payment is not received by the due date, the system applies a default surcharge at the rate of 10 percent, which is reflected in the member's outstanding balance. If the bill remains unpaid after the application of the surcharge, formal notices are issued to the defaulting members and recovery efforts are initiated through door-to-door visits by the Society's recovery team. Where outstanding dues continue to remain unpaid despite recovery efforts, the Society enforces its recovery policy by discontinuing services to the respective house or plot in accordance with approved procedures.

We conducted sample-based verification of these Allied Charges receipts from the Allied Charges book. Apart from the discrepancy noted in Section 3.1.2 regarding the absence of Circular Registrar (CR) approval for the revised charges, no other discrepancies were identified.

3.5 OTHER MEMBER CHARGES

Other member charges include the following charges, as detailed below.

	FY 2023	FY 2024	FY 2025	Total	Ref No.
Completion & Violation charges	30,101,000	30,936,250	18,565,200	79,602,450	3.5.1
Demarcation/ Possession fee	5,852,000	4,977,000	2,435,000	13,264,000	3.5.2
Maintenance Charges	18,078,570	13,602,750	7,964,598	39,645,918	3.5.3
Graveyard Fund	7,493,500	5,914,000	2,901,000	16,308,500	
Feeder Cost	3,045,600	1,354,600	859,250	5,259,450	

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Grid Cost		1,304,235	694,600	412,000	2,410,835
	Total	**65,874,905**	**57,479,200**	**33,137,048**	**156,491,153**

3.5.1 VIOLATION CHARGES

During the course of the audit, it was observed that the Society has collected Violation and Completion Charges amounting to Rs. 79.6 million during the financial years 2023 to 2025. The details of the receipts are summarized below, showing that a portion was received in cash and the remaining through various bank accounts of the Society:

Account Description	FY 2023 (Rs.)	FY 2024 (Rs.)	FY 2025 (Rs.)	Total (Rs.)
Completion & Violation charges	30,101,000	30,936,250	18,565,200	79,602,450

"According to the CDA Ordinance, 1960, particularly Sections 46, 46-B, and 49-C, any building or land violation within the Islamabad Capital Territory falls strictly under the jurisdiction of the CDA, which alone is empowered to levy, recover, and retain fines or penalties related to such violations. No provision of the law or any regulation authorizes a cooperative housing society to impose or collect Violation or Completion Charges on its own account. Consequently, any amount collected on this account must, under the CDA framework, be remitted to the CDA as its lawful revenue."

However, according to management, the entire amount was collected and utilized by the Society to cover its operational and administrative expenses, instead of being deposited with the Capital Development Authority (CDA). This non-compliance and irregularity not only contravene the statutory authority of the CDA but also exposes the Society to regulatory and financial risks arising from the retention and use of members' funds without a legal basis.

3.5.2 POSSESSION FEE

The Society collects a possession fee from members once ownership and possession of the plot are transferred, with the fee determined at a predefined rate based on the size of the plot. Phase wise breakup of such fee is presented below:

Description	FY 2023 (PKR)	FY 2024 (PKR)	FY 2025 (PKR)
Possession Fee – Phase I	5,852,000	4,977,000	2,435,000
Possession Fee – Phase II	-	-	-
Total Possession Fees	**5,852,000**	**4,977,000**	**2,435,000**

The Society includes its possession activity in the monthly report submitted to the Registrar. We conducted sample-based verification of these receipts and noted no discrepancies in the amounts received. However, a discrepancy was observed between the actual number of possessions and those reported to the Registrar. A summary of this difference is provided below.

Phase	Financial Year	Total Possessions Executed	Possessions Reported to Circular Registrar
Phase-I	2022-23	123	84
	2023-24	107	112
	2024-25	79	54
Total (Phase-I)		**309**	**250**

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Furthermore, for Phase-II, no possession record or reporting data was made available for audit verification.

3.5.3 MAINTENANCE CHARGES

The Society has been regularly collecting *Maintenance Charges* from its members. These amounts are collected on a periodic basis in accordance with a fixed schedule determined primarily by the plot size. The charges are intended to defray the cost of common area upkeep, repairs, sanitation, and general maintenance of infrastructure and facilities provided by the Society.

We conducted sample-based verification of these receipts. Apart from the discrepancy noted in Section 3.1.2 regarding the absence of Circular Registrar (CR) approval for the revised charges, no other discrepancies were identified.

3.6 ROAD CARPETING

The Society has been collecting both *Road Carpeting Charges* from members. *Road Carpeting Charges* are levied based on the area of the allotted plot, in accordance with a pre-determined rate schedule, to recover the cost of road construction and carpeting within the housing scheme.

We conducted sample-based verification of these receipts. Apart from the discrepancy noted in Section 3.1.2 regarding the absence of Circular Registrar (CR) approval for the revised charges, no other discrepancies were identified.

3.7 REVISED LOP

It was observed that the initially approved Layout Plan (LOP) of the Society has been violated. Consequently, the Management Committee prepared a revised Layout Plan for submission to the Capital Development Authority (CDA).

In this regard, the Management Committee collected amounts from members on the pretext of submitting the revised Layout Plan (LOP) to the CDA. Over the past three years, a total of approximately Rs. 96.7 million was collected through both cash and bank transactions.

However, of the total amount collected, only Rs. 1.6 million has been deposited with the CDA. The remaining funds have neither been submitted to the CDA nor properly categorized; instead, they appear to have been utilized for various expenses other than stipulated purpose.

A detailed breakdown of the amounts collected and their subsequent utilization is presented in the table below:

Payment receipts Against Revised LOP

Cash Receipts	41,203,670
Bank Receipts	55,509,500
Total Receipts	**96,713,170**
Payment to CDA	(1,668,000)
Remaining amount	**95,045,170**

We conducted a sample-based verification of the receipts, and no discrepancies were identified, except for the discrepancy noted above.

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3.8 OTHER INCOME

Other income mainly comprises of following Head;

	2023	2024	2025	Total	Ref No.
Affiliation Fee	1,525,000	353,400	25,000	1,903,400	3.8.1
Misc. Income	40,639,805	45,448,488	35,936,704	122,014,998	3.8.2
Transfer fee	46,206,550	43,364,510	23,872,600	113,443,660	3.8.3
Commercialization Fee	8,500,000	16,800,000	34,250,000	59,550,000	3.8.4
Total	**96,871,355**	**105,966,398**	**94,074,305**	**296,912,058**	

3.8.1 AFFILIATION FEE DEPOSITS

According to management, these amounts represent collections from members to whom plots were allotted in the affiliated area.

The Society has entered into an affiliation agreement with Messrs.' Malik & Co. on September 24, 2007 which was approved by the Circle Registrar, subject to all legal formalities as per bye-laws of the Society and Cooperative Societies Act 1925, vide its letter no. 1515/CR/ICT/B dated November 13, 2007.

However, a copy of the said agreement was not provided to us for review. Accordingly, the details relating to this agreement were obtained from the forensic audit report covering the period FY 2015–18. Certain issues highlighted in the said report are summarized as follows:

a) Area was affiliated without *specific approval of Affiliation from the members in any AGM of the Society.*

b) Commercial plots were allotted without auction which is violation of clause no. 34(30) of bye laws of the Society. "

3.8.2 MISC INCOME

The objective of this review was to verify the receipts recorded under this category and to assess whether the classification and accounting treatment were in line with the policies of the society. The further breakdown of this balance is presented below:

Head	FY 2023	FY 2024	FY 2025
Masjid Fund Phase-1	2,809,450	2,535,500	1,190,000
Non-Construction Charges	9,602,890	7,936,200	2,169,700
Apartment Approval Fee	-	2,200,000	-
Bifurcation Fee	1,115,000	700,000	2,500,000
Cable Fee	1,589,280	2,210,232	710,386
Gate Entry Fee	-	902,730	4,900,000
Hostel Approval Fee	-	9,000,000	-
Map Fee	2,297,124	2,585,876	2,620,150
Merging Fee	1,250,000	2,240,000	-
Miscellaneous Income	5,358,282	5,355,950	2,940,999
Separate Unit Fee	3,005,000	7,590,000	12,525,000
Water Connection Charges	1,921,000	2,192,000	1,225,000

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Suspense Receipts	11,691,779	-	5,145,470
Total	40,639,805	45,448,488	35,926,705

Receipts pertaining to the Misc. Income were tested on a sample basis, and no anomalies were identified. However, Merger fee, bifurcation fee and hostel/ apartment approval fee required specific approval of CDA as per Bylaws and CDA rules but no approval was provided during the course of audit. Further, gate entry agreement was conducted without fulfillment of proper PPRA compliances.

3.8.3 TRANSFER FEE

The Society collects a transfer fee from members upon the transfer of ownership and possession of the plot, at a predefined rate determined according to the size of the plot. A phase-wise breakdown of such fees is presented below:

Description	FY 2023	FY 2024	FY 2025	Grand Total
Transfer Fee – Phase I	40,786,550	39,399,510	18,087,600	98,273,660
Transfer Fee – Phase II	5,420,000	3,965,000	5,785,000	15,170,000
Total Transfer Fee	**46,206,550**	**43,364,510**	**23,872,600**	**113,443,660**

The Society includes its transfer activity in the monthly report submitted to the Registrar. We conducted sample-based verification of these receipts and noted no discrepancies in the amounts received. However, a discrepancy was observed between the actual number of transfers and those reported to the Registrar. A summary of this difference is provided below.

FY	Phase	Total No. of Transfers	Transfers Reported to CR
2022-23	Phase I	576	468
	Phase II	369	27
2023-24	Phase I	534	496
	Phase II	262	-
2024-25	Phase I	318	147
	Phase II	445	-

This reflects a significant control and compliance lapse, suggesting weak internal reporting procedures and a lack of governance oversight regarding statutory submissions.

3.8.4 COMMERCIALIZATION OF PLOTS

During the course of review, it was observed that the Society has commercialized a total of sixteen residential plots during the last three years, converting them into commercial plots without the availability of relevant approvals. The detailed breakup of each plot, including the respective file numbers and nature of conversion from residential to commercial category, has been obtained and reviewed.

The summary of receipts against this commercialization of plots is presented below:

Financial Year	Commercialization Fee (Rs.)
2022-23	85,00,000
2023-24	16,800,000
2024-25	34,250,000
Total	**59,550,000**

Under the provisions of Section 51 of the Capital Development Authority (CDA) Ordinance, 1960, the CDA is

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vested with authority to regulate and control all development and land use activities within its jurisdiction, including the approval of any change of land use or commercialization. Furthermore, as per Section 3(1) of the Co-operative Societies Act, 1925, and the Co-operative Societies Rules, 1927, every registered housing society must submit its master plan, site plan, and land use schedule to the Registrar within one year of registration, and no alteration or commercialization of plots can be undertaken without prior written approval of the Registrar and the competent development authority.

However, no documentary evidence or correspondence has been provided to demonstrate that the Society obtained prior approval from the Circle Registrar or the Capital Development Authority for these commercialization's. Accordingly, this matter represents a potential non-compliance with the applicable statutory provisions and regulatory framework, raising concerns over governance, transparency, and regulatory adherence in the Society's operations.

3.9 LOAN MR. RASHID

This represents a short-term loan amounting to Rs. 1,000,000 obtained from Mr. Rashid, recorded under Bank Payment Voucher No. BPV-6-NOV, dated 11 July 2024, through Cheque No. 84055246 drawn on Allied Bank A/C 630026. However, the management did not provide any formal loan agreement, contract, or supporting documentation to substantiate the terms and conditions of this borrowing such as the purpose of the loan, repayment terms, interest rate (if any), or approval by the competent authority. In the absence of such supporting evidence, the authenticity and proper accounting treatment of the transaction could not be independently verified.

3.10 LOANS OBTAINED FROM MANAGEMENT COMMITTEE MEMBERS

During the course of audit, it was noted that the Management Committee held a meeting during the audit period in which it approved the proposal that the members of the Committee would provide loans amounting to Rs. 7,000,000 collectively to the Society for the purchase of land in Phase-II. Following this approval, the Society obtained funds from management committee members and subsequently made partial repayments through banking channels. The yearly movement of receipts and payments relating to these loans is summarized below.

Loan Receipts from Management Committee Members

Description	FY2023 (Rs.)	FY2024 (Rs.)	FY2025 (Rs.)	Total Receipts (Rs.)
Opening Balance	-	-	**9,413,000**	-
Mr. Ayub Khan	-	38,195,500	7,973,500	46,169,000
Mr. Bilal Ahmed	3,000,000	-	-	3,000,000
Mr. Liaquat Ali Kharal	4,800,000	-	-	4,800,000
Mr. Muhammad Mubashir Malik	4,200,000	-	-	4,200,000
Total Receipts	**12,000,000**	**38,195,500**	**17,386,500**	**58,169,000**

Loan Repayments to Management Committee Members

Description	FY2023 (Rs.)	FY2024 (Rs.)	FY2025 (Rs.)	Total Payments (Rs.)
Mr. Ayub Khan	-	28,782,500	17,386,500	46,169,000
Mr. Bilal Ahmed	3,000,000	-	-	3,000,000
Mr. Liaquat Ali Kharal	4,800,000	-	-	4,800,000
Mr. Muhammad Mubashir Malik	4,200,000	-	-	4,200,000
Total Payments	**12,000,000**	**28,782,500**	**17,386,500**	**58,169,000**
Closing Balance	-	**9,413,000**	-	-

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Upon verification of the relevant vouchers, it was observed that the receipt and payment vouchers were incompletely prepared, and in multiple instances, the signatures of the payee and the preparer/approver were found to be identical, raising concerns over the authenticity and internal control procedures.

Furthermore, no approval or confirmation from the Registrar of Cooperative Societies was obtained in accordance with the Cooperative Societies Act, 1925 (Section 34 – Borrowing Powers of a Society) and the Cooperative Societies Rules, 1927 (Rule 33 – Sanction for Loans).

Additionally, these loan voucher numbering was not sequential or properly maintained, making it difficult to trace transactions through the accounting records.

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3.11 DEVELOPMENT WORK IN PROGRESS

As per management, society entered into total 10 contracts during the period for development work. As part of the review of development and procurement activities, data and supporting records pertaining to these contracts were obtained from the management. The information provided includes the contract agreements, work orders, advertisements and award details under PPRA Rules, interim payment certificates (IPCs), invoices, and progress reports.

The purpose of this review is to summarize the contractual activities, their financial scope, nature of services, and progress status as per the available documentation. A detailed compliance review under PPRA procurement regulations will be provided separately in the following section.

Summary of Contracts

The following table presents a summary of the ten (10) contracts reviewed, including the project names and their respective contract amounts:

Sr. No.	Contract / Project Name	Vendor / Contractor	Contract Amount (PKR)	Ref No.
1	Construction of Storm Water Drain, Yasmeen Road, Block-H	Mughal Construction Company	4,928,450	3.11.1
2	Hiring of Consultancy Services (Phase-I & II)	Al Haseeb Engineering / GECON Engineering	6,800,000	3.11.2
3	Construction of Extra Story of Community Centre Building	Mughal Construction Company	26,647,500	3.11.3
4	Road Repair and Patch Works	Construction Professional Associates	30,500,000	3.11.4
5	Installation of Tube Wells (Various Phases)	Pakistan Geo Tech & Civil Engineering	22,572,860	3.11.5
6	LED Street Lights	Delsen Engineering	6,550,000	3.11.6
7	Development Works of Soan Garden Phase-II	M/S Bawaqar	1,210,696,293	3.11.7
8	Hiring of Town Planning Consultancy	Urban Community Housing Pvt. Ltd.	7,128,000	3.11.8
9	LED Street Lights (Old Projects)	Comcept Pvt. Ltd.	6,039,715	3.11.9
10	Third Party Validation for Road Carpeting Works of 2016	Capital Engineering Consultant	1,200,000	3.11.10

3.11.1 CONSTRUCTION OF STORM WATER DRAIN, YASMEEN ROAD, BLOCK-H

- **Contract Date:** 17 August 2024
- **Contract Party:** Mughal Construction Company
- **Contract Amount:** Rs. 4,928,450
- **Invoice / IPC Details:** IPC No. 1 dated 30 December 2025 amounting to PKR 4,407,800

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- **Status:** IPC applicable; progress report available.

PPRA Compliance Review

No advertisement was made for this project as required under PPRA Rules 13 & 15. Three quotations were personally obtained by management without public notice. As per Rule 42(b), such direct quotations are allowed only for procurements up to PKR 100,000 (or PKR 500,000 if authorized by management). The value of this contract (Rs. 4.928 million) exceeds that threshold; hence, the method used is non-compliant.

Additionally, no withholding tax was deducted or deposited, constituting a statutory non-compliance.

3.11.2 HIRING OF CONSULTANCY SERVICES (PHASE-I & II)

- **Contract Dates:** 09 September 2022 (Al Haseeb Engineering), 27 November 2024 (GECON Engineering)
- **Contract Party:** Al Haseeb Engineering / GECON Engineering
- **Contract Amount:** Rs. 6,800,000
- **Invoices:** Nos. 1–7 totaling PKR 9,182,206
- **Status:** Active consultancy work.

PPRA Compliance Review

Two contractors were hired for the same assignment. The first, Al Haseeb Engineering, had a one-year agreement with no record of termination or extension. After one year, the Society directly awarded the work to GECON Engineering without advertisement or documented evaluation. This direct appointment without competition violates PPRA Rules 15 (advertisement) and 36 (evaluation), and there is no evidence of approval from the competent authority.

3.11.3 CONSTRUCTION OF EXTRA STORY OF COMMUNITY CENTRE BUILDING

- **Contract Date:** 22 May 2023
- **Contract Party:** Mughal Construction Company
- **Contract Amount:** Rs. 26,647,500
- **Invoices:** IPC Nos. 1–3 totaling PKR 8,373,335
- **Status:** Completed.

PPRA Compliance Review

Three quotations were obtained; however:

- Only one quotation was signed by the bidder but not by the President or Management Committee.
- The other two quotations were unsigned by the bidders and instead signed by Committee members.

This indicates a lack of proper bid authentication and evaluation, violating PPRA Rule 30, which requires duly signed and verifiable bids. The procurement process is thus non-compliant.

3.11.4 INSTALLATION OF TUBE WELLS (VARIOUS PHASES)

- **Contract Dates:** 24 Aug 2022, 24 Aug 2023, 6 Jan 2024, 9 Dec 2024
- **Contract Party:** Pakistan Geo Tech &Civil Engineering

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- **Contract Amount:** Rs. 22,572,860.
- **Invoices:** IPCs dated May 2022 – Feb 2024
- **Status:** Completed.

PPRA Compliance Review

No PPRA compliance documentation was available. No tender notice, bidding record, or comparative statements were found. The work was directly assigned to the existing contractor, and no formal contract agreements were attached.

This is a serious deviation from PPRA Rules 13, 15, and 32, representing non-transparent procurement.

3.11.5 LED STREET LIGHTS

- **Contract Date:** 18 March 2023
- **Contract Party:** Delsen Engineering
- **Contract Amount:** Rs. 6,550,000
- **Invoices:** IPC Nos. 1–7 totaling PKR 6,550,000
- **Status:** Completed.

PPRA Compliance Review

The procurement record indicates limited competition and no advertisement in newspapers or the PPRA website. Only three quotations were placed on file, without any evidence of bid evaluation or committee approval. As per PPRA Rule 36, evaluation must be transparent and documented; hence, this procurement is partially non-compliant.

3.11.6 DEVELOPMENT WORKS OF SOAN GARDEN PHASE-II

- **Contract Date:** 8 January 2024
- **Contract Party:** M/S Bawaqar
- **Contract Amount:** Rs. 1,210,696,293
- **Invoices:** IPC Nos. 1–3 totaling PKR 54,275,251
- **Status:** Ongoing.

PPRA Compliance Review

This contract award related to Phase-II of the Society which did not have NOC and approved layout plan from the concerned authorities. We did not receive evidence that open competitive bidding process under relevant PPRA Rules was followed for this award. We were not provided copies of advertisement, tender evaluation reports, comparative statements etc.

Considering the magnitude (PKR 1.21 billion), this represents a major non-compliance with mandatory procurement rules for transparency and competition.

3.11.7 HIRING OF TOWN PLANNING CONSULTANCY

- **Contract Date:** 11 October 2022
- **Contract Party:** Urban Community Housing Pvt. Ltd
- **Contract Amount:** Rs. 7,128,000
- **Invoice:** No. 1 dated 14 November 2023 amounting to PKR 750,000
- **Status:** Completed.

PPRA Compliance Review

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The record shows no public advertisement or shortlisting process for selecting the consultant. As per Rule 3(g) and Rule 36A of the PPRA Consultancy Regulations, consultancy appointments must be through EOI (Expression of Interest) followed by technical and financial evaluation. No such evidence was found, indicating non-compliance with the consultancy procurement framework.

3.11.8 LED STREET LIGHTS (OLD PROJECTS)

- **Contract Dates:** Sep–Dec 2022
- **Contract Party:** Comcept Pvt. Ltd
- **Contract Amount:** Rs. 6,039,715
- **Status:** Completed.

PPRA Compliance Review

The project was split into several smaller contracts, each below the advertisement threshold, seemingly to avoid open bidding requirements.
Such splitting of procurement contravenes PPRA Rule 12(2). No tender or evaluation documents were available, and all work was given to the same vendor, raising transparency concerns.

3.11.9 ROAD REPAIR AND PATCH WORKS

- **Contract Date:** 20 October 2022
- **Contract Party:** Construction Professional Associate
- **Contract Amount:** Rs. 30,500,000
- **Invoices:** IPC Nos. 1–13 totaling PKR 63,647,015
- **Status:** Completed.

PPRA Compliance Review

Despite the high value, no advertisement or bidding evidence was found. Payments were made against multiple IPCs, but no tender evaluation or award approval documentation was attached. This violates Rules 13, 30, and 36, which require competitive bidding and record maintenance. The work appears to have been awarded on negotiation basis, which is non-compliant with PPRA regulations.

3.11.10 THIRD PARTY VALIDATION FOR ROAD CARPETING WORKS (2016)

- **Contract Date:** 3 June 2024
- **Contract Party:** Capital Engineering Consultant
- **Contract Amount:** Rs. 1,200,000
- **Status:** Assignment initiated; report pending.

PPRA Compliance Review

No record of advertisement, shortlisting, or TOR approval was available. For consultancy procurements exceeding PKR 1 million, PPRA (Consultant) Regulations require a formal selection process. The direct award without competition constitutes non-compliance.

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3.12 FIXED ASSET

It was observed that the entity has not maintained a proper Fixed Asset Register (FAR), resulting in a significant control deficiency. Fixed assets were recorded solely in the General Ledger balance

3.13 OPERATING AND ADMIN EXPENSES

The objective of this verification is to ensure that all expenses recorded in the financial statements are valid, accurately supported by appropriate documentation, properly classified, and incurred in accordance with the applicable policies.

The operating and Admin Expenses mainly comprises of following expenses as shown below;

	2023	2024	2025	Ref No.
Advertisement	1,945,533	1,225,629	784,630	
Salaries Office & Site Staff	60,760,112	76,341,118	60,416,375	3.13.6
Security Expenses	898,797	10,402,098	328,400	
Audit Fee	-	979,000	534,000	
AGM Expenses	5,868,347	-	-	
Bank Charges	31,764	96,565	29,918	
Entertainment & Mess Expense	3,942,729	6,873,303	3,801,685	
EOBI Contributions (Staff)	200,000	300,000	570,164	3.13.1
Legal & Professional Charges	10,477,135	12,095,494	8,726,000	3.13.2
Graveyard Expenses	1,259,475	904,330	541,550	
Janitorial Services	3,820,000	2,494,000	4,298,000	
Masjid Expenses	1,288,000	-	-	
Newspaper & Periodicals	9,000	-	-	
Office Expense	1,271,681	1,446,541	3,960,373	
Plantation Expense	7,011,175	3,860,600	451,100	
POL Expenses	9,908,203	11,696,835	7,647,320	3.13.3
Postage & Courier	828,765	522,407	496,704	
Printing & Stationery	2,707,696	1,559,897	1,740,594	
Repair & Maintenance - General	108,402,594	91,487,684	162,095,607	3.13.4
Repair & Maintenance - Vehicle	3,626,320	2,717,109	1,075,280	3.13.4
Site Expenses	14,309,544	4,690	-	
Travelling Expenses	68,500	649,174	730,705	
Utilities Office/ Site	61,209,789	87,240,061	74,657,068	3.13.5
Total	299,845,159	312,896,535	332,885,473	

As part of our audit procedures, vouching of expenses was conducted on sample basis to assess the authenticity, accuracy, and completeness of recorded transactions. During the review, we observed following general and specific discrepancies:

Observations and Findings

1. Voucher Authorization Process

Each expense voucher should bear three signatures:

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- Accounts Officer (preparer)
- President of the Management Committee
- An additional authorized member of the Management Committee

During the audit, several vouchers were found without complete signatures, indicating weaknesses in internal authorization controls.

2. Non-Compliance with Withholding Tax Requirements

Certain expense categories (Legal & Professional Charges, Janitorial Services, Repairs & Maintenance, POL Expenses) are subject to withholding tax under Sections 153(1)(b) and 233 of the Income Tax Ordinance, 2001.

Evidence of tax deduction or challan deposit under Section 165 was not available, constituting non-compliance with statutory tax obligations.

3. Improper Voucher Sequencing and Record Keeping

The expense vouchers were not maintained in proper serial order, with several missing numbers, breaks in the sequence, and some vouchers entirely unnumbered. This lack of sequential record keeping weakness the audit trail and increases the risk of duplication, omission, or misstatement of transactions.

We further noted that certain amounts were paid and recorded in the cash ledger as an Adjustment Entry without suitable classification and supporting documentation. These were subsequently transferred to relevant heads after compilation of relevant documentation.

4. Cash Payments and Banking Compliance

A significant portion of large payments were made in cash rather than through verifiable banking channels. Payments exceeding Rs. 250,000 are required to follow banking procedures in accordance with Section 21(l) of the Income Tax Ordinance, 2001, and non-compliance exposes the Society to potential disallowance of tax deductions and the risk of misappropriation. Additionally, several vouchers lacked adequate supporting documentation, such as invoices, or approval memos, which reduces the reliability and verifiability of the recorded expenses.

3.13.1 NON-COMPLIANCE WITH EMPLOYEES' OLD-AGE BENEFITS INSTITUTION (EOBI) ACT, 1976

The Employees' Old-Age Benefits Institution (EOBI) Act, 1976, enacted under Section 22 of the Act, provides a compulsory social insurance scheme for employees in industrial and commercial establishments. Under Section 9, every employer is required to register all eligible employees and contribute 5% of the employee's wages, while employees contribute 1%, to ensure old-age, invalidity, and survivor's benefits. During the audit, it was observed that the Society did not comply with the provisions of the EOBI Act, as the required employee registrations and contributions were not made. As a result, the EOBI Department has raised a claim of Rs. 9,236,088 against the Society.
The payment and accounting details verified during audit are summarized below:

Description	Amount (Rs.)
Total claim raised by EOBI Department	9,236,088
Amount recorded in General Ledger (GL)	9,236,088
Difference identified	-

As per management, the Society is in the stance to raise this concern regarding claim to reduce there liability.

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3.13.2 LEGAL AND PROFESSIONAL EXPENSES

During the course of our review, we inspected the *Legal and Professional Ledger* to verify the payments made to the legal advisor. Subsequently, we obtained direct confirmation from the legal advisor regarding any pending or ongoing legal cases. In response to our confirmation request, the legal advisor provided a detailed reply disclosing the particulars of all such cases. The complete list of these cases, as confirmed by the legal advisor, is attached herewith as **Annexure C** for reference.

3.13.3 POL EXPENSES

The Society incurs substantial fuel expenses for its vehicle fleet under a contractual arrangement with Boston Private Limited (BPL), whereby fuel is supplied and filled into vehicles daily, with payments for consumption settled monthly directly with the petrol pump. While this arrangement ensures uninterrupted vehicle operations, the forensic audit noted that supporting vouchers and adequate documentation for these monthly payments were not being properly maintained.

3.13.4 REPAIR AND MAINTENANCE EXPENSES

The Society has incurred significant Repair and Maintenance expenses for both general and vehicle maintenance, primarily relating to projects executed under Phase 1, which are further detailed under the Projects / PPRA Compliance section of this report. During the forensic audit, it was observed that a substantial portion of these payments were not supported by proper vouchers, and the details of sampled expenses, including unverified items.

3.13.5 UTILITIES EXPENSES

The Society incurs utilities expenses primarily under the following two categories:

1. **Society's Utility Bills** – including PTCL telephone and internet bills.
2. **Electricity Expenses** – paid to IESCO for electricity supply to Society premises and sites.

The year-wise expenditure for these utilities is summarized below:

Particulars	FY 2022-23 (PKR)	FY 2023-24 (PKR)	FY 2024-25 (PKR)
PTCL / Society Utility Bills/ Water charges	322,767	1,191,049	1,796,798
Electricity Bills (IESCO)	60,887,022	86,049,012	72,860,720

These bills were verified analytically, and no anomalies were noted.

3.13.6 SALARIES OFFICE & SITE STAFF

As part of the forensic audit of salary expenses, the records for the past three financial years were examined. The review included total employees, salary payments, and year-on-year variances. Where available, supporting documentation such as appointment and termination letters was verified, and salary payments were checked on a sample basis. It was further noted that certain hirings and terminations had been approved by the Management Committee, as reflected in the minutes of its meetings.

A comprehensive summary of the total number of employees, total salaries disbursed, and year-on-year variances is presented below:

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Sr. No.	FY	Number of Employees at year end	New Joiner	Leaver	Total Salaries paid
1	2023	175	55	19	60,760,112
2	2024	126	32	28	76,341,118
3	2025	89	11	48	60,416,375

The audit of salary expenses identified multiple areas of concern related to salary disbursements and employee records.

- All salary payments were made in cash instead of through banking channels, compromising the audit trail and increasing the risk of unauthorized or duplicate payments.
- Income tax was not deducted from employees' salaries, and no evidence of withholding tax deposits was found, exposing the Society to potential tax liabilities and penalties.
- Several employees were paid below the minimum wage rate prescribed by the Government of Pakistan, in violation of the Minimum Wages Ordinance, 1961.
- Personnel records were largely incomplete, with only a small number of files available; key supporting documents such as confirmation letters, CNIC copies, educational and experience certificates, attendance records, and performance evaluations were missing.
- These deficiencies indicate serious lapses in record-keeping, weak internal controls, and non-compliance with statutory requirements.

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4. FILE DATA MAINTINANCE

During the course of audit, the records pertaining to members' files were examined for both Phase 1 and Phase 2 of the Society. The audit procedures included physical inspection, verification, and reconciliation of the available records. Furthermore, a certificate has been obtained from the Society's management confirming that the information presented below accurately represents the current status of files maintained in their official record.

Phase 1 – Files Record Summary

Particulars	Number of Files	Remarks
Total Files as per Record	4,903	As per society's membership records
Files Available in Record	4,713	Physically verified and confirmed
Files Missing	190	Not available in record or under verification

It was noted that certain files were not available for review. Management represented that either files were missing or currently in the custody of external parties, including 132 files retained by the former President,29 in custody of Ex- office secretary, 15 in custody of Ex-Vice president and 13 files held by the FIA.

Phase 2 – Files Record Summary TO BE RECONSILE WITH CERTIFIACTE

Particulars	Details / Categories Details / Categories			Total
Size	**30*50**	**40*70**	**50*90**	
Total Files as per Record	2,539	1,908	1,320	5,767
Files Available in Record	1,698	1,383	896	3,977
Files Missing	841	525	424	1,790
Record not found	317	254	273	844
Files under Custody of Ex-President (Mr. Raza Salim Gondal)	246	174	69	489
Files under Custody of FIA	278	97	82	457

The files pertaining to Phase 2 have been classified by the Society into three categories, as verified during the audit. Physical verification was conducted on a test-check basis, and the categorization was found to be consistent with the management's-maintained record. The certificate obtained from the Society's management also confirms that the above data represents the total files currently available in their record.

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5. OTHER LEGAL AND REGLATORY COMPIANCES

5.1NO INTERNAL AUDIT COMMITTEE

As per Section 22-B of the Co-operative Societies Act, 1925,

"Every Co-Operative Society Shall Constitute an Internal Audit Committee Comprising At Least Three Members of the Society, Other Than the Members of the Managing Committee, To Conduct Internal Audit of the Accounts of the Society."

Auditor's Comments

No Internal Audit Committee exists, as required under the provisions of section 22-B of the Co-operative Societies Act 1925. Thus, no Internal Audit Report was prepared by the Society.

5.2SERVICE RULES

As per Section 6 of the Co-operative Societies Act, 1925,

"Every Registered Society Shall Conduct Its Affairs in Accordance with The Provisions of This Act, The Rules Made Thereunder, The Registered Bye-Laws, And the Lawful Directions Issued by the Registrar."

Auditor's Comments

Service rules, as per the directive of the Office of Registrar, Co-operative Societies Department ICT, Islamabad, are required to be formulated for the employees, the Society has not formulated such Service Rules.

5.3COMPLIANCE OF DIRECTIONS UNDER SECTION 44-D AND 44-E OF COOPERATIVE SOCIETIES ACT, 1925.

Adherence to Municipal Bye-Laws:

a) The Society has subdivided and bifurcated the plots without obtaining the approval of members in Annual General Meeting (AGM).
b) Certificate of 'land audit' from the CDA on annual basis to ensure sanctity of layout plan was not obtained by the Society
c) The Society has not obtained clearance from CDA that no agenda item has been approved in AGM that is in violation of municipal bye-laws.

5.4DISPLAY FOLLOWING INFORMATION ON THE WEBSITE

As per Rule 41 of the Islamabad Co-operative Societies Rules, 2018,
"Every co-operative society shall set up, at its own expense, a website, and the Managing Committee shall be responsible for making suitable arrangements for its regular maintenance. The website shall display key information regarding the society, including its managing committee and membership."

Auditor's Comments

It was observed that the Society has not established a website, and consequently, no information has been displayed online.

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5.5 PROVIDENT FUND

As per Section 8 of the Islamabad Co-operative Societies Act, 1925,

"Every co-operative society shall maintain a contributory Provident Fund for its employees in accordance with the rules prescribed under this Act."

Auditor's Comments

As per management, Society has part time employees and no full-time employees therefore, no provident fund is maintained by the Society.

5.6 CIRCULAR GUIDELINES / SOPS FOR STATUTORY AUDIT OF COOPERATIVES

"As per the directions of the Circle Registrar, Co-operative Societies, ICT (Letter No. 331C/CR/ICT/B dated 14 October 2025), the credible auditor is required to be appointed by the Registrar, and the audit report is to be submitted to the Registrar within the prescribed time. It was noted that compliance with the said directive is mandatory, and a panel of Chartered Accountants may be maintained by the Circle Registrar for facilitation of societies."

Auditor's Comments

The society has hot conducted yet the annual audit of 2025 till our audit report that while the previous audit is conducted as per the required guidance's.

5.7 MANAGEMENT COMMITTEE REMUNERATION

"As per the directions of the Circle Registrar, Co-operative Societies, ICT (Letter No. 331C/CR/ICT/B dated 14 October 2025), any remuneration paid to members of the Managing Committee is required to be in accordance with the bylaws and properly authorized."

Auditor's Comments

It was observed that no such evidence (e.g., resolutions, payment vouchers, bank statements) for the payment of remuneration to committee members was provided or gathered during the audit. Consequently, compliance with this requirement could not be verified.

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CIVILIAN
EMPLOYEES
COOPERATIVE
HOUSING SOCIETY

Reg. Under Co-operative Societies Act. 1925
(Regd. No. 319)

Annexure A: List of Management Committee Meetings

During the tenue 01 July 2022 to 27 June 2025

Sr no.	Meeting Date	Main Agenda Items
1.	03-Jul-2023	Management Committee meeting regarding potential heavy rainfall.
2.	20-Jun-2023	Assign responsibility for the society to Vice President Liaquat Ali.
3.	08-Jun-2023	Focus on the application and take appropriate action to resolve the issue.
4.	31-May-2023	Management meeting regarding the transfer of the office and other related matters.
5.	29-May2023	Office relocation, auction of the old office, and levy of late payment charges.
6.	19-May2023	Enhance the efficiency of the security system and oversee the security guard team.
7.	17-Apr-2023	Meeting regarding the following matters: 1. Consolidation of property in Sawan Garden Phase II and exchange of property with other societies. 2. Sale of land located outside the limits of Phase II. 3. Acquisition of property from the proceeds of the land sold, and consolidation of such property within Phase II.
8.	21-Mar-2023	The Consultant Evaluation Report is presented for formal review and approval.
9.	08-Mar-2023	Committee Meeting Regarding Unauthorized Possession in Sawan Gardan Phase-1, Block H
10.	02-Mar-2023	Meeting for: 1. Discussion on the transfer of the per-square squad of the constructed plaza. 2. Review and determination of the transfer fees for 1-bedroom and 2-bedroom flats.
11.	28-Feb-2023	Committee meeting to: 1. Approve fees for submission of NOC/LOP for Sawan Gardan Phase-I. 2. Approve regularization of commercial plazas.
12.	13-02-2023	Meeting to review and approve the revised LOP charges.
13.	26-Jan-2023	Meeting to discuss: 1. Implementation of the revised layout plan 2. Affiliation of Sawan farmhouses 3. Affiliation with Phase-II
14.	16-Nov-2022	Meeting to discuss the transfer of files for Phase-II.
15.	14-Oct-2022	Meeting to discuss: 1. Approval to stop water from Sawan River in Phase-I 2. Increase in allied charges
16.	13-Oct-2022	Meeting to discuss: 1. Third-party affiliation in Phase-II 2. Leasing of food streets, park, and health center in Phase-I
17.	08-OCT-2022	Meeting to discuss the cancellation of Saturday holidays due to slow construction progress.

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Plot No. 10-B, Street No. 04, Block A, Soan Garden (Zone V), Islamabad.
Website: www.soangardens.com, E-mail: info@soangardens.com
Off: +92-51-5738448, 5738449

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18.	27-Sep-2022	Meeting for Approval of LOP/NOC
19.	26-Sep-2022	Meeting to discuss accommodation of Phase-I affected members in Phase-II.
20.	23- Sep-2022	Meeting to discuss the cancellation of Plot No. CP-3-B on Mehran Road.
21.	15- Sep-2022	NDC Approval
22.	08- Sep-2022	Meeting to discuss: 1. Development of Sawan Gardan Phase-II 2. Utilization of receivables from Sawan Gardan Phase-II for its development 3. Approval from CR to hold the AGM
23.	22-Aug-2022	Meeting to review the decision regarding Plot 2 and 2A, Street 6, Block F.
24.	12-Aug-2022	Meeting to discuss the following: 1. Change of security company 2. Renovation of the community center 3. Maintenance works in the society 4. Plantation in parks 5. Purchase of plants for parks 6. Loan for development of Phase-II 7. Obtaining biometric machines from NADRA and permission for biometric registration
25.	02- Aug-2022	Meeting to discuss the transfer of remaining instalments for Phase-II.
26.	22-Jul-2022	Meeting to discuss: 1. Installation of a new tube well 2. Appointment of a legal advisor 3. Provision and maintenance of street lights
27.	18-Jul-2022	Meeting to discuss: 1. Installation of a new transformer at Block H gate 2. Repair of LED lights 3. Approval for new drainage 4. Construction of retaining walls in Block H and G
28.	14-Jul-2022	Meeting to discuss: 1. Water complaints 2. Electricity complaints 3. Security issues 4. Increase in petty cash and bank account authority
29.	03-Aug-2024	Meeting to discuss obtaining sponsorship from private firms for converting tube wells from WAPDA to a solar system.
30.	13-Jul-2022	Billboard cancelation
31.	09-Jun-2023	Society Office – community
32.	24-Jul-2023	According to bylaws Discount
33.	05-Aug-2024	Meeting for urgent work notices
34.	23-Jul-2024	Meeting to discuss the development of farms in Phase-II.
35.	04-Jun-2024	Meeting to discuss: 1. Leasing of land for tube well 2. Toll tax entry arrangements

CIVILIAN EMPLOYEES COOPERATIVE HOUSING SOCIETY

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36.	14-May2024	Meeting to discuss the water and sewage treatment plant.
37.	08-May2024	Meeting to discuss: 1. Tube well installation 2. Street lighting 3. Solar system implementation
38.	02-May2024	Meeting to discuss the adjustment of Plot 3-B, Street 2, Block D owner in other blocks.
39.	26-Mar-2024	Meeting to discuss the conversion of Phase-I residential plots to commercial use.
40.	25-Mar-2024	Meeting to discuss toll tax implementation at entry points.
41.	27-Nov-2023	Meeting to discuss graveyard fees and the allotment of new files in Phase-II.
42.	06-Nov-2023	Meeting to discuss the execution case for Plot 16, Street 9, Block C.
43.	27-Oct-2023	Meeting to discuss the cancellation of files in Phase-II.
44.	20-Oct-2023	Meeting to discuss the commencement of 1122 emergency services in Sawan Gardan.
45.	19-Sep-2022	Meeting to discuss development works in Sawan Gardan Phase-II.
46.	05- Sep 2023	Meeting to discuss auction of old office
47.	04- Sep 2023	Meeting to discuss approvals for running the affairs of the society.
48.	24-Jul-2023	Meeting to discuss discount by society by laws

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CAPITAL DEVELOPMENT AUTHORITY
PLANNING WING
Directorate of Housing Societies

No. CDA/PLW/HS(481)/2023/388 Islamabad, 8th September, 2025

The Administrator,
M/s Civilian Employees Cooperative Housing Society,
House No.18, Street No. 4, Block F,
Soan Gardens Housing Scheme, Islamabad.

Subject:- **SHOW CAUSE NOTICE**
UNDER SECTION 49-C, 46 & 46-B OF THE CDA ORDINANCE 1960, READ WITH, CLAUSE-5 (I) & (III) OF THE ICT (ZONING) REGULATION, 1992 AND CLAUSES 40-42 OF "THE REGULATION FOR PLANNING AND DEVELOPMENT OF PRIVATE HOUSING/FARM HOUSING, APARTMENTS/COMMERCIAL SCHEMES/PROJECTS IN ZONES-2, 4 & 5, OF ISLAMABAD CAPITAL TERRITORY, 2023, FRAMED UNDER ICT ZONING REGULATIONS, 1992".
[ILLEGAL CONVERSION OF PUBLIC AMENITY PLOTS, TRANSFERRED IN THE NAME OF CDA, IN "SOAN GARDEN HOUSING SCHEME", ZONE-5, ISLAMABAD, SPONSORED BY M/S CIVILIAN EMPLOYEES COOPERATIVE HOUSING SOCIETY]

Ref:- This office letters dated letter No. CDA/PLW/HS(481)/2023/339, dated **11-8-2025**, regarding the subject matter.

It is informed that the Layout Plan **(LOP)** of the "Soan Garden Housing Scheme", Zone-5, Islamabad, over an area measuring **2,985 Kanals**, sponsored by M/s Civilian Employees Cooperative Housing Society, was approved by CDA on **10-7-1994**. No Objection Certificate (NOC) for Development of the Housing Scheme was issued by CDA, vide letter dated **09-8-2004**, subject to conditions mentioned in the letter, including Transfer to land under Roads, Parks, Graveyard & Public Buildings in the name of CDA. The same were got Transferred vide **Transfer Deed No. 998**, dated **04-4-1995**.

Computer Dte. CDA
Dy. No. 8327
Dated: 11/09/25

2. M/s Civilian Employees Cooperative Housing Society, being Sponsor of the Scheme, were required to complete certain conditions & formalities within prescribed timeframe as per the provisions of Modalities and Procedures, framed under ICT (Zoning) Regulation 1992, for Development of Private Housing Schemes in ICT. The Completion Period of the Scheme was 5 years, i.e. the Development of Infrastructure Works in the scheme were to be completed by 09-8-2009. However, M/s Civilian Employees Cooperative Housing Society have failed to obtain the Completion Certificate till date. Moreover, the NOC was cancelled/ withdrawn on **11-5-2017.**

3. It has been observed with grave concern that various **Violations of Approved** Layout Plan have been made on site, and **Illegally Converted** the sites reserved for Parks, Graveyard & Public Buildings, Transferred in the Name of CDA, vide aforementioned Transfer Deeds, into other uses *without prior Approval of CDA.* ***The same was also shown*** **to Management Committee during meeting in CDA, on Monday, 12-5-2025,** in the office of Member (P&D), CDA.

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4. The Summary of Violations of Approved LOP, already committed by M/s Civilian Employees Cooperative Housing Society, are as under:

Sr. No.	Approved Land uses (As per LOP)	Location	Block	Area (Kanal)	Land use (As per Site)
1.	Green	Street No. 4, 5	A	4.12	Residential Plots
2.	Green	Street No. 11	A	7.09	Residential Plots
3.	Park	Kohsar Road, Street No. 5	B	5.74	Area reduced and 2 residential plots have been created
4.	Park	Mehran Road, Street No. 10	B	4.54	Residential Plots
5.	Green	Street No. 11	B	2.89	Residential Plots
6.	Park	Soan Avenue	C	25.37	Commercial
7.	Play Ground	Street No. 1	C	4.58	School + Residential Plots
8.	Park	Street No. 4, 8 & 9	C	3.83	Residential Plots
9.	Park	Street No. 6	C	0.85	Residential Plots
10.	Green	Street No. 6	C	2.36	Masjid
11.	Green	Street No. 6	C	0.93	Residential Plots
12.	Green	Street No. 6	C	7.93	Residential Plots
13.	Green	Street No. 6 & 7	C	1.58	Residential Plots
14.	Green	Street No. 7 & 8	C	1.74	Residential Plots
15.	Park	Soan Avenue	D	11.86	Commercial
16.	Park	Street No. 2, 6 & 10	D	5.47	Residential Plots
17.	Green	Street No. 8 & 9	D	2.09	Residential Plots
18.	Park	Shalimar Road, Street No. 9	E	2.66	Residential Plots
19.	Park	Street No. 1	E	4.79	Residential Plots
20.	Park	Street No. 4, 5	F	5.30	Commercial
21.	Park	Street No. 8, 9, 10	F	3.41	Residential Plots
22.	Play Ground	Street No. 6	G	105.72	Residential Plots
23.	Yasmin Ladies Park	Yasmin Road	H	7.28	Residential Plots
24.	Green	Road No. 6	H	15.25	Residential Plots
25.	Green	Road No. 6, Street No. 8	H	1.00	Residential Plots
26.	Masjid	Street No. 9, 10	A	2.46	Commercial
27.	Jamia Masjid	Street No. 1, 2	B	11.10	Commercial
28.	Model College	Bolan Road	B	11.11	Residential Plots
29.	Masjid	Street No. 3	C	2.58	Residential Plots

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30.	Fire Brigade	Soan Avenue	C	4.21	Residential Plots
31.	Masjid	Street No. 8 & 9	D	2.23	Commercial
32.	Primary School	Street No. 2	D	4.15	Commercial
33.	Health Centre	Soan Avenue	D	2.87	Commercial
34.	Tube well	Street No. 8	D	0.69	Residential
35.	Masjid	Street No. 4	E	1.33	Commercial + Small Masjid + OHWT
36.	Masjid	Shalimar Road, Street No. 4 & 5	F	5.63	Residential Plots
37.	Masjid	Street No. 9, 10	F	3.08	Residential Plots
38.	Amenities	Shalimar Road, Canal Road	F	21.00	Residential Plots
39.	Primary School	Blossom Road	F	12.55	Residential Plots
40.	High School	Street No. 12	F	13.32	Commercial + Small Masjid + OHWT
41.	College	Yasmin Road	H	10.00	Commercial
42.	S.T.P	Nargis Road	H	30.08	Residential Plots
43.	Graveyard	Street No. 4	G	59.99	Partially Vacant + Few Residential Plots

5. It was conveyed that the Honorable Islamabad High Court, Islamabad, in WPs. No. 2929, 2930, 2931, 2932, 2933, 2934 of 2013 & 4303 of 2012, ordered as under:

> "Hence in view of above referred case laws, I am of the view that respondents have violated procedure provided in Modalities & Procedures framed under ICT (Zoning) Regulations, 1992 for Development of Private Housing Schemes in Zones Two & Five of Islamabad Capital Territory Zoning Plan as **respondents are bound by their Undertaking submitted before the CDA as they will never convert, relocate or modify the Layout Plan without prior proper approval, even in this case they started conversion and at the same time they have submitted the Revised Layout Plan, hence, they have adopted Illegal Procedure as there is no concept of Ex-Post Facto Approval rather they have to get the Revised-Layout Plan at the first instance and then start Relocation or Modification only in the larger interest of public if allowed by the CDA.**
>
> Even otherwise the respondent Society has violated the terms of its Undertaking which was submitted before CDA, respondents have developed monetary interest against the public at large and all actions under the so-called modification, relocation are made against the public interest. Public Amenity plots cannot be changed for any purpose. Hence, the actions of relocation, modification of commercial plots or residential plots in violation of Approved Layout Plan are hereby declared Illegal".

The above Orders have been upheld by the Honorable Islamabad High Court, Islamabad in ICA No. 263-269/2016 and Supreme Court of Pakistan in CP No. 3221-3227/2016, and thus have attained Finality.

6. The Honorable Islamabad High Court Islamabad, in its Judgment in **Writ Petition No. 1662/2018** titled Toqeir Ahmad, MD Des Pardes vs CDA, dated **11-5-2018**, Ordered as under:

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"CDA Authorities are directed to visit all the Societies and Verify the Credential of All Utility Plots, Service Areas, Parking Lot, which belong to CDA under the Layout Plan (LOP) or under the NOC granted to the Society, **and if it is found that any Illegal Structure has been raised on the Amenity Plots by the Society or any Third Party, they can proceed in accordance with Law without taking any exception and Director Building Control, CDA as well as Director Societies, CDA shall also issue Warning Notice to all the Societies and their Executive Bodies to comply with the CDA Bye-laws in Letter & Spirit."**

7. Islamabad High Court, Islamabad, in its orders dated **26-5-2025**, passed in **WP No. 4043/2024**, titled "Muhammad Anwar Ch. etc. vs CDA", has directed as under:

"15. In view of above, the instant Writ Petition No. 4043 of 2024 is Allowed. The impugned Revised Layout Plan dated 21-3-2023, passed by CDA is declared to be Illegal, without lawful authority and of No Legal Effect, and is hereby Set Aside. The respondents are directed to Restore the Layout Plan of CBR-ECHS Phase-1 to its Original Form as approved on 24-02-2007. The CDA is further directed to ensure that **no amenity plots, green areas or public utility spaces are converted to residential commercial usage in violation of applicable laws and regulations**, and that the **rights of the residents are safeguarded** in future with no order as to costs".

8. Islamabad High Court, Islamabad, in **I.C.A. No. 289 of 2018. Muhammad Akbar Abbasi and others Versus Capital Development Authority through its Chairman and others:**

6. The appellants are the allottees of plots / units allotted by the CECHS with respect to an area which does not form part of an approved layout plan. It is incumbent on a purchaser to satisfy himself that the plot / unit being purchased by him is within the limits of the layout plan duly approved by the CDA. **It is also incumbent on a housing society not to sell plots or units which do not form part of an approved layout plan. In the event, the Regulator is to carry out the penal measure of demolition of structure made in violation of the approved layout plan, it is the housing society that would be liable to pay damages to the allottees.**

7. We have gone through the impugned judgment dated 17.05.2018 passed by the learned Judge-in-Chambers with great interest and keenness and have been given no reason to interfere with the same. Consequently, the instant appeal is dismissed. There shall be no order as to costs.

9. The Honorable Islamabad High Court (IHC), Islamabad, in **Cr. Org. No. 73/2023**, titled Muhammad Yameen vs Kamran Cheema. Has passed following Orders on **15-4-2025:**

9. ..... Therefore, in order to resolve this issue, it is hereby declared that the Secretary, Cooperative Societies Department, the Director (Housing Societies), CDA, and the Circle Registrar, Cooperative Societies Department, are obligated to verify that in future no plot shall be allotted beyond the approved LOP to any person in the society. Similarly, the Executive Committee of the society shall submit an undertaking before the CDA and the Cooperative Societies Department when applying for the approval of the LOP/NOC, affirming that **they will only allot plots within the approved LOP** and that subsequent conversion of any street or plot number is not permissible once it has been allotted, provisionally or otherwise as per map of the society. Furthermore, the society shall not incorporate any clause in the provisional or final allotment letter stating that "they are empowered to change the location or number of the plot," as the power for conversion of any plot or street number, or the shifting of the location of a plot, is not permissible once the LOP has been approved and the plots are earmarked.

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10. The Honorable Islamabad High Court, Islamabad, in the **WP-2766/2019, titled Bahria Town (Pvt.) Ltd. Vs CDA, Ordered on 26-9-2019, as under:**

> 4. On 30-8-2000, the CDA, approved the layout plan for Bahria Town Scheme comprising Phase-II, III, V and VI (excluding Phase- II-E, IV and VI-E), at Mouza Kotha Kalan, Zone-5, Islamabad. On **23-11-2018**, the petitioner submitted an application to the C.D.A. for the approval of the **Revised Layout Plan** for the said scheme.
>
> 7. It was confirmed by the learned counsel for the petitioner that the development activity carried out by the petitioner with respect to the above-mentioned housing Schemes were in accordance with the Revised Layout Plans which had not been approved by the CDA. Thus far, I am of the view that the **petitioner's conduct in carrying out developmental activity in accordance with Revised Layout Plans which had not been approved by the CDA disentitles it from relief in the discretionary/equitable jurisdiction of this Court.**
>
> 8. In view of the above, the abovementioned **Writ Petitions are Dismissed**, with no order as to costs.

11. M/s Civilian Employees Cooperative Housing Society was directed, vide this Office Notice No. 339, dated **11-8-2025**, to get the all the plots of Public Amenities (Parks/ Play Grounds/ Open Spaces/ Public Buildings etc.), transferred in the name of CDA, be vacated, and restore it as per the **Approved Layout Plan**, and submit a **Compliance** Report in this regard, **within 10 days** of issuance of this Notice.

12. Further, the Directorate General of Federal Audit has framed **Audit Para 1.2.1, 1.2.2, 1.2.3 & 1.2.4** for the year **2007-08**. The Departmental Accounts Committee (DAC), headed by the Additional Secretary, Ministry of Interior, has discussed the Para on 12-8-2025. This Audit Para will now be discussed in the Public Account Committee of the Parliament (PAC), scheduled to be held on **17-9-2025**.

13. Therefore, under the provisions of Section 49-C, 46 & 46-B of the CDA Ordinance 1960 [Demolition/Removal of Work/Structure/Building and Stoppage of Use of Land in Contravention of the Approved Layout Plan], read with, Clause-5 (1) & (iii) of the ICT (Zoning) Regulation, 1992 and Clauses 40-42 of "the Regulation for Planning and Development of Private Housing/Farm Housing, Apartments/Commercial Schemes/ Projects in Zones-2, 4 & 5 of Islamabad Capital Territory, 2023, framed under ICT Zoning Regulations, 1992", M/s Civilian Employees Cooperative Housing Society are directed to:

> a. Remove, demolish or alter the building, structure or work, or stop the use of the land and, in so doing, may use such force including police force as may be necessary and may also recover the cost therefor from the person responsible for the erection, construction or use of the building, structure, work or land in contravention of the provisions as aforesaid, reading the Buildings constructed on the Land/Plots Transferred to CDA, **in 7 days**, without Excuse & Fail.
>
> b. CDA shall assume the Possession of Land/Plots Transferred to it and lying Vacant at site

14. The Following **Punitive Actions**, in addition of above, may also be initiated against you being **Defaulting Sponsor:**

> a. **The Case may be referred to the Investigating Agencies like NAB, FIA.**
>
> b. **The Access to the Scheme may be blocked.**
>
> c. **Suspension of Approval of Building Plans of your Scheme by CDA.**

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d. **Sale of Mortgaged Plots** with CDA (even along with superstructures, if illegally allotted & built), for Development of your Defaulting Scheme

e. Sealing of your Society Offices & Site Offices

15. You are also provided an Opportunity of **Personal Hearing**, in your Defense (if any), in the Office of the undersigned, during Working Hours, within **7 days.**

16. This is issued without prejudice.

(IJAZ AHMAD SHEIKH)
Director Housing Societies

Distribution:-

1. Dy. DG (Enforcement), CDA
   [It is requested to make necessary arrangements, on expiry of Notice period, for taking over of Vacant Land/Transferred to CDA and demolition/removal of buildings/structures constructed in violations of Approved LOP on the Land/Plots earmarked for Amenity/Public Building Areas, in co-ordination of this Office, Directorates of EM-III & Building Control (South), CDA, with the approval of the Competent Authority, under Section 49-C of CDA Ordinance 1960, Clause 5(i) of ICT Zoning Regulations 1992, Clause-3(2) read with Schedule-II, Part-VI (2&3) of CDA Conduct of Business Regulation, 1965].

2. Director Building Control (South), CDA
   [It is requested to initiate action for demolition/removal of the illegal buildings/ structures constructed, in violations of Approved LOP on the Land/Plots earmarked for Amenity/Public Building Areas transferred in the name of CDA, with the approval of the Competent Authority, under the provisions of Section 49-C of CDA Ordinance 1960, the Pakistan Capital Regulation (MLR) 1982, Clause 5(i) ICT Zoning Regulation 1992 and relevant Clauses of Islamabad Capital Territory Building Control Regulation 2020 (amended in 2023)].

3. Director Housing (Monitoring & Evaluation), CDA
   [It is requested to proceed further in compliance of the Job Description Notified by Member (P&D), CDA, vide No. CDA/PS/M(P&D)/2023/9034, dated 10-8-2023, on the directions of CDA Board (copy attached)]

Copy to:-

1. Member (P&D), CDA
2. Deputy Commissioner, ICT/Registrar Co-operative Societies, Islamabad.
3. DG (Law), CDA
4. DG (Urban Planning), CDA
5. DG (Building & Housing Control), CDA
6. Director Audit, CDA
   [w.r.t. Para 1.2.1, 1.2.2, 1.2.3 & 1.2.4 for the year 2007-08]
7. Director (I.T), CDA
   [It is requested to Upload this Show Cause Notice on CDA Website for Awareness of the General Public & All Stakeholders]
8. Director Staff to the Chairman, CDA
9. DC, CDA/Sr. Special Magistrate, CDA
10. PS to Member (Estate), CDA
11. Master File

08/12/25
(MUHAMMAD MANSHA)
Dy. Director (HS)

(13)
WA

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Ref No. 7/5/25/ZSLF Dated: 13-11-2025

The Auditor,
UHY Hassan Naeem & Co.,
Islamabad.

Subject:- NUMBER OF CASES PENDING BEFORE DIFFERENT COURTS OF LAW AND DECIDED DURING THE TENURE OF PREVIOUS MANAGEMENT COMMITTEE I.E. 2022-2025.

Sr. No.	*Title of cases*	*Status/Nature of case*	*Financial Impact on Society*
1.	Neelum Shahzad Vs. Zulfiqar Ali Etc	Pending before the Court of District Judge, East, Islamabad and Case is of Civil Nature	One of Ex-MC illegally created Plots No. 490a & 49-B The society will be heavily financially burden
2.	Nusrat Adeel Vs. CECHS	Execution Petition and decided	Ex-MC paid an amount Rs. 85,00,000/- to Nusrat in the light of Judgment / Decree.
3.	Sheikh Nadeem Vs. CECHS	Writ petition and decided	Some are of Society's previous floor had been adjusted in execution of Award passed by the Registrar Nominee.
4.	Moiz-ud-Din Vs. CECHS	Writ Petition and decided	Rs.600,000/- paid by the Ex-MC and for remaining cheques were issued, which were dishonored and FIR has been

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Ref No. 35/25/ZSLF Dated: 03-11-2015

			registered in P.S Airport, Rawalpindi.
5.	Women Welfare Vs. Aspire Arcade	Civil and Pending	Not cause any financial impact on society
6.	Mumtaz Ahmed Vs. Kamran Khan	Civil and Pending	Not cause any financial impact on society
7.	Muhammad Nawaz Vs. Bilal Anwar	Civil and Pending	Not cause any financial impact on society
8.	Abdul Latif Vs. CECHS	Civil and Pending	Not cause any financial impact on society
9.	Shuja Mukhtar Vs. Aamir Nawaz	Civil and Pending	Not cause any financial impact on society
10.	Ejaz Baig Vs. Aftab Bhatti	Civil and Pending	Not cause any financial impact on society
11.	Nasreen Akhtar Vs. Public at Large	Civil and Pending	Not cause any financial impact on society
12.	Sajid Mehmood Shahzad Vs. CECHS	Civil and Pending	Not cause any financial impact on society
13.	Asim Raza Vs. Tahira Mehboob	Civil and Pending	Not cause any financial impact on society
14.	Muhammad Muaz Vs. CECHS	Civil and Decided	Not cause any financial impact on society
15.	Abdul Fareeb Vs. Arshad Etc	Civil and Pending	Not cause any financial impact on

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Ref No. 2-5/25/ZSLF Dated: 23-11-25

			society
16.	Raz Muhammad Khan Vs. CECHS	Civil and Pending	Not cause any financial impact on society
17.	Athar Zaman Vs. Al-Basit Builders	Civil and Decided	Not cause any financial impact on society
18.	Faizan Sadiq Vs. M. Yasin	Execution Petition and pending	Not cause any financial impact on society
19.	Muhammad Yasin Vs. Shams Farooq	Execution Petition and pending	Not cause any financial impact on society
20.	Muhammad Asif Rafiq Vs. CECHS	Civil and pending	A single plot has been allotted to two allottees, the matter is pending before the Court. At the end society has to compensate one of the allottee either in cash or alternate allotment.
21.	Aamir Ashraf Vs. CECHS	Civil Suit and pending	Not cause any financial impact on society
22.	Mohi-ud-Din Vs. Hira Ishtiaq	Civil Suit and pending	Not cause any financial impact on society
23.	Atif Raees Vs. CECHS	Civil Suit and pending	The possession of the suit plot is not available, if suit is decreed in favor of plaintiff, then

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Ref No. 25/25/ZSLF Dated: 03-11-25

			society has to bare financial loss.
24.	Ghulam Shabbir Vs. Syed Naqash	Civil Suit and pending	Due to illegal creation of 15-A, dispute between owner of Plot No. 16 & 15-A is pending. At the end society has to compensate one of them in terms of financial loss or alternate allotment.
25.	Kashif Zahoor Vs. CECHS	Civil Suit and decided	Not cause any financial impact on society
26.	Top Edge Vs. CECHS	Civil Suit and pending	Not cause any financial impact on society
27.	Zaheer Ahmed Vs. Tariq Ali	Application 12 (2) and pending	Not cause any financial impact on society
28.	Sikandar Mughal Vs. Adeel Munsif	Civil Suit and pending	Not cause any financial impact on society
29.	Amna Samin Vs. Abdul Majeed Etc	Civil Suit and pending	Not cause any financial impact on society
30.	Sajjad Munir Vs. Public at Large	Civil Suit and pending	Not cause any financial impact on society
31.	Malik M. Saqib Vs. M. Ayub Etc	Civil Suit and decided	The plot in question is non-existing, in case of transfer, the society has to

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Ref No. 325/25/ZSLF Dated: 03-11-25

			compensate the transferee.
32.	Muhammad Azib Vs. CECHS	Civil Suit and pending	Dispute is of 40-Sq.Yds, the society at the end has to compensate one of the members.
33.	Muhammad Arif Vs. Shaista Tabassum	Civil Suit and pending	Not cause any financial impact on society
34.	Ashiq Hussain Vs. Noreen Naz Etc	Civil Suit and pending	Not cause any financial impact on society
35.	Abdul Rauf Vs. Muhammad Ashraf	Civil Suit and pending	Due to illegal allotment by previous Management of 21-C, the society after conclusion of the case has to compensate either the member and will face financial loss.
36.	Rizwan Akhtar Awan Vs. Rahat Nawaz	Civil Suit and decided	Not cause any financial impact on society
37.	Ch. Abdul Malek Vs. CECHS	Civil Suit and decided	Dispute is due to illegal creation of plot. One is compensate with possession and second is to be compensated in terms of cash or alternate allotment.

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Ref No. 25/25/ZSLF Dated: 03-11-25

			The society will bare financial loss.
38.	Muhammad Farooq Vs. Naqeeb Ullah	Civil and decided	Not cause any financial impact on society
39.	Surriya Bibi Vs. M. Nadeem Kamran	Civil and decided	Not cause any financial impact on society
40.	Rizwan Ahmed Vs. Zafar Iqbal Etc	Civil and decided	Not cause any financial impact on society
41.	Zahid Ullah Vs. Ehsan Ullah	Civil and decided	Not cause any financial impact on society
42.	Adnan Aslam Vs. Usman Aslam Etc	Civil and decided	Not cause any financial impact on society
43.	Nayatel Vs. CECHS	Civil and pending	Society is facing financial loss, just due to poor management while entering into an agreement of providing Telecom Services to the society and charging nothing from Nayatel from 2017 till to date.
44.	Alingustin Noor Arcade Vs. CECHS	Civil and decided	Not cause any financial impact on society
45.	Sh. Irshad Ul Haq Vs. CECHS	Civil and decided	The suit was dismissed due to

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Ref No. 25/125/ZSLF Dated: 03-12-25

			proper pursuance, otherwise, the society has to face financial loss, if suit was decreed in terms of payment of monthly remuneration to the Ex-Legal Advisor (Sir. Irshad) of Society.
46.	Dr. Ibad Ur Rehman Vs. Shehnaz Akhtar Etc	Civil and decided	Not cause any financial impact on society
47.	Amjad Mehmood Vs. CECHS	Civil and decided	Not cause any financial impact on society
48.	Matloob Elahi Paracha Vs. Bilolenx Etc	Civil and decided	The society entered into an agreement for development of Soan Extension but could not executed due to various factors. The developer Matloob was allotted phase-II 14-files of different sizes in his name and his children by the Previous Management 2022-25.
49.	Ansar Mehmood Gondal Vs. Malik & Co	Civil and decided	Not cause any financial impact on society

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Ref No. SLF/25/ZSLF Dated: 03-11-25

50.	Muhammad Sohail Vs. Muhammad Ayub Etc	Civil and decided	Not cause any financial impact on society
51.	Bilal Anwar Vs. Matloob Elahi Paracha Etc	Civil and decided	Not cause any financial impact on society
52.	CECHS Vs. CDA	Civil and decided	Not cause any financial impact on society
53.	Zahid Ullah Vs. Tariq Raheem Etc	Civil and decided	Not cause any financial impact on society
54.	Syed Azhar Abbas Vs. Muhammad Arshad Etc	Civil and decided	Not cause any financial impact on society
55.	Kalsoom Bibi Vs. Naila Dost Etc	Civil and decided	Not cause any financial impact on society
56.	Kalsoom Bibi Vs. CECHS Etc	Civil and decided	Not cause any financial impact on society
57.	Raja Asad Hameed Vs. CECHS	Civil and Decided	The decree was passed against the society, the Appeal of society is pending. Due to illegal creation of one of the Ex-MC, the sizes of Raja Asad Plots were reduced as mentioned in his letters. The decree was passed in his favor by ordering

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Ref No. 73 /25/ZSLF Dated: 02-10-25

			the society to complete the Area as per Letter. If Appeal is dismissed, the society has to bear financial loss in millions.
58.	Aamir Rasheed Malik Vs. Mian Zahid Mehmood	Civil and decided	Not cause any financial impact on society
59.	Abdul Raheem Farooqi Vs. M. Rafiq Etc	Civil and decided	Not cause any financial impact on society
60.	Bani Begum Vs. Agosh Etc	Civil and decided	Not cause any financial impact on society
61.	Allah Ditta Vs. Circle Registrar Etc	Civil and decided	Not cause any financial impact on society
62.	Tahira Yasmin Vs. CECHS	Civil and decided	Not cause any financial impact on society
63.	Arshad Mehmood Vs. Ansar Gondal Etc	Civil and decided	Not cause any financial impact on society
64.	Muhammad Yaqoob Vs. CECHS	Civil and decided	Not cause any financial impact on society
65.	Yasir Khan Vs. Muhammad Inayat Etc	Civil and decided	Not cause any financial impact on society
66.	Yasir Khan Vs. Laiq Hussain	Civil and decided	Not cause any financial impact on society

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Ref No. 75/25/ZSLF Dated: 03-11-25

67.	Nasrullah Vs. CECHS	Civil and decided	Not cause any financial impact on society
68.	Liaqat Ali Vs. CECHS	Civil and decided	Not cause any financial impact on society
69.	Usman Rasheed Vs. CECHS	Civil and decided	Not cause any financial impact on society
70.	Hamna Zahra Vs. Komal Ismail Etc	Civil and Pending	Not cause any financial impact on society
71.	Rukhsana Qasim Vs. Sajid Raza	Civil and decided	Not cause any financial impact on society
72.	Shams-ur-Rehman Vs. CECHS	Civil and decided	Not cause any financial impact on society
73.	Raja Mudassar Zaheer Vs. Abdul Moeed Etc	Civil and decided	Not cause any financial impact on society
74.	Muhammad Shafi Vs. Nasreen Karim Etc	Civil and Pending	Not cause any financial impact on society
75.	SA Builders Vs. CECHS	Civil and decided	Not cause any financial impact on society
76.	Kamran Khan Vs. Arslan Hameed	Civil and decided	Not cause any financial impact on society
77.	Ch. Muhammad Zubair Vs. Abdul Wahab Etc	Civil and Pending	Not cause any financial impact on society
78.	Abdul Wahab Vs. Ch. Zubair Etc	Civil and Pending	Not cause any

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Ref No. 25/25/ZSLF Dated: 03-11-25

			financial impact on society
79.	Syed Azhar Abbas Vs. CECHS	Civil and decided	Not cause any financial impact on society
80.	CECHS Vs. Nayatel	Civil and pending	Society is facing financial loss, just due to poor management while entering into an agreement of providing Telecom Services to the society and charging nothing from Nayatel from 2017 till to date.
81.	Muhammad Ali Vs. CECHS	Civil and Pending	Not cause any financial impact on society
82.	Amjad Mehmood Vs. CECHS	Civil and decided	Not cause any financial impact on society
83.	Arshad Mehmood Vs. CECHS	Civil and decided	Not cause any financial impact on society
84.	Usman Arshad Vs. CECHS	Civil and decided	Not cause any financial impact on society
85.	Zarkhaiz Kiani Vs. Altamas Etc	Civil and decided	Not cause any financial impact on society
86.	Basharat Hussain Vs. Muhammad Iqbal Etc	Civil and Pending	The matter is between the locals.

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Ref No. 25/25/ZSLF Dated: 05-11-25

			whose graveyard is connected with the society land and as per claim of the locals, Plot CF-20 is existing over the Wakf land of Graveyard. The stay was dismissed by Civil Court but granted by Additional District Judge, the Transferee Muhammad Iqbal has filed Civil Revision before High Court and High Court banned transfer, allotment and construction in Society vide Order dated 23-10-25. If issue is not resolved, then in future, the society will surely bare financial loss(s).
87.	Raja Lehrasib Vs. CECHS	Execution Petition was decided	Due to malpractice of Ex-MCs, the Plot of Raja Lehrasib was illegally allotted to four new allottees in his absence. Said Raja Lehrasib filed a Civil Suit and

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Ref No. 25/25/ZSLF Dated: 03-11-25

			obtained a Decree in his favor and in compliance of decree in execution, the possession of new 04-allottees were recalled by Previous Management and now all these 04-Allottees availed their remedies against the society. In future, the society has to bare loss of millions of rupees in shape of compensating the dispossessed allottees.
88.	Najma Parveen Vs. CECHS	Civil and Pending	If decree is passed in favor of Najma, the society has to pay already charged dues from her.
89.	Nayatel Vs. Raza Saleem Etc	Contempt Petition and Pending	Alleged Petitioner claimed that Ex-President floated the Restraining Order of the court.
90.	Raja Qamar Zaman Vs. Atifa Etc	Civil and decided	Not cause any financial impact on society
91.	Muhammad Iqbal Vs. Muhammad Kashif Etc	Civil and decided	Not cause any financial impact on

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Ref No. PS /25/ZSLF Dated: 03-11-25

			society
92.	Muhammad Ashar Farooq Vs. CECHS Etc	Civil and Pending	Ashar filed suit to get cancel an alleged transfer letter of Noman by adopting malpractice of Ex-MC / Administrator, if suit is decreed in his favor, then society is expected to bare financial loss.
93.	Syed Nadeem Vs. Bilal Etc	Civil and decided	Not cause any financial impact on society
94.	Zakir Waheed Vs. Aziz Altaf Etc	Civil and decided	Not cause any financial impact on society
95.	M. Idrees (Advance Security) Vs. CECHS	Civil and decided	Not cause any financial impact on society
96.	Muhammad Ayub Vs. Muhammad Sohail Etc	Civil and decided	Not cause any financial impact on society
97.	Muhammad Waqar Asim Vs. Saba Shaheen Etc	Civil and Pending	Not cause any financial impact on society
98.	Naveed Farooq Vs. Aspire Arcade Etc	Civil and decided	Not cause any financial impact on society
99.	Mirza Usman Vs. M. Yasin Etc	Civil and decided	Not cause any financial impact on society
100.	Dr. Ehsan Ul Haq Vs. CECHS	Civil and decided	Not cause any

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Ref No. SF/25/ZSLF Dated: 13-11-25

			financial impact on society
101.	M. Saeed Khan Vs. CECHS	Civil and Pending	An agreement for fixation of billboards was executed between the parties but later on due to Order of Supreme Court, all the contractors were ordered to remove the billboards / signs, which was obeyed. Now the contractor Saeed file suit against the society for recovery of his expenses / losses, if decreed against society, then definitely society faces financial loss.
102.	Arshad Mehmood Vs. Ansar Gondal Etc	Civil and decided	Not cause any financial impact on society
103.	Syed Azhar Vs. Arshad Etc	Civil and decided	Not cause any financial impact on society
104.	Syed Raheel Hussain Vs. Raja Bilawal Etc	Civil and decided	Not cause any financial impact on society
105.	Muhammad Arif Sarwar Vs. Nek Muhammad Etc	Civil and decided	Not cause any financial impact on society
106.	Muhammad Zubair Vs. Abdul	Civil Appeal and	Not cause any

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Ref No. SF/25/ZSLF Dated: 23-4-25

	Wahab Etc	decided	financial impact on society
107.	Zafar Iqbal Vs. Musarrat Zia Etc	Writ Petition and decided	A Decree had been passed in favor of Musarrat Zia, with regard to 1K-15M land of his husband in society, which as per her version is included / grabbed by the society in his developed scheme. The Plot of Zafar and others is developed and possessed by allottees. If demarcation by Survey of Pakistan, identify the same land, then society has to suffer loss in future. The transferees file the Writ Petition, which is pending.
108.	Sajid Mehmood Vs. SCJ-III	Writ Petition and decided	Sajid filed Writ Petition to protect his alleged / purported transfer letter of a Plot, however, the plot was originally auctioned during an attachment of an

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Ref No. 25/25/ZSLF Dated: 03-11-25

			execution. The possession was handed over to the Auctioneer by the Execution Court.
109.	Faiz Ahmed Vs. Deputy Commissioner Etc	Writ Petition and decided	Plot of Faiz was illegally grabbed purely due to malpractice of one of the Ex-MC, due to pendency of Writ Petition, the Previous Management Pay an amount of Rs.135,00,000/- to Faiz and in alternate files to same worth of Phase-II was allotted to get recover the amount paid to Faiz.
110.	Maqsood Shah Vs. Raza Saleem Etc	Contempt Petition and Pending	Will not cause any financial loss to the society.
111.	Amjad Mehmood Vs. CECHS	Civil Revision and Infructuous	Not cause any financial impact on society
112.	Muhammad Jahangir Vs. Qazi Iqbal Etc	Civil and decided	Not cause any financial impact on society
113.	Essa Khan Vs. CECHS	Revision U/S 64-A was dismissed.	Case is of charging dues / monthly allied charges, as there is no approval

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Ref No. 75/25/ZSLF Dated: 03-11-25

			of any AGM and society by its own is charging allied charges other then the approved charges by Registrar/DC. Now the matter is pending before the High Court and if society is directed by the High Court to charge the approved charges, then definitely society will suffer huge financial loss in shape of adjustment / repayment.
114.	Abida Shahid Vs. CECHS	Appeal before Deputy Registrar and Decided	A plot was illegally created as 26-A owned by Abida, matter is still under litigation. At the end, the society has to accommodate one of the allottee in way of allotment of plot or compensation in cash. It is purely due to negligence of Ex-MC who created Plot of Abida.
115.	Umar Rasheed Vs. CECHS	Appeal and decided	Not yet burdened the society

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Ref No. 25/25/ZSLF Dated: 03-11-25

			financially.
116.	Ijaz Aslam Vs. Sohail Mehmood Etc	Appeal and decided	Due to malpractice of Malik & Co. and Society, double letters of plots were issued. Now, the society, at the end has to accommodate one party by plots and other by compensation. The society will be financially suffered in millions.
117.	CECHS Vs. Atif Taj	Appeal and decided.	Not yet burdened the society financially.
118.	CECHS Vs. Ch. Shahid Javed	Appeal and decided	The possession of plot of Shahid was not handed over due to illegal creation and violation of approved layout plan. Now the society has been directed to pay the marker value or in alternate allot possession-able plot of same category in some other place of society. As and when the decision will be implemented it will cause

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Ref No. S-S /25/ZSLF Dated: 07-11-25

			financial loss in millions.
119.	Muhammad Mursaleen Vs. Riffat Javed Etc	Petition 54 and Decided	Due to malpractice of Malik & Co. and Society, double letters of plot was issued. The possession was already with Riffat but later one upon the direction of AC / Registrar Nominee the possession was handed over to Mursaleen. Now, the society, at the end has to accommodate Riffat by an alternate plot or cash compensation. The society will be financially suffered in millions.
120.	Muhammad Mansha Sahi Vs. CECHS	Petition 54 and decided	Not cause any financial loss to the society.
121.	Ilyas Khan Vs. CECHS	Petition 54 and decided	Not cause any financial loss to the society.
122.	Muhammad Mansha Sahi Vs. CECHS	Petition 54 and decided	Not cause any financial loss to the society.
123.	Ilyas Khan Vs. CECHS	Petition 54 and decided	Not cause any financial loss to the society.

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Ref No. 75/25/ZSLF

Dated: 03-11-25

124.	CECHS Vs. Ijaz Ahmed	Revision before Chief Commissioner and decided	The society is directed to pay market value of 40-Square Yards. The alleged area allotted to another allottee adjacent to the plot of Ijaz. It will cause financial burden whenever, it will be executed.
125.	CECHS Vs. Sohail Mehmood	Revision and decided	Due to malpractice of Malik & Co. and Society, double letters of plots were issued. Now, the society, at the end has to accommodate one party by plots and other by compensation. The society will be financially suffered in millions.
126.	Zainab Mustafa Vs. CECHS (WP)	Writ Petition and Decided	In the light of out of court compromise, two files of phase-II allotted by Ex-MC.
127.	Uzma Parveen Vs. CECHS (WP)	Writ Petition and decided	Not financially burdened the society.
128.	Syed Shafqat Zaidi Vs. CECHS (WP)	Writ Petition and decided	Not financially burdened the society.
129.	Masood Pervaiz Vs. CDA Etc (WP)	Writ Petition and	Not financially

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Ref No. 25/25/ZSLF Dated: 03-11-25

		decided	burdened the society.
130.	CECHS Vs. ADJ Etc (CR)	Writ Petition and decided	Not financially burdened the society.
131.	Sheryawar Vs. Naila Qaisar Etc (WP)	Writ Petition and decided	Not financially burdened the society.
132.	Rana Muhammad Zaman Vs. Registrar Cooperative Etc (WP)	Writ Petition and decided	Not financially burdened the society.
133.	Tariq Mehmood Vs. Federal Ombudsman (WP)	Writ Petition and decided	Not financially burdened the society.
134.	Pakistan GeoTech Vs. CECHS (Civil Suit)	Civil Suit and decided	Payment had been made by the Ex-MC to GeoTech. Financially burdened.
135.	Raheela Bashir Vs. CECHS	Civil Suit and decided	Not financially burdened the society
136.	Munir Builder Vs. CECHS	Civil Suit and decided	Payment had been made by the Ex-MC to GeoTech. Financially burdened.
137.	Haji Nawaz Khokhar Vs. CECHS	Civil Suit and decided	In future, if appeal is decided against the society and suit is decided on merit, then it is apprehended that society has to fact loss of million of

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Ref No. 25/25/ZSLF

Dated: 03-11-25

138.	PTCL Vs. CECHS	Civil Suit and decided	rupees Not financially burdened the society
139.	Arslan Tahir Vs. CECHS	Civil Suit and decided	Not financially burdened the society
140.	Muhammad Razzaq Vs. Muhammad Ramzan Etc	Civil Suit and decided	Not financially burdened the society
141.	Ishaq Qureshi Vs. CECHS	Execution Petition and dismissed.	Not financially burdened the society yet but if in future recovery officer ordered to compensate financially, then society will suffer loss.
142.	Kamil Tanveer Vs. CECHS	Civil Suit and decided	Not financially burdened the society
143.	Kamil Tanveer Vs. Ilyas Khan	Civil Suit and decided	Not financially burdened the society
144.	Ali Akbar Vs. CECHS	Civil Suit and decided	Not financially burdened the society
145.	Sher Afzal Vs. CECHS	Civil Suit and decided	Not financially burdened the society
146.	Naveed Mushtaq Vs. CECHS	Civil Suit and decided	Not financially burdened the society
147.	Muhammad Ashraf Vs. Adeel Saeed	Civil Suit and decided	Not financially burdened the society
148.	Javed Iqbal Vs. Muhammad Ayub Etc	Civil Suit and decided	Not financially burdened the society
149.	Gulab Khan Vs. CECHS	Civil Suit and decided	Not financially burdened the society
150.	Nadeem Kamran Vs. CECHS	Civil Suit and decided	In execution Rs.900,00/- was not

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Ref No. 75/25/ZSLF Dated: 03-11-25

			charged of allied charges. As the area of the plot of Nadeem is less due to illegal creation of another plot.
151.	Syed Mehdi Raza Vs. CECHS	Civil Suit and decided	Not financially burdened the society
152.	Kismat Khan Vs. CECHS	Civil Suit and decided	Not financially burdened the society
153.	Iftikhar Ahmed Malik Vs. Huma Rasheed Malik	Civil Suit and decided	Not financially burdened the society
154.	Nobahar Ali Vs. Saad Ullah Etc	Civil Suit and decided	Not financially burdened the society
155.	Amina Khatoon Vs. Ashraf Etc	Civil Suit and decided	Not financially burdened the society
156.	Muhammad Khusroo Vs. Adeel Saeed	Civil Suit and decided	Not financially burdened the society
157.	Rashid Mehmood Dar Vs. CECHS	Civil Suit and decided	Not financially burdened the society
158.	Nabeel Javed Satti Vs. Sheikh Ahsan Etc	Civil Suit and decided	Not financially burdened the society
159.	Sohail Mehmood Vs. CECHS	Civil Suit and decided	Not financially burdened the society in Civil Proceedings, as the Sohail later on filed Petition U/S 54 and got a favorable order.
160.	Rafiq Hussain Vs. Muhammad Yahya	Civil Suit and decided	Not financially burdened the society
161.	Abdullah Bin Rashid Vs. CECHS	Civil Suit and decided	Not financially burdened the society
162.	Yasir Mehmood Khan Vs. CECHS	Civil Suit and	Not financially

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Ref No. 25/25/2SLF Dated: 03-11-25

		decided	burdened the society
163.	Muhammad Taj Vs. CECHS	Civil Suit and decided	Not financially burdened the society
164.	Qamar Abbas Vs. CECHS	Execution Petition and Pending	Ex-MC issued cheque worth Rs.17,00,000/-, which financially burdened the society
165.	Mirza Younas Vs. CECHS	Civil Suit and decided	Not financially burdened the society
166.	Sana Munir Etc Vs. CECHS	Civil Suit and decided	Not financially burdened the society
167.	Muhammad Zaheer Shah Vs. CECHS	Civil Suit and decided	Not financially burdened the society
168.	CECHS Vs. CBR	Civil Suit and decided	Not financially burdened the society
169.	Muhammad Arshad Vs. Public at Large	Civil Suit and decided	Not financially burdened the society
170.	CECHS Vs. Saadia Ambreen	Appeal and decided	Sadia's Plot was illegally grabbed by the Previous MC due to illegal creation and Previous MC financially compensated her.
171.	Sajjad Akbar Vs. AGOCSH	Petition U/S 54	Not financially burdened the society
172.	Tahir Yasmin Vs. CECHS	Civil Suit and decided	Not financially burdened the society
173.	Allah Ditta Vs. Circle Registrar	Civil Suit and decided	Not financially burdened the society
174.	Tahira Yasmin Vs. CDA	Civil Suit and decided	Not financially burdened the society

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No. 7-1/25/ZSLF Dated: 03-11-25

175.	Sumiya Yaqoob Vs. Muhammad Shahzad Etc	Civil Suit and decided	Not financially burdened the society
176.	Muhammad Sheraz Vs. CECHS	Civil Suit and decided	Not financially burdened the society
177.	Sufi Muhammad Bashir Vs. Usman Aslam Etc	Civil Suit and decided	Not financially burdened the society
178.	Shahid Vs. Naeem Munawar Etc	Civil Suit and decided	Not financially burdened the society
179.	Kamran Khan Vs. Arslan Hameed	Civil Suit and decided	Not financially burdened the society
180.	Muhammad Khalil Vs. Manzoor Qamar Etc	Civil Suit and decided	Not financially burdened the society

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Shahid Bashir,
Advocate High Court.
Legal Advisor CECHS.

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SAMI ULLAH & CO.
CHARTERED CERTIFIED ACCOUNTANTS

SAMI ULLAH FCCA (UK)
RTO (RP)/ITP-131

Dated:05-11-2025

UHY Hassan Naeem & Co. Chartered Accountants
West Lower Ground,
Pak Plaza (19-A),
Fazal-e-Haq Road, Blue Area,
Islamabad

Subject: **Confirmation Regarding Tax Matters of the Civilian Employees Cooperative Housing Society**

Dear Sir,

We refer to letter No. CECHS/ TC/1165, dated Oct 07, 2025 seeking position of tax matters pertaining to the Civilian Employees Cooperative Housing Society (Regd.), Islamabad.

Sami Ullah & Co. has been engaged by the society under a Memorandum of Understanding (M.O.U) to provide taxation services as well as services for the preparation of computerized books of accounts as per accounting record maintained and kept by the society's management and staff which is then provided to our firm's representative for entries in Quick Books software.

The position of the Income Tax Matters of the society based on record is as follows:

1. Assessments of Income Tax Returns
   Re-Assessment of following Tax years were initiated by the department.

   i. *Tax Year 2016*
   An order under Section 122(1) (Order to amend self or best judgment assessment) was issued by the department. The matter was contested before the Commissioner Appeals Inland Revenue, who has remanded back the case to the Assessing Officer on merits of the appeal.

   If the management of the society continues to remain committed for compliance, it is highly likely that the case will be decided in favor of the society.

   ii. Tax Year 2017

   The case initiated by the Assessing Officer was duly contested before the Commissioner (Appeals) Inland Revenue, Islamabad, who annulled the assessment order in favour of the Civilian Employees Cooperative Housing Society (Regd.).

   iii. Tax Year 2018

   The Assessing Officer passed an order which was challenged before the Commissioner Appeals, Inland Revenue. The Commissioner Appeals annulled the proceedings and directed the Assessing Officer to decide the case in light of FBR Circular No. 3 of 2022.

   Subsequently, a fresh order was issued by the Assessing Officer after the Commissioner Appeal's directions. To obtain further relief, an appeal against the fresh order was filed by the society before

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SAMI ULLAH FCCA (UK)
RTO (RP)/ITP-131

the Appellate Tribunal Inland Revenue, Islamabad, and the case was again remanded back to the Assessing Officer for a fresh decision.

As of date, no further notice for hearing has been issued by the Department. However, it is highly likely that the case will be decided now in favor of society considering the decision of the Appellate Tribunal.

2. Notices Under Section 176(1) — for Explanation / Information

All Section 176(1) notices calling for information or explanation have been duly complied with as and when received.

3. Withholding Taxes

The Society acknowledges its withholding tax obligations. However, a balance amount of Rs. 1,058,882/- against orders U/s 161 is payable by society which could not be paid in time by the society.

4. Other Matters- Income Tax Return for the Tax Year 2024

The Income Tax Return for Tax Year 2024 was duly filed electronically through IRIS with the Federal Board of Revenue.

The Turnover Tax chargeable under Section 113 @ 1.25% amounting to Rs. 2,207,982/-, could not be deposited intime by the society, as the Society faced financial constraints during the relevant period. This amount was booked as payable in accounts for the year ended 30.06.2024. The society is obliged to pay this amount.

Conclusion

Based on our records, the Society has remained responsive to all FBR notices and correspondence. If the management of the society continues to remain committed to compliances and conclusions of the existing cases, no significant contingent liability is presently foreseen which can materially affect the financial position of the society as at 30.06.2025.

Yours faithfully,

For SAMI ULLAH & CO.
(Accounting & Tax Consultants)

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Civilian Employees Cooperative Housing Society (Regd) Islamabad
List Of Books From 1-July-2022 To 30-June-2025

Main Book Phase-I

Sr No	Book Serial No	Book Reciept No	Date Of Book
1	12	51101-51200	22-6-22 to 6-7-22
2	13	51201-21300	Missing Book (Enter In Books of Accounts)
3	14	51301-51400	1-8-22 to 29-8-22
4	15	51401-51500	29-8-22 to 22-9-22
5	16	51501-51600	22-9-22 to 10-10-22
6	17	51601-51700	10-10-22 to 24-10-22
7	18	51701-51800	Missing Book (Not In Books of Accounts)
8	19	51801-51900	24-10-22 to 29-22
9	20	51901-52000	29-11-22 to 3-1-23
10	21	52001-52100	3-1-23 to 18-1-23
11	22	52101-52200	Missing Book (Enter In Books of Accounts)
12	23	52201-52300	30-1-23 to 14-2-23
13	24	52301-52400	14-2-23 to 27-2-23
14	25	52401-52500	27-2-23 to 8-3-23
15	26	52501-52600	8-3-23 to 17-3-23
16	27	52601-52700	17-3-23 to 28-3-23
17	28	52701-52800	28-3-23 to 8-4-23
18	29	52801-52900	8-4-23 to 18-4-23
19	30	52901-53000	18-4-23 to 11-5-23
20	31	53001-53100	11-5-23 to 23-5-23
21	32	53101-53200	Missing Book (Enter In Books of Accounts)
22	33	53201-53300	1-6-23 to 13-6-23
23	34	53301-53400	13-6-23 to 27-6-23
24	35	53401-53500	27-6-23 to 12-7-23
25	36	53501-53600	12-7-23 to 7-8-23
26	37	53601-53700	7-8-23 to 28-8-23
27	38	53701-53800	28-8-23 to 11-9-23
28	39	53801-53900	Missing Book (Enter In Books of Accounts)
29	40	53901-54000	Missing Book (Enter In Books of Accounts)
30	41	54001-54100	12-10-23 to 12-10-23
31	42	54101-54200	12-10-23 to 16-10-23
32	43	54201-54300	16-10-23 to 3-11-23
33	44	54301-54400	3-11-23 to 24-11-23
34	45	54401-54500	25-11-23 to 18-12-23
35	46	54501-54600	18-12-23 to 6-1-24
36	47	54601-54700	6-1-24 to 13-1-24
37	48	54701-54800	13-1-24 to 7-2-24
38	49	54801-54900	10-2-24 to 6-3-24
39	50	54901-55000	5-3-24 to 4-4-24
40	51	55001-55100	Missing Book (Enter In Books of Accounts)
41	52	55101-55200	4-5-24 to 15-5-24
42	53	55201-55300	Missing Book (Enter In Books of Accounts)
43	54	55301-55400	13-6-24 to 12-7-24
46	57	55601-55700	12-8-24 to 4-9-24

CIVILIAN EMPLOYEES COOPERATIVE HOUSING SOCIETY

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Civilian Employees Cooperative Housing Society (Regd) Islamabad
List Of Books From 1-July-2022 To 30-June-2025

Main Book Phase-I

Sr No	Book Serial No	Book Reciept No	Date Of Book
47	58	55701-55800	4-9-24 to 20-9-24
48	59	55801-55900	20-9-24 to 22-10-24
49	60	55901-56000	22-10-24 to 22-11-24
50	61	56001-56100	23-11-24 to 12-2-25
51	62	56101-56200	13-11-24 to 15-11-24
52	63	56201-56300	12-2-25 to 21-4-25
53	64	56301-56400	21-4-25 to 22-5-25
54	65	56401-56500	Missing Book (Not In Books of Accounts)
55	66	56501-56600	22-5-25 to 19-6-25
56	67	56601-56700	20-6-25 to 28-7-25

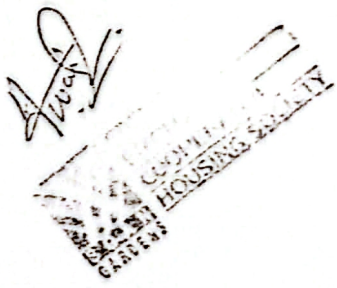


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Civilian Employees Cooperative Housing Society (Regd) Islamabad
List Of Books From 1-July-2022 To 30-June-2025

Main Book Phase-II

Sr No	Book Serial No	Book Reciept No	Date Of Book
1	Phase-II	8301-8400	21-7-22 to 3-10-22
2	Phase-II	8401-8500	3-10-22 to 27-10-22
3	Phase-II	12001-12100	Missing Book (Not In Books of Accounts)
4	Phase-II	12101-12200	Missing Book (Not In Books of Accounts)
5	Phase-II	12201-12300	Missing Book (Not In Books of Accounts)
6	Phase-II	12301-12400	19-1-23-21-2-23
7	Phase-II	12401-12500	21-2-23 to 13-3-23
8	Phase-II	12501-12600	13-3-23 to 5-4-23
9	Phase-II	12601-12700	5-4-23 to 3-5-23
10	Phase-II	12701-12800	3-5-23 to 30-5-23
11	Phase-II	12801-12900	Missing Book (Not In Books of Accounts)
12	Phase-II	12901-13000	19-6-23 to 21-12-23
13	Phase-II	13001-13100	Missing Book
14	Phase-II	13101-13200	21-12-23 to 13-2-24
15	Phase-II	13201-13300	13-2-24 to 3-5-24
16	Phase-II	13301-13400	3-5-24 to 1-6-24
17	Phase-II	13401-13500	1-6-24 to 13-6-24
18	Phase-II	13501-13600	14-6-24 to 2-7-24
19	Phase-II	13601-13700	2-7-24 to 26-7-24
20	Phase-II	13701-13800	26-7-24 to 1-10-24
21	Phase-II	13801-13900	1-10-24 to 9-11-24
22	Phase-II	13901-14000	Missing Book (Not In Books of Accounts)
23	Phase-II	14001-14100	5-10-24 to 11-11-24
24	Phase-II	14101-14200	15-3-25 to 12-6-24
25	Phase-II	14201-14300	11-11-24 to
26	Phase-II	14301-14400	13-6-24 to 26-8-25



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Civilian Employees Cooperative Housing Society (Regd) Islamabad
List Of Books From 1-July-2022 To 30-June-2025

Road Carpeting Book

Sr No	Book Serial No	Book Reciept No	Date Of Book
1	Road Carpeting	4101-4200	16-3-22 to 16-1-23
2	Road Carpeting	4201-4300	3-2-23 to 3-4-23
3	Road Carpeting	4301-4400	Missing Book (Not In Books of Accounts)
4	Road Carpeting	4401-4500	3-4-23 to 13-5-23
5	Road Carpeting	4501-4600	15-5-23 to 23-6-23
6	Road Carpeting	4601-4700	26-6-23 to 27-9-23
7	Road Carpeting	4701-4800	28-9-23 to 27-1-24
8	Road Carpeting	4801-4900	27-1-24 to 13-11-24
9	Road Carpeting	4901-5000	12-11-24 to



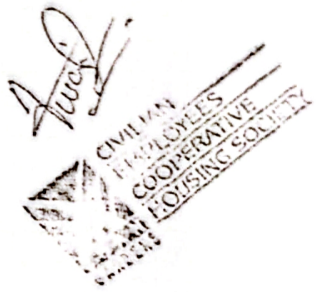
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Civilian Employees Cooperative Housing Society (Regd) Islamabad

List Of Books From 1-July-2022 To 30-June-2025

Revised Layout Plan

Sr No	Book Serial No	Book Reciept No	Date Of Book
1	Revised Layout Plan	1-50	24-2-23 to 4-11-23
2	Revised Layout Plan	101-200	8-11-23 to 30-3-24
3	Revised Layout Plan	201-300	1-4-24 to 18-10-24
4	Revised Layout Plan	301-400	FIA Office
5	Revised Layout Plan	401-500	19-10-24 to 4-8-25



Civilian Employees Cooperative Housing Society (Regd) Islamabad
List Of Books From 1-July-2022 To 30-June-2025

Membership Book

Sr No	Book Serial No	Book Reciept No	Date Of Book
1	Membership Book	19401-19500	21-6-22 to 17-8-22
2	Membership Book	19501-19600	Missing Book (Enter In Books of Accounts)
3	Membership Book	19601-19700	29-9-22 to 18-2-23
4	Membership Book	19701-19800	19-10-22 to 13-2-23
5	Membership Book	19801-19900	Missing Book (Not In Books of Accounts)
6	Membership Book	19901 to 20000	14-2-23 to 19-4-23
7	Membership Book	20001 to 20100	26-4-23 to 21-6-23
8	Membership Book	20101-20200	21-6-23 to 1-8-23
9	Membership Book	20201-20300	2-8-23 to 3-10-23
10	Membership Book	20301-20400	4-10-23 to 22-11-23
11	Membership Book	20401-20500	18-2-23 to 10-5-23
12	Membership Book	20501-20600	Missing Book (Enter In Books of Accounts)
13	Membership Book	20601-20700	19-6-23 to 23-1-24
14	Membership Book	20701-20800	22-11-23 to 3-1-24
15	Membership Book	20801-20900	4-1-24 to 6-3-2024
16	Membership Book	20901-20982	25-1-24 to 30-5-24
17	Membership Book	21002-21100	7-3-24 to 10-5-24
18	Membership Book	21101-21200	11-5-24 to 7-8-24
19	Membership Book	21201-21300	30-5-24 to 2-7-24
20	Membership Book	21301-21400	2-7-24 to 26-8-24
21	Membership Book	21401-21500	8-8-24 to 20-11-24
22	Membership Book	21501-21600	26-8-24 to 19-12-24
23	Membership Book	21601-21700	Missing Book (Enter In Books of Accounts)
24	Membership Book	21701-21800	2-5-25 to 18-8-25
25	Membership Book	21801-21900	29-4-25 to 20-8-25

CIVILIAN EMPLOYEES COOPERATIVE HOUSING SOCIETY

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Civilian Employees Cooperative Housing Society (Regd) Islamabad
List Of Books From 1-July-2022 To 30-June-2025

Main Book Phase-I

Sr No	Book Serial No	Book Reciept No	Date Of Book
1	18	51701-51950	Missing Book (Not In Books of Accounts)
2	56	55501-55600	Missing Book (Not In Books of Accounts)
3	65	56401-56500	Missing Book (Not In Books of Accounts)

Main Book Phase-II

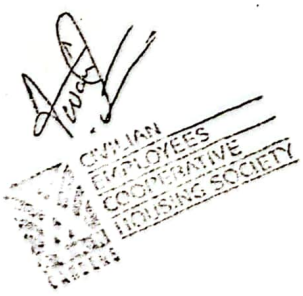
Sr No	Book Serial No	Book Reciept No	Date Of Book
1	Phase-II	12001-12100	Missing Book (Not In Books of Accounts)
2	Phase-II	12101-12200	Missing Book (Not In Books of Accounts)
3	Phase-II	12201-12300	Missing Book (Not In Books of Accounts)
4	Phase-II	12801-12900	Missing Book (Not In Books of Accounts)
5	Phase-II	13001-13100	Missing Book (Not In Books of Accounts)
6	Phase-II	13901-14000	Missing Book (Not In Books of Accounts)

Road Carpeting Book

Sr No	Book Serial No	Book Reciept No	Date Of Book
1	Road Carpeting	4301-4400	Missing Book (Not In Books of Accounts)

Membership Book

Sr No	Book Serial No	Book Reciept No	Date Of Book
1	Membership Book	19801-19900	Missing Book (Not In Books of Accounts)



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Civilian Employees Cooperative Housing Society (Regd) Islamabad
List Of Books From 1-July-2022 To 30-June-2025

Main Book Phase-I

Sr No	Book Serial No	Book Reciept No	Date Of Book
1	13	51201-21300	Missplaced Book (Enter In Books of Accounts)
3	22	52101-52200	Missplaced Book (Enter In Books of Accounts)
4	32	53101-53200	Missplaced Book (Enter In Books of Accounts)
5	39	53801-53900	Missplaced Book (Enter In Books of Accounts)
6	40	53901-54000	Missplaced Book (Enter In Books of Accounts)
7	51	55001-55100	Missplaced Book (Enter In Books of Accounts)
8	53	55201-55300	Missplaced Book (Enter In Books of Accounts)

Revised Layout Plan

Sr No	Book Serial No	Book Reciept No	Date Of Book
1	Revised Layout Plan	301-400	FIA Office

Membership Book

Sr No	Book Serial No	Book Reciept No	Date Of Book
1	Membership Book	19501-19600	Missplaced Book (Enter In Books of Accounts)
2	Membership Book	20501-20600	Missplaced Book (Enter In Books of Accounts)
3	Membership Book	21601-21700	Missplaced Book (Enter In Books of Accounts)



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CECHS

Receipt

Civilian Employees Co-operative Housing Society (Regd.)
Islamabad.
SOAN GARDENS-II

Receipt No. 12123 Dated .....

Received with thanks from Mr./Mrs./Miss .....

S/o, W/o, D/o .....

Membership No ..... Rupees .....

on account of .....

vide Cash/Bank Draft/Pay order No ..... dated .....

dra! on .....

Ref. No. CECHS/_____/_____

Manager CECHS

CamScanner

CECHS

Civilian Employees Co-operative Housing Society (Regd.)
Islamabad.
SOAN GARDENS-II

Receipt No. 13049 Dated 6/

Received with thanks from Mr./Mrs./Miss

S/o, W/o, D/o

Membership No Rupees

On account of

Vide Cash/Bank Draft/Pay order No dated

Drawn on

Ref. No. CECHS/

Rs.

Manager CECHS

Islamabad

SOAN GARDENS-II

Receipt No 13055 Dated

Received with thanks from Mr./Mrs./Miss

S/o, W/o, D/o

Membership No Rupees

on account of

de Cash/Bank Draft/Pay order No dated

wn on

No. CECHS/ /

Manager CECHS

CamScanner

CECHS

Receipt

Civilian Employees Co-operative Housing Society (Regd.)
Islamabad.
SOAN GARDENS-II

Receipt No. 15479 Dated 1

Received with thanks from Mr./Mrs./Miss

S/o, W/o, D/o

Membership No Rupees

on account of

vide Cash/Bank Draft/Pay order No. dated

dra on

ef. No. CECHS/ /

Manager CECHS

Receipt

Civilian Employees Co-operative Housing Society (Regd.)
Islamabad.
SOAN GARDENS-II

7911

Dated

with thanks from Mr./Mrs./Miss

Rupees

Bank Draft/Pay order No. dated

EOHS

CECHS

Civilian Employees Co-operative Housing Society (Regd.)
Islamabad.
SOAN GARDENS-II

1306

eipt No _____ Dated _____

eived with thanks from Mr./Mrs./Miss _____

W/o, D/o _____

mbership No _____ Rupees _____

account of _____

e Cash/Bank Draft/Pay order No _____ dated _____

wn on _____

I no. CECHS/_____/_____

_____

Manager CECHS

CamScanner

Civilian Employees Co-operative Housing Society (Regd.)
Islamabad.
SOAN GARDENS-II

Dated

Rept.No 1305

Received with thanks from Mr/Mrs/Miss

S/o, W/o, D/o

Membership No

Rupees

account of

by Cash/Bank Draft/Pay order No dated

Manager CECHS

Cash Rs. CECHS/ / /

CEGHS

Civilian Employees Co-operative Housing Society (Regd.)

Islamabad.

SOAN GARDENS-II

Receipt No. 1295 Dated

Received with thanks from Mr./Mrs./Miss

S/o. W/o. D/o

membership No Rupees

account of dated

Cash/Bank Draft/Pay order No

in on / /

No. CEGHS/ / /

Manager CECHS

CECHS

Civilian Employees Co-operative Housing Society (Regd.)
Islamabad.
SOAN GARDENS-II

Receipt No. 12889 Dated .....

Received with thanks from Mr./Mrs./Miss .....

S/o, W/o, D/o .....

Membership No ..... Rupees .....

On account of .....

Vide Cash/Bank Draft/Pay order No ..... dated .....

Drawn on .....

Ref. No. CECHS/_____/_____

Rs. _____

Manager CECHS

CamScanner

Islamabad.

SOAN GARDENS-II

Receipt No. 13065 Dated .....

Received with thanks from Mr./Mrs./Miss .....

S/o. W/o D/o .....

Membership No ..... Rupees .....

on account of .....

ide Cash/Bank Draft/Pay order No ..... dated .....

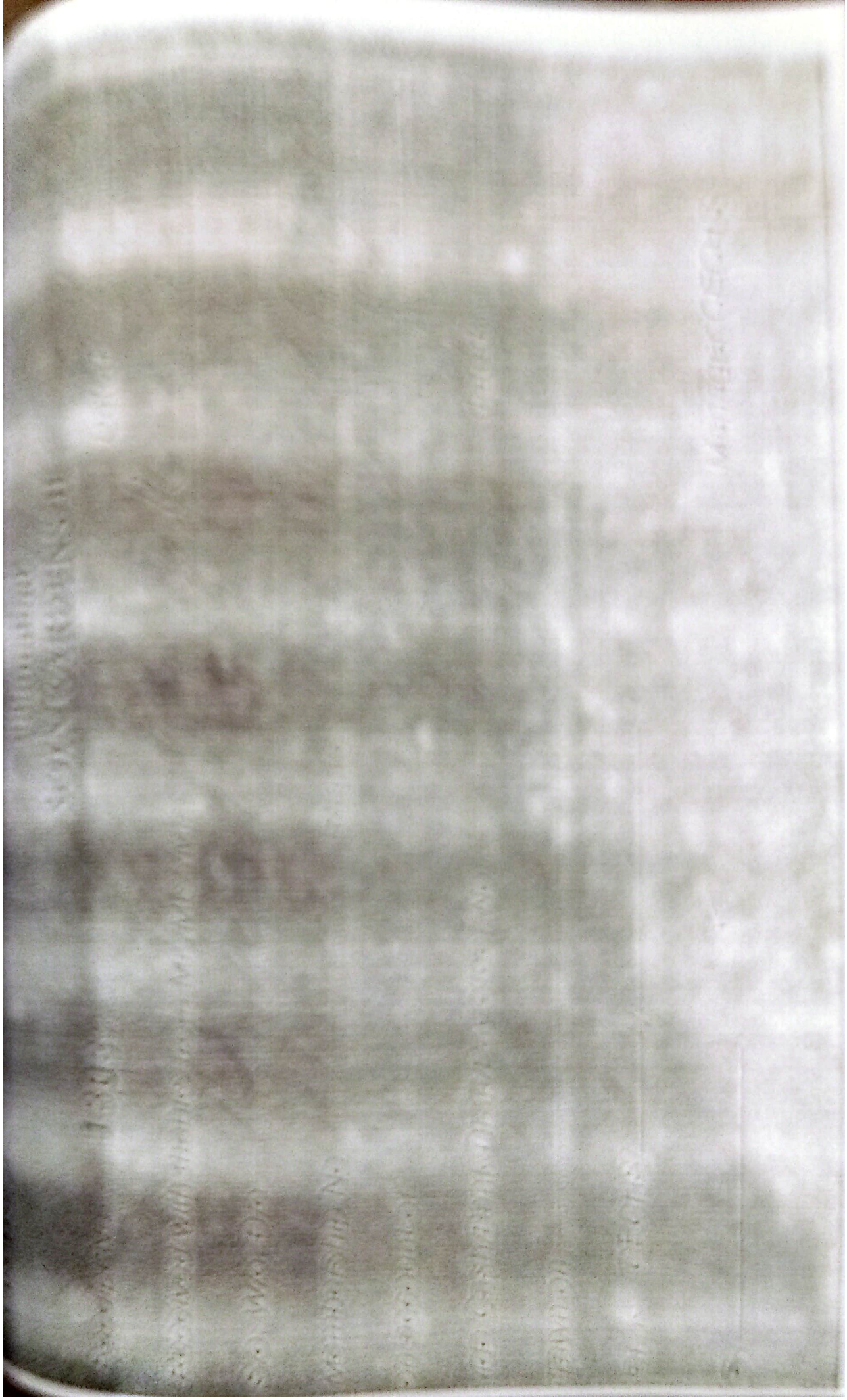
awn on .....

f. No. CECHS/_____/_____

.....

Manager CECHS

CamScanner



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List Of Missing Receipt Sample

S.NO	DATED	RECPIT	NAME	MS	AMOUNT	FILE NO	PLOT SIZE
1	18/07/2023	12146	SABIR JAN	W-302	20,000	1234	50x90
2	19/06/2023	12824	MEHMOOD KHAN	W-330	20,000	1147	50x90
3	19/06/2023	13004	IMRAN ZUBARI	W-337	20,000	1121	50x90
4	19/06/2023	13033	IMRAN ZUBARI	W-298	50,000	1121	50x90
5	19/06/2023	13041	ADIL MURTAZA ZUBARI	W-303	50,000	1119	50x90
6	19/06/2023	13005	ADIL MURTAZA ZUBARI	W-303	20,000	1119	50x90
7	19/06/2023	12884	TAHIR MEHMOOD	H-928	50,000	1013	50x90
8	19/04/2023	12131	MUHAMMAD IRSHAD	M-834	20,000	995	50x90
9	19/04/2023	12130	ANAYAT ULLAH KHAN	G-877	50,000		
10	19/06/2023	13021	SAEED REHMAN	W-320	20,000	877	50x90
11	30/05/2023	12802	MUHAMMAD ARSHAD	W-267	20,000	876	50x90
12	30/05/2023	12803	MUHAMMAD ARSHAD	W-267	50,000	876	50x90
13	31/05/2023	12814	JAVEED SAEED	W-325	20,000		
14	18/06/2023	12815	M SAYYED KHAN	W-326	20,000	883	50x90
15	19/06/2023	13001	FARAH NAZ	W-296	20,000		
16	19/06/2023	13040	WAQAS MURTAZA	W-297	50,000	770	50x90
17	19/06/2023	13002	WAQAS MURTAZA	W-297	20,000	770	50x90
18	19/06/2023	13042	M AWAIS MURTAZA	W-299	50,000	764	50x90
19	19/06/2023	13006	M AWAIS MURTAZA	W-299	20,000	764	50x90
20	27/10/2022	12104	SHAMIM BIBI	H-269	20,000		
21	19/06/2023	13045	MARYUM ZUBEER	W-300	50,000	769	50x90
22	19/06/2023	13008	MARYUM ZUBEER	W-300	20,000	769	50x90
23	26/02/2024	13092	FARRUKH SHABBIR	W-122	20,000	758	50x90
24	27/04/2023	12134	SHAHID NISAR HASHMI	W-231	20,000	686	50x90
25	19/06/2023	12886	MUSARRAT PARVEEN	H-889	50,000	603	50x90
26	4/4/2023	12126	M SAEED AHMED	N-666	20,000	570	50x90
27	19/06/2023	12823	SAFDAR IQBAL	W-332	20,000	485	50x90
28	17/11/2022	12133	AHMED HUSSAIN	H-668	250,000	485	50x90
29	31/05/2023	12809	MALIK BDUL RAUF	W-268	20,000	410	50x90
30	5/6/2023	12842	SAIRA ANAM	W-277	15,000	201	50x90
31	31/05/2023	12808	MUHAMMAD JUNAID	W-269	20,000		
32	27/10/2022	12113	NAVEED AHMED	W-107	15,000	1219	40X70
33	19/06/2023	13011	MARIA BASHIR	W-310	7,500	1208	40X70
34	27/10/2022	12105	GHULAM AHMED	W-106	15,000	1206	40X70
35	19/06/2023	13012	ASMA IMRAN	W-309	7,500	1167	40X70
36	19/06/2023	13016	MUHAMMD ASIF	W-305	15,000	974	40X70
37	19/06/2023	12893	MUHAMMAD IQBAL	H-684	50,000	947	40X70
38	19/06/2023	13018	SAIRA ZAHID	G-343	7,500	942	40X70
39	13/12/2019	12136	ITRAT UMAIR	H-841	450,000	809	40X70
40	28/10/2023	12816	JAVED MALIK	H-586	50,000	750	40X70
41	31/05/2023	12811	JAVED MALIK	H-586	30,000	750	40X70
42	6/6/2023	12848	AISHA ANWAR	W-281	15,000	726	40X70
43	16/06/2023	12870	MUHAMMAD SABIR	W-289	15,000	641	40X70
44	9/6/2023	13049	RANA IFTIKHAR AHMED	H-104	450,000	580	40X70
45	9/6/2023	13062	ASIM GHAFFAR SHAH	W-338	15,000	580	40X70

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List Of Missing Receipt Sample

S.No:	DATED	RECPIT	NAME	MS	AMOUNT	FILE NO	PLOT SIZE
46	13/03/2023	12123	SAQIB RIZWAN	J-332	300,000	543	40X70
47	5/6/2023	12841	FARYAD ANWAR	W-278	20,000	574	40X70
48	5/6/2023	12135	ZULFIQAR AHMED MIR	H-372	50,000	574	40X70
49	8/9/2023	13055	ZAGID SIDDIQUE	H-131	450,000	591	40X70
50	19/06/2023	13037	ZAGID SIDDIQUE	H-322	15,000	591	40X70
51	2/6/2023	12832	EHSAN UL HASSAN	S-648	7,500	625	40X70
52	19/06/2023	13032	CH TAHIR JAVED	W-324	450,000	247	40X70
53	19/06/2023	13038	CH TAHIR JAVED	W-324	15,000	247	40X70
54	19/06/2023	12890	TAHIRA BIBI	H-459	50,000	194	40X70
55	19/06/2023	13067	TAUQIR AFZAL	R-673	275,000	1088	30x50
56	3/6/2023	12827	MUHAMMAD AHMED	NO	10,000	1059	30x50
57	19/06/2023	11897	SAMINA KOUSAR	H-547	25,000	1040	30x50
58	19/06/2023	13064	MUHAMMAD JAVED	G-899	200,000	543	30x50
59	19/06/2023	13895	ABDUL REHMAN	H-926	25,000	514	30x50
60	10/6/2023	12853	SAIF ULLAH SHAKEEL	W-200	10,000	767-A	30x50
61	19/06/2023	12894	AURANGZEB	H-968	25,000	470	30x50
62	3/5/2024	13093	MUHAMMAD HARIS	W-345	175,000	471	30x50
63	19/06/2023	12885	MUHAMMAD BASHIR	M-846	160,000	958	30x50
64	19/06/2023	13051	MUHAMMAD YAQOOB	H-796	275,000	977	30x50
65	19/06/2023	13050	SAJIDA MUSHTAQ	G-486	275,000	245	30x50
66	24/10/2023	12815	ASIM NAVEED	W-342	10,000	253	30x50
67	19/06/2023	13034	MUHAMMAD FAIZAN	W-321	10,000	253	30x50
68	19/06/2023	12896	KOUSAE NAZIR	H-772	25,000	194	30x50
69	3/6/2023	12900	SHADIA	W-251	10,000	209	30x50
70	16/07/2023	13094	MAQSOOD AHMED	G-75	200,000	40	30x50
71	27/10/2022	12110	TAHIR AHMED	O-068	10,000	1484	30x50
72	27/10/2022	12109	TAHIR AHMED	O-068	10,000	1490	30x50
73	2/10/2023	13077	MUHAMMAD USMAN KHAN	W-347	10,000	1344	30x50
74	27/10/2022	12119	SALMA BIBI	W-109	10,000	1501	30x50
75	27/10/2022	12118	RUKHSANA ZAHEER	W-110	10,000	1530	30x50
76	30/05/2023	12820	ARSHAD MEHMOOD	I-470	250,000	1280	30x50
77	30/05/2023	13100	ARSHAD MEHMOOD	I-470	25,000	1280	30x50
78	19/06/2023	12889	SHAHEEN MEHMOOD	G-263	275,000	1575	30x50
79	27/10/2022	12114	MUHAMMAD ASHFAQ ABBASI	W-108	10,000	1593	30x50
80	19/06/2023	13065	ZEESHAN JAVED	R-374	275,000	1611	30x50
81	19/06/2023	13068	ABID UR REHMAN	G-326	25,000	1688	30x50
82	19/06/2023	13017	ABID UR REHMAN	W-304	10,000	1688	30x50
83	19/06/2023	12148	GHULAM JILANI	W-313	10,000	1745	30x50
84	19/06/2023	13023	ASIFA MUSHTAQ	Q-101	10,000	AFFECTE	
85	19/06/2023	13024	ASIFA MUSHTAQ	Q-101	10,000	AFFECTE	
86	14/06/2023	12138	MUHAMMAD YTAYYAB	W-276	10,000	AFFECTE	
87	12/6/2023	12855	MALIK MAHD IRFAN	W-285	10,000	AFFECTE	
88	3/6/2023	12834	ATTIKA ARIF	W-273	10,000	AFFECTE	
89	3/6/2023	12834	ATIKA ARIF	W-273	10,000	AFFECTE	
90	14/06/2023	12138	MUHAMMAD TAYYAB	W-276	10,000	AFFECTE	

CIVILIAN EMPLOYEES COOPERATIVE HOUSING SOCIETY

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List Of Missing Receipt Sample

	DATED	RECPIT	NAME	MS	AMOUNT	FILE NO	PLOT SIZE
	19/06/2023	13024	ASIFA MUSHTAQ	Q-101	10,000	AFFECTE	
	19/06/2023	13023	ASIFA MUSHTAQ	Q-101	10,000	AFFECTE	
	13/6/2023	12855	MALIK MAHD IRFAN	W-285	10,000	AFFECTE	
	6/6/2023	13046	MUHAMMAD SHABAZ	W-327	15,000	AFFECTE	
	6/6/2023	13047	NISAR ABBASI	W-328	15,000	AFFECTE	
	19/06/2023	13026	MUHAMMAD SHAKEEL	W-317	15,000	AFFECTE	
	6/6/2023	13009	MUHAMMAD AQIL	W-339	15,000	AFFECTE	
	19/06/2023	13039	MUHAMMAD IMRAN	W-323	15,000	AFFECTE	
	5/6/2023	12839	AYESHA USMAN	W-197	15,000	AFFECTE	
	5/6/2023	12838	ASMA RAZZAD	W-275	15,000	AFFECTE	
	19/06/2023	13057	ZAEA NAWAZ	W-335	20,000	AFFECTE	
	19/06/2023	13022	SAAD REHMAN	W-320	20,000	AFFECTE	
	6/6/2023	12846	QAISER MEHMOOD	W-280	20,000	AFFECTE	
	24/02/2024	13091	SYED MOHSIN ABBAS	W-447	20,000	AFFECTE	
	19/06/2023	12873	ABRAR NAWAZ	W-291	20,000	AFFECTE	
	19/06/2023	13030	MARIS BASHIR	W-310	10,000	167	30X50
	19/06/2023	12898	KOUSAR NAZIR	H-772	25,000	169	30X50
	3/6/2023	12833	MUHAMMAD YOUNAS	H-466	25,000	860	30X50
	15/06/2023	12865	MUHAMMAD IKRAM	W-287	50,000	1408	30X50
	15/06/2023	12864	MUHAMMAD IKRAM	W-287	10,000	1408	30X50
	27/10/2022	12108	HTAHIR MEHMOOD	Q-068	10,000	1487	30X50
	27/10/2022	12115	MUHAMMAD ASHFAQ ABBASI	W-108	10,000	1594	30X50
	27/04/2023	12131	JUNAID ZAHEER	W-086	10,000	1693	30X50
	19/06/2023	12875	HAFEEZ AN BIBI	G-393	25,000	1831	30X50
	14/06/2023	12858	SAMINA YASMEEN	I-678	25,000	51	40X70
	14/06/2023	12859	SAMINA YASMEEN	I-678	25,000	52	40X70
	19/06/2023	12888	SAMINA KAUSAR	H-547	50,000	593-A	40X70
	19/06/2023	13031	MARIYUM ZUBERI	W-300	450,000	658	40X70
	19/06/2023	13009	MARIYUM ZUBERI	W-300	20,000	658	40X70
	6/6/2023	12847	QADER MEHMOOD	W-280	15,000	630	40X70
	19/06/2023	13036	MUHAMMAD FAIZAN	W-321	15,000	808	40X70
	19/06/2023	12891	M SOBAN WAHID	W-094	50,000	890	40X70
	12/1/2023	12117	GHULAM AHMED	G-434	5,000	838	40X70
	12/1/2023	12121	MRS SHAGUFTA ASGHAR	S-927	15,000	933	40X70
	19/06/2023	12892	DELAWAR SHER	H-887	50,000	946	40X70
	6/6/2023	12845	NADIA IMRAN	W-279	15,000	998	40X70
	27/10/2022	12106	GHULAM AHMED	W-106	15,000	1209	40X70
	8/12/2023	13085	HASSAN ABBAS	W-362	15,000	1226	40X70
	8/6/2023	12850	ANWAR AHMED	W-283	20,000	998	50X90
	19/06/2023	13019	SARFRAZ HUSSAIN	W-315	20,000	1011	50X90
	30/05/2023	12822	SAEHZAD AHMED	W-259	20,000	1046	50X90
	21/11/2023	13079	RAUF YOUNAS	W-362	20,000	1036	50X90
	19/06/2023	12147	SABIR KHAN	W-302	20,000	1235	50X90
	21/11/2023	13084	RAUF YOUNAS	W-362	20,000	1035	50X90
	21/11/2023	13082	RAUF YOUNAS	W-362	20,000	1034	50X90

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List Of Missing Receipt Sample

SNO	DATED	RECPIT	NAME	MS	AMOUNT	FILE NO	PLOT SIZE
136	5/6/2023	12835	SALMAN ZAFAR	W-274	20,000	63/A	50X90
137	31/05/2023	12807	FAIZA RAO	W-270	20,000	65/A	50X90
138	17/06/2023	12141	IMRAN LOBAS	Q-567	20,000	853/A	50X90
139	16/06/2023	12142	ABDUL HAMEED	R-658	20,000	857	50X90
140	9/6/2023	13072	MUZAFAR HUSSAIN	W-341	20,000	711	50X90
141	19/06/2023	12837	MUSARRAT PARVEEN	H-889	100,000	604	50X90
142	14/06/2023	12137	M ZAI ULLAH QURESHI	G-002	20,000	732/A	50X90
143	19/06/2023	12882	SYED KHAWAR RAZA	W-293	20,000	737/A	50X90
144	20/03/2023	12125	ZAR GUL	J-543	75,000	674	50X90
145	20/03/2023	12124	ZAR GUL	J-543	75,000	675	50X90
146	19/06/2023	13013	IMRAN HUSSAIN	W-302	20,000	695	50X90
147	23/05/2023	13076	ZULFIQAR HUSSAIN	W-284	20,000	751/A	50X90
148	27/10/2023	12107	GHULAM AHMED	W-106	20,000	759	50X90
149	19/06/2023	13043	M OWAS MURTAZA	W-299	50,000	767	50X90
150	31/05/2023	12810	MALIK ABDUL RAUF ANWAR	W-268	20,000	550	50X90
151	21/06/2018	12139	MEMOONA ASLAM	D-711	700,000	477	50X90
152	1/12/2023	12116	RIAZ AHMED	G-432	5,000	104	50X90
153	30/05/2023	12804	SHUJAH RAUF	R-371	750,000	107	50X90
154	30/05/2023	12801	ABID MEHMOOD BUTT	A-483	100,000	179	50X90
155	15/02/2024	13090	FARAZ AHMED	W-442	20,000	170	50X90
156	5/3/2023	12128	GHAZANFAR ALI	S-381	20,000	147	50X90
157	5/3/2023	12127	NIAZ AHMED	I-862	50,000	147	50X90
158	27/10/2022	12103	SHAMIM BIBI	H-269	10,000	203	50X90
159	27/10/2022	12111	SHAMIM BIBI	H-269	50,000	203	50X90
160	13/06/2023	12856	M SOHAIL TARIQ	W-286	20,000	212	50X90
161	16/06/2023	12867	FARRUK ELLAHI	W-288	50,000	272	50X90
162	16/06/2023	12868	FARRUK ELLAHI	W-288	20,000	272	50X90
163	28/12/2023	13089	BEENISH SAQWAR	W-397	20,000	245	50X90
164	19/06/2023	13095	AMBREEN NASEER	H-276	750,000	254	50X90
165	1/3/2023	12122	MUHAMMAD NAWAZ	Q-416	20,000	240	50X90
166	27/10/2022	12101	HAMZA TAHIR	W-102	20,000	287	50X90
					10,765,000		

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