

Audit Report on CAU D I KHAN

Audit Period Year 2023

Version: Draft

Audit Observations

Memo No : 1

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,,PP No.69666,Authorizer.Mr. Muhammad Shafique.PP No.112073
Ahmed,PP No.114998

L.C.NO.39112 Amount Rs.450000/-

On checking the above loan case file, it has been observed that a loan of Rs.450000/- , disbursed for the purpose of against their landed property vide Passbook No.481853, audit observed that the photograph of the applicant was stapled/pinned No.5.12.2(ii) of Credit Manual, Vol-I. Branch-wise detail of loan cases is given hereunder. The CAU is requested to arrange o

Auditee: M. Raashid Khan, AVP/Member

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,,PP No.69666,Authorizer.Mr. Muhammad Shafique.PP No.112072
Ahmed,PP No.114998

L.C.NO.39112 Amount Rs.450000/-

On checking the above loan case file, it has been observed that a loan of Rs.450000/- , disbursed for the purpose of against their landed property vide Passbook No.481853, audit observed that the photograph of the applicant was stapled/pinned No.5.12.2(ii) of Credit Manual, Vol-I. Branch-wise detail of loan cases is given hereunder. The CAU is requested to arrange o

Auditee: M. Raashid Khan, AVP/Member

Auditee Reply

Compliance has been arranged. Kindly settle the para.

Memo No : 2

SANCTIONED MUTATION COPY NOT OBTAINED (M-02)

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,,PP No.69666,Authorizer.Mr. Muhammad Shafique.PP No.112072
Ahmed,
PP No.114998

LOAN CASE NO.39558 Amount Rs.1000000/-

Through the above noted loan case a sum of Rs.1000000/- disbursed for the purpose of Live stock et Agri Pass Book under Mutation No.8832, Audit observed that sanctioned mutation copy not obtained from revenue

vide Para No.12 (iii) (c) & Para No.13 (iii)(m) of Credit Administration Manual-2022 (Version-I). Similar is position

LC No.	Amount Disb:	Mutation No.	Pass Book No.	Name & PP No. of Reviewer
39569	800000	4331	448517	Tanzeel ur Rehman 118783
39570	780000	4330	457117	-do-
39112	450000	5440	481853	-do-
39592	500000	2342	450133	-do-
39617	550000	1410	450190	-do-
39606	800000	3338	457107	-do-
Total 07	Rs.4.880(M)			

Auditee: Fazal Rehman, OG-I/ Member

Auditee Reply

Branch is advised to arrange copies of sanction mutation.

Memo No : 3

CHECKING OF UTILIZATION

(M-03)

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan,, PP No.69666, Authorizer. Mr. Muhammad Shafique. PP No.112072, MCO Mr. M. PP No.114998

LOAN CASE NO.39558 Amount Rs.1000000/-

Through above noted loan case Rs.1000000/- has been disbursed, Audit observed that branch fail to check the utilization of loan against standing instructions contained vide Para No.12.3.1 of the Credit Manual Vol.1 (Revised-2016). CAI

LC No.	Amount Disb:	Mutation No.	Pass Book No.	Name & PP No. of Reviewer
39569	800000	4331	448517	Tanzeel ur Rehman 118783
39570	780000	4330	457117	-do-
39112	450000	5440	481853	-do-
39592	500000	2342	450133	-do-
39617	550000	1410	450190	-do-
39606	800000	3338	457107	-do-
Total 07	Rs.4.880(M)			

Auditee: Fazal Rehman, OG-I/Member

Auditee Reply

Compliance has now been arranged. Kindly settle the para.

Memo No : 4

RECOVERY SCHEDULE NOT COMMUNICATED TO THE BORROWERS. (M-01)

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, PP No. 69666, Authorizer. Mr. Muhammad Shafique. PP No. 112072, MCO Mr. M. Burki,
PP No. 93710,

L.C.NO.97074 AMOUNT DISBURSED RS.295000/-

On checking of the loan case files for the period under review, it has been observed that branch has not sent acknowledged copies are not found placed in the relevant loan case files in-violation of the HO instructions contained in the letter No. 1, up dated 2016. Similar is position in LC No. mentioned below :- CAU is advised to look into and comply.

L.C.NO.	AMOUNT	REVIEWER
97096	700000	Mr. Tanzeel ur Rehman, 118783

Auditee: Arif Ullah, OG-I/Member

Auditee Reply

Memo No : 5

CHECKING OF UTILIZATION

(M-02)

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, PP No. 69666, Authorizer. Mr. Muhammad Shafique. PP No. 112072, MCO Mr. Muhammad Tahir, PP No. 108081, Manager, Shams ud Din Shah Burki,
PP No. 93710,

LOAN CASE NO.96688 Amount Rs.900000/-

Through above noted loan case Rs.900000/- has been disbursed, Audit observed that branch fail to check the utilization of the subject cited loan case which is in-violation to standing instructions contained vide Para No.12.3.1 of the Credit Manual Vol.1 (Revised-2016). CAU has overlooked the utilization report as narrated at Annex-III(iii) of Credit Administration Manual Vol-I (2022) . CAU may look into and arrange compliance.

LC No.	Amount	MCO	Reviewer
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96965	192000	Muhammad Tahir 108081	Tanzeel ur Rehman 118783
97018	460000	Muhammad Tahir 108081	Tanzeel ur Rehman 118783
97155	600000	Muhammad Tahir 108081	Tanzeel ur Rehman 118783
96909	193000	Muhammad Tahir 108081	Tanzeel ur Rehman 118783

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Auditee: Muhammad Abbas, OG-II/Member

Auditee Reply

Branch is advised to arrange compliance

Memo No : 6

ENHANCEMENT OF LOAN TO EXISTING BORROWERS.

(M-03)

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, PP No. 69666, Authorizer. Mr. Muhammad Shafique. PP No. 112072, MCO Mr. S. Burki,
PP No. 93710, Reviewer, Tanzeel ur Rehman, PP NO. 118783

L.C.No.96677 Amount Rs.500000/-

Through above noted loan case Rs.500000/- has been disbursed to Mr. Zota Khan S/O Maaz Ullah for the previously availed loan amounting to Rs.200000/- through LC No.96471 on 15.12.2021 as per NDC attached. It has failed to provide Exception Form (Annexure-I) regarding enhancement which will be authenticated/certified by MCO approval / sanction from CAU/ CLSD which is in violation of instructions vide Credit Division circular letter No. and explain the violation of standing instructions.

Auditee: Fazal Murad, AVP/Head

Auditee Reply

Loan case is processed and disbursed in light of email dated 11.03.2021 issued by Head Credit Policy Department. Kindly settle the para.

Memo No : 7

PHOTOGRAPH OF THE APPLICANT IN PASS BOOK NOT PROPERLY ATTESTED BY REVENUE OFFICIAL

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, PP No. 69666, Authorizer. Mr. Muhammad Shafique. PP No. 112072, MCO Mr. S. Burki,
PP No. 93710, Reviewer Tanzeel ur Rehman, PP No. 118783

LC No. 96688 AMOUNT PAID RS. 900000/-

Through above noted loan case Rs. 900000/- has been disbursed to Mr. Noor Alam Khan S/O Kaloo Khan through measuring 72-16 (K-M) but photograph of the said applicant not properly attested by Revenue Official and process denied the required formalities and allowed case for payment to the respective branch which is in violation of Para No. 5.1.1. look into and regularize the same under intimation to Audit.

Auditee: FAZAL REHMAN, OG-I/Member

Auditee Reply

Compliance will be arranged through branch shortly.

Memo No : 8

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-05)

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, PP No. 69666, Authorizer. Mr. Muhammad Shafique. PP No. 112072, MCO Mr. S. Burki,
PP No. 93710, Reviewer, Tanzeel ur Rehman, PP No. 118783

L.C. NO. 96714 Amount Rs. 200000/-

On checking the above loan case file, it has been observed that a loan of Rs. 200000/-, disbursed for the purpose of Live stock No. 456785, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No. 5.1.1. is given hereunder. The CAU is requested to arrange compliance:-

Auditee: M.RAASHID KHAN, AVP/MEMBER

Auditee Reply

Compliance has been arranged. Kindly settle the para.

Memo No : 9

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,,PP No.69666,Authorizer.Mr. Muhammad Shafique.PP No.112072,MCO Mr.Umer Zeb ,PP No.78801,Manager,Ihtesham Ullah, PP No.122484 ,Reviewer Mr.Tanzeel ur Rehman,PP No.118783

L.C.NO.64442 Amount Rs.800000/-

On checking the above loan case file, it has been observed that a loan of Rs.800000/- , disbursed for the purpose of WC dairy to Mr.Kiramat Ullah S/o Said Aslam against their landed property vide Passbook No.538756, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Branch-wise detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

Auditee Reply

Compliance has now been arranged.

Memo No : 10

LESS L.A FEE CHARGED

(M-02)

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,Authorizer.Mr. Muhammad Shafique. MCO Mr.Umer ZebAbdul Majid Awan,PP No.104973,Manager,Abdul Wahab,PP No.

LOAN CASE NO.64648 AMOUNT RS.330000/-

Through the above noted Loan Case a sum of Rs.330000/- disbursed to a borrower for the purpose of Dairy whereas per loan thus branch failed to sanction the case as per genuine demand and resultantly L.A fee in the relevant loan case less charged by early recovery of Rs.1150/- including FED.

Auditee: Arif Ullah, OG-I/Member

Auditee Reply

Branch is directed to recover the less LA fee charges.

Memo No : 11

MISSING LOAN CASES.

(M-03)

- Persons responsible Incharge CAU,Mr.Tariq Saeed Khan

- While conducting Audit of CAU,D.I.Khan following cases of ZTBL,Domail branch has been asked for scrutinizing where the attention of the CAU.

LC No.	Amount Disb
64497	1000000
64523	300000
64534	1000000
64578	1000000
64589	370000

Auditee: Fazal Murad, AVP/Team Head.

Auditee Reply

All the loan cases has now been provided to audit team for audit. Kindly settle the para

Memo No : 12

MISSING LOAN CASES.**(M-03)**

- Persons responsible Incharge CAU,Mr.Tariq Saeed Khan

- While conducting Audit of CAU,D.I.Khan following cases of ZTBL,Domail branch has been asked for scrutinizing where the attention of the CAU.

LC No.	Amount Disb
64497	1000000
64523	300000
64534	1000000
64578	1000000
64589	370000

Auditee: Fazal Murad, AVP/Team Head.

Auditee Reply**Memo No : 13****PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)**

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,,PP No.69666,Authorizer.Mr. Muhammad Shafique.PP No.112072
Wahab,PP No.53071

L.C.NO.181975 Amount Rs.98000/-

On checking the above loan case file, it has been observed that a loan of Rs.98000/-, disbursed for the purpose of I against their landed property vide Passbook No.155034, audit observed that the photograph of the applicant was stapled/pinned No.5.12.2(ii) of Credit Manual, Vol-I. Branch-wise detail of loan cases is given hereunder. The CAU is requested to arrange o

LC No.	Amount	P.Book No.	MCO	Reviewer
182213	550000	307565	Shermatullah Khan, 129627	Tanzeel ur Rehman 118783
181883	600000	304633	Shermatullah Khan, 129627	Tanzeel ur Rehman 118783

Auditee: M. Raashid Khan, AVP/Member

Auditee Reply

Compliance has been arranged.

Memo No : 14

CHECKING OF UTILIZATION

(M-02)

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,,PP No.69666,Authorizer.Mr. Muhammad Shafique.PP No.112072
Wahab,PP No.53071

LOAN CASE NO.181975 Amount Rs.98000/-

Through above noted loan case Rs.98000/- has been disbursed, Audit observed that branch fail to check the utilization of the instructions contained vide Para No.12.3.1 of the Credit Manual Vol.1 (Revised-2016). CAD Hub may look into and arrange

LC No.	Amount Disb:	Mutation No.	Pass Book No.	Name & PP No. of Reviewer
181942	250000	1075	480760	Tanzeel ur Rehman 118783
181964	190000	697	27163	-do-
182095	700000	2870	303729	-do-
181931	200000	2367	456509	-do-

Auditee: Arif Ullah, OG-I/Member

Auditee Reply

Branch is advised to arrange compliance.

Memo No : 15

REQUEST FOR ROLLOVER/ RENEWAL

(M 03)

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,,PP No.69666,Authorizer.Mr. Muhammad Shafique.PP No.112072

Ullah,PP No.122484

Reviewer Mr.Tanzeel ur Rehman,PP No.118783

LOAN CASE NO.180039 Amount Rs.500000/-

Through the above noted loan case Rs.500000/- has been disbursed to Mr.Muhammd Haneef S/O Jumma Khan for the purpose of but branch fail to ensure Roll over documents in the loan case file whereas per instructions issued vide CAD Division Circular No.CD/28/2019 dated 12.12.2019 says that roll over request is essential and should be obtained to be a part of the loan case following loan cases:-

LC No.	Amount	Pass Book No.
180017	105000	129469
180006	209000	695267

Auditee: M. Raashid Khan, AVP/Member

Auditee Reply

Compliance has now been arranged & rollover request proforma attached. Kindly settle the para

Memo No : 20

Auditee Reply

Memo No : 23

SANCTIONED MUTATION COPIES NOT OBTAINED (M- 06)

Person Responsible: Reviewer: Mr.Ubaidullah, 85942, Authorizer: Mr.Muhammad Shafique, 112072, Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan, MCO: Mr.Maqsood Ahmed, 104474, Manager:Malik Sikandar Hayat, 72888, ZTBL, Piplan Branch

LOAN CASE NO.358343 Amount Rs.30000/-

Through the above noted loan case a sum of Rs.30,000/- disbursed for KKS Loan to Mr.Muhammad Khan S/O Murad through Agri Pass Book under Mutation No.6911, Audit observed that sanctioned mutation copy not obtained from revenue office. Thus failed to comply the instructions issued vide Para No.12 (iii) (c) & Para No.13 (iii)(m) of Credit Administration Manual-2022 (Version-I). CAU is requested to arrange the same under intimation to audit. Branch-wise detail of loan cases is given hereunder:-

Sr. No	Branch	LC No	Amount	Mutation No
2	Piplan	359005	137000	517, 518

Instances: (2) Amount : 0.167 (M)

Auditee Reply

Compliance has now been arranged. Kindly settle the para..

Memo No : 25

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible: Reviewer: Mr.Ubaidullah, 85942, Authorizer: Mr.Muhammad Shafique, 112072, Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan, MCOs: Mr.Khursheed Alam Niazi, 117447, Mr.Maqsood Ahmed, 104474, Manager:Malik Sikandar Hayat, 72888, ZTBL, Piplan Branch

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L.C.NO.357902 Amount Rs.300000/-

On checking the above loan case file, it has been observed that a loan of Rs.300000/- for the purpose of KKS purpose, disbursed to Mr.Abdul Ghafoor S/O Sher Muhammad, against their landed property vide Passbook No.547875, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Similar is the position in following loan cases. The CAU is requested to arrange compliance:-

Sr. No.	Branch	LC No	Name	Amount Disb	Pass book No	Name of MCO
2.	Piplan	358538	Zaheer Ahmed Khan	72000	543195	Maqsood Ahmed
3.	Piplan	358549	Zafarullah Khan	100000	546278	Maqsood Ahmed
4.	Piplan	359278	Faiz Rasool	100000	409149	Maqsood Ahmed
5.	Piplan	359061	Muhammad Ishque	130000	513625	Maqsood Ahmed

Instances (05) Amount Rs.0.702 (M)

Auditee Reply

Compliance has now been arranged. Kindly settle the para.

Memo No : 26

Auditee Reply

Memo No : 27

THUMB IMPRESSION IN IBS-144 NOT VERIFIED BY AMO (M-02)

Person Responsible: MCOs: Mr.Muhammad Ibrar, 111163, Mr.Maqsood Ahmed, 104474, AMO: Mr.Muhammad Basharat Ahmed, 77051, Manager:Malik Sikandar Hayat, 72888, ZTBL, Piplan Branch

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During scrutiny of the loan case files for the period under review, it has been observed that thumb impression/ LTI has not been verified by the AMO in IBS-144 in violation of HO instructions contained in Para no. 10.4 of Credit Manual

Vol-I. The CAU is requested to arrange attestation/ verification of the same under intimation to audit. Detail of loan cases given hereunder:-.

S.No.	Branch	LC No	Amount	MCO
1.	Piplan	359614	100000	Muhammad Ibrar, 111163
2.	Piplan	357843	700000	Maqsood Ahmed, 104474
3.	Piplan	357913	190000	Maqsood Ahmed, 104474
4.	Piplan	358527	100000	Muhammad Ibrar, 111163
5.	Piplan	359016	40000	Maqsood Ahmed, 104474
(Instances 05)		Amount Rs.1.130 (M)		

Auditee Reply

Compliance of para will be arranged through branch

Memo No : 28

Auditee Reply

Memo No : 29

Auditee Reply

Memo No : 30

NON CHECKING OF UTILIZATION

(M-04)

Person Responsible: MCOs: Mr.Muhammad Ibrar, 111163, Mr.Maqsood Ahmed, 104474, Sikandar Hayat, 72888, ZTBL, Piplan Branch

Manager:Malik

LC No.71875 Amount Disbursed Rs.130000/-

Through above noted loan case Rs.130000/- has been disbursed to borrower, Audit observed that the branch failed to check the utilization of the subject cited loan case which is in-violation of standing instructions contained vide Para No.5.25 of the Credit Manual Vol.1. CAU may look into and arrange compliance. Similar is the position in following loan cases:-

LC No.	Amount disbursed
74331	91000
Total 02	Rs.0.221 (M)

Auditee Reply

Compliance will be arranged through branch as branch has not yet provided the utilization report

Memo No : 31

MISSING LOAN CASE FILES (M-05)

Person Responsible: Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan,

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During the course of audit it has been observed that the following loan case file is not presented to the audit team for checking. Thus violated the HO instructions conveyed vide Para No.9.11.2 of Credit Manual Volume-I (Updated). CAU is requested to search out the same:-

S.No.	L.C. No.	Amount disbursed
1	127285	125000

Auditee Reply

Loan Case now has been provided to Audit team for verification. Kindly settle the para..

Memo No : 32

THUMB IMPRESSION IN IBS-144A NOT VERIFIED BY AMO (M-01)

Person Responsible: MCOs: Mr.Shah Jehan, 62108, AMO, Mr.Hussain Ahmed Nasar, 46287, ZTBL, Serai Naurang Branch

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During scrutiny of the loan case files for the period under review, it has been observed that thumb impression/ LTI has not been verified by the AMO in IBS-144 in violation of HO instructions contained in Para No. 9.2.4 of Credit Manual Vol-I. The CAU is requested to arrange attestation/ verification of the same under intimation to audit. Detail of loan cases given hereunder:-.

S.No.	Branch	LC No	Amount	MCO
1.	Serai Naurang	127296	125000	Shah Jehan
2.	-do-	127274	125000	-do-
(Instances 02)		Amount Rs.0.233 (M)		

Auditee Reply

Branch is advised to arrange compliance.

Memo No : 33

NON CHECKING OF UTILIZATION

(M-04)

Person Responsible: MCOs: Mr.Shah Jehan, 62108, Manager: Sher Bahadur, 65462, ZTBL, Serai Naurang Branch

LC No.127311 Amount Disbursed Rs.950000/-

Through above noted loan case Rs.950000/- has been disbursed to borrower, Audit observed that the branch failed

to check the utilization of the subject cited loan case which is in-violation of standing instructions contained vide Para No.5.25 of the Credit Manual Vol.1. CAU may look into and arrange compliance. Similar is the position in following loan cases:-

S.No.	Branch	L.C.No.	GLH	Amount
1.	Serai Naurang	127366	9311	108000
2.	-do-	127333	9303	945000
3.	-do-	127241	9311	80000

Instances (03) Amount Rs.1.133 (M)

Auditee Reply

Branch is advised to arrange compliance

Memo No : 35

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed 104991 Mr. Tanzeel ur Rehman 118783, Authorizer: Mr. Muhammad Shafique 112072.

On checking the loan case files, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

LC No	Amount Disb	Pass book No	Responsible at Branch	
			MCO	Manager
223007	800000	456209	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222633	255000	538827	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222389	900000	456305	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222448	620000	538807	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222493	950000	538779	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
Total	3525000	05 instances		

Auditee Reply

Memo No : 36

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed 104991 Mr. Tanzeel ur Rehman 118783,

Authorizer: Mr. Muhammad Shafique 112072,

On checking the loan case files, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

LC No

Amount Dish

Pass book No

Responsible at Branch

MCO

Manager

223007

800000

456209

Shah Mehmood, 75341

Nisar Ahmed Khan, 97415

222633

255000

538827

Shah Mehmood, 75341

Nisar Ahmed Khan, 97415

222389

900000

456305

Shah Mehmood, 75341

Nisar Ahmed Khan, 97415

222448

620000

538807

Shah Mehmood, 75341

Nisar Ahmed Khan, 97415

222493

950000

538779

Shah Mehmood, 75341

Nisar Ahmed Khan, 97415

Total

3525000

05 instances

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Auditee Reply

Memo No : 37

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed 104991 Mr. Tanzeel ur Rehman 118783, Authorizer: Mr. Muhammad Shafique 112072,

On checking the loan case files, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

LC No	Amount Disb	Pass book No	Responsible at Branch	
			MCO	Manager
223007	800000	456209	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222633	255000	538827	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222389	900000	456305	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222448	620000	538807	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222493	950000	538779	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
Total	3525000	05 instances		

Auditee Reply

Memo No : 38

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed 104991 Mr. Tanzeel ur Rehman 118783, Authorizer: Mr. Muhammad Shafique 112072,

On checking the loan case files, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

LC No	Amount Disb	Pass book No	Responsible at Branch	
			MCO	Manager
223007	800000	456209	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222633	255000	538827	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222389	900000	456305	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222448	620000	538807	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222493	950000	538779	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
Total	3525000	05 instances		

Auditee Reply

Memo No : 39

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed 104991 Mr. Tanzeel ur Rehman 118783, Authorizer: Mr. Muhammad Shafique 112072.

On checking the loan case files, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

LC No	Amount Disb	Pass book No	Responsible at Branch	
			MCO	Manager
223007	800000	456209	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222633	255000	538827	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222389	900000	456305	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222448	620000	538807	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222493	950000	538779	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
Total	3525000	05 instances		

Auditee Reply

Memo No : 40

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed 104991 Mr. Tanzeel ur Rehman 118783, Authorizer: Mr. Muhammad Shafique 112072.

On checking the loan case files, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

LC No	Amount Disb	Pass book No	Responsible at Branch	
			MCO	Manager
223007	800000	456209	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222633	255000	538827	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222389	900000	456305	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222448	620000	538807	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222493	950000	538779	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
Total	3525000	05 instances		

Auditee Reply

Memo No : 41

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed 104991 Mr. Tanzeel ur Rehman 118783, Authorizer: Mr. Muhammad Shafique 112072.

On checking the loan case files, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

LC No	Amount Disb	Pass book No	Responsible at Branch	
			MCO	Manager
223007	800000	456209	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222633	255000	538827	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222389	900000	456305	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222448	620000	538807	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222493	950000	538779	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
Total	3525000	05 instances		

Auditee Reply

Memo No : 42

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed 104991 Mr. Tanzeel ur Rehman 118783, Authorizer: Mr. Muhammad Shafique 112072.

On checking the loan case files, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

LC No	Amount Disb	Pass book No	Responsible at Branch	
			MCO	Manager
223007	800000	456209	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222633	255000	538827	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222389	900000	456305	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222448	620000	538807	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222493	950000	538779	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
Total	3525000	05 instances		

Auditee Reply

Memo No : 43

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed, 104991 Authorizer: Mr.Muhammad Shafique, 112072, Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan, MCOs: Mr.Muneeb Ahmed, 126590, Mr.Muhammad Luqman, 130865, Mr.Sabir Hussain Khan, 107988, Mr.Waseem Haider Zaidi, 104500, Manager:Muhammad Shahid, 94926, ZTBL, Hyderabad Thall Branch

L.C.NO.71724 Amount Rs.990000/-

On checking the above loan case file, it has been observed that a loan of Rs.990000/- for the purpose of Live Stock purpose, disbursed to Mr.Umar Usman S/O Ghulam Yaseen, against their landed property vide Passbook No.439315, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Similar is the position in following loan cases. The CAU is requested to arrange compliance:-

Sr. No.	Branch	LC No	Amount Disb	Pass book No	Name of MCO
2.	Hyderabad Thall	70903	450000	522161	Muhammad Luqman
3.	Hyderabad Thall	71126	650000	520733	Sabir Hussain Khan,
4.	Hyderabad Thall	70925	205000	523083	Waseem Haider Zaidi,
5.	Hyderabad Thall	70992	500000	512018	Muhammad Luqman
Instances (05)		Amount Rs.2.795 (M)			

Auditee Reply

Compliance has now been arranged kindly settle the para.

Memo No : 44

THUMB IMPRESSION IN IBS-144A NOT VERIFIED BY AMO (M-02)

Person Responsible: AMO: Mr.Zaheer Abbas, 126066, MCO: Mr.Muhammad Luqman, 130865
Manager:Muhammad Shahid, 94926, ZTBL, Hyderabad Thall Branch

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During scrutiny of the loan case files for the period under review, it has been observed that thumb impression/ LTI has not been verified by the AMO in IBS-144 in violation of HO instructions contained in Para No. 9.2.4 of Credit Manual Vol-I. The CAU is requested to arrange attestation/ verification of the same under intimation to audit. Detail of loan cases given hereunder:-.

S.No.	Branch	LC No	Amount	MCO
1.	Hyderabad Thall	70800	210000	Muhammad Luqman
2.	Hyderabad Thall	70822	700000	Muhammad Luqman
3.	Hyderabad Thall	70833	190000	Zaheer Abbas
4.	Hyderabad Thall	70914	130000	Muhammad Luqman
5.	Hyderabad Thall	70936	270000	Zaheer Abbas
(Instances 05)		Amount Rs.1.500 (M)		

Auditee Reply

Branch is advised to arrange compliance

Memo No : 45

PAYMENT DOCUMENTS IBS 144(A) REVENUE STAMP NOT AFFIXED (M-03)

Person Responsible: MCOs: Mr.Zaheer Abbas, 126066, Mr.Muhammad Luqman, 130865 Manager:Muhammad Shahid, 94926, ZTBL, Hyderabad Thall Branch

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During scrutiny of the loan case files for the period under review, Audit observed that revenue stamps not affixed on IBS-144A in violation of HO instructions contained in Para No. 9.2.4 of Credit Manual Vol-I. The CAU is requested to arrange compliance under intimation to audit. Detail of loan cases given hereunder:-.

S.No.	Branch	LC No	Amount	MCO
1.	Hyderabad Thall	70800	210000	Muhammad Luqman
2.	Hyderabad Thall	70822	700000	Muhammad Luqman
3.	Hyderabad Thall	70833	190000	Zaheer Abbas
4.	Hyderabad Thall	70914	130000	Muhammad Luqman
5.	Hyderabad Thall	70936	270000	Zaheer Abbas
(Instances 05)		Amount Rs.1.500 (M)		

Auditee Reply

Branch is advised to arrange compliance.

Memo No : 47

NON CHECKING OF UTILIZATION

(M-05)

Person Responsible: MCOs: Mr.Muhammad Luqman, 130865 Manager:Muhammad Shahid, 94926, ZTBL, Hyderabad Thall Branch

LC No.71115 Amount Disbursed Rs.300000/-

Through above noted loan case Rs.300000/- has been disbursed to borrower, Audit observed that the branch failed to check the utilization of the subject cited loan case which is in-violation of standing instructions contained vide Para No.5.25 of the Credit Manual Vol.1. CAU may look into and arrange compliance.

Auditee Reply

Branch is advised to arrange compliance

Memo No : 55

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible: Reviewer: Mr.Ubaidullah, 85942, Authorizer: Mr.Muhammad Shafique, 112072, Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan, MCO: Mr.Shafa Ullah Malik, 121776, Manager:Habib Ullah Khan, 108032, ZTBL, Essa Khel Branch

L.C.NO.304158 Amount Rs.300000/-

On checking the above loan case file, it has been observed that a loan of Rs.300000/- for the purpose of KKS purpose, disbursed to Mr.Zahoor Hussain S/O Fida Hussain, against their landed property vide Passbook No.510582, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Similar is the position in following loan cases. The CAU is requested to arrange compliance:-

Sr. No.	Branch	LC No	Name	Amount Disb	Pass book No	Name of MCO
2.	Essa Khel	304181	Zahoor Hussain	400000	510598	Shafa Ullah Malik, 121776
3.	Essa Khel	303359	Asif Iqbal Khan	200000	512351	Shafa Ullah Malik, 121776
4.	Essa Khel	303360	Muhammad Ramzan	140000	510996	Shafa Ullah Malik, 121776

Instances (04) Amount Rs.1.040 (M)

Auditee Reply

Compliance has now been arranged. Kindly settle the para.

Memo No : 56

PAYMENT DOCUMENTS IBS 144(A) REVENUE STAMP NOT AFFIXED (M-03)

Person Responsible: MCO: Mr.Shafa Ullah Malik, 121776, Manager:Habib Ullah Khan, 108032, ZTBL, Essa Khel Branch

During scrutiny of the loan case files for the period under review, Audit observed that revenue stamps not affixed on IBS-144A in violation of HO instructions contained in Para No. 9.2.4 of Credit Manual Vol-I. The CAU is requested to arrange compliance under intimation to audit. Detail of loan cases given hereunder:-

S.No.	Branch	LC No	Amount	MCO
1.	Essa Khel	303544	280000	Shafa Ullah Malik

Auditee Reply

Compliance has now been arranged & revenue stamps affixed on IBS-144A evidence attached. Kindly settle the para.

Memo No : 58

THUMB IMPRESSION IN IBS-144 NOT VERIFIED BY AMO (M-04)

Person Responsible: AMO: Mr.Fateeh Ullah Malik, 124047, Manager:Habib Ullah Khan, 108032, ZTBL, Essa Khel Branch

During scrutiny of the loan case files for the period under review, it has been observed that thumb impression/ LTI has not been verified by the AMO in IBS-144 in violation of HO instructions contained in Para no. 10.4 of Credit Manual Vol-I. The CAU is requested to arrange attestation/ verification of the same under intimation to audit. Detail of loan cases given hereunder:-.

S.No.	Branch	LC No	Amount	MCO
1.	Essa Khel	303544	280000	Shafa Ullah Malik

Auditee Reply

Branch is advised to arrange compliance.

Memo No : 80

PAYMENT DOCUMENTS IBS 144(A) REVENUE STAMP NOT AFFIXED (M-02)

Person Responsible: MCOs: Mr.Shah Jehan, 62108, Manager: Sher Bahadur, 65462, ZTBL, Serai Naurang Branch

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During scrutiny of the loan case files for the period under review, Audit observed that revenue stamps not affixed on IBS-144A in violation of HO instructions contained in Para No. 9.2.4 of Credit Manual Vol-I. The CAU is requested to arrange compliance under intimation to audit. Detail of loan cases given hereunder:-.

S.No.	Branch	LC No	Amount	MCO
1.	Serai Naurang	127366	108000	Shah Jehan
2.	-do-	127296	125000	-do-
(Instances 02)		Amount Rs.0.233 (M)		

Auditee Reply

Compliance has now been arranged. Please settle the para.

Memo No : 83

RECOVERY SCHEDULE NOT COMMUNICATED TO THE BORROWERS. (M-03)

Person Responsible: MCOs: Mr.Shah Jehan, 62108, Manager: Sher Bahadur, 65462, ZTBL, Serai Naurang Branch

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L.C.NO.127311 amounting Rs.950000.

While checking of the loan case file of L.C.No.127311, it has been observed that branch did not communicated recovery schedule (Computer generated software) to the borrower, as the acknowledged copy is not found placed in the relevant safe file as per instructions contained in Para No.12.5.1 (iii) of the Credit Manual Vol-1 up dated. Please arrange compliance. Similar is the position in following loan cases:-

S.No.	Branch	L.C.No.	GLH	Amount
1.	Serai Naurang	127366	9311	108000
2.	-do-	127333	9303	945000

3. -do- 127241 9311 80000
Instances (03) Amount Rs.1.133 (M)

Auditee Reply

Branch is advised to arrange compliance.

Memo No : 85

RECOVERY SCHEDULE NOT COMMUNICATED TO THE BORROWERS. (M-04)

Person Responsible: MCOs: Mr.Muhammad Luqman, 130865 Manager:Muhammad Shahid, 94926, ZTBL, Hyderabad Thall Branch

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L.C.NO.71115 amounting Rs.300000.

While checking of the loan case file of L.C.No.71115, it has been observed that branch did not communicated recovery schedule (Computer generated software) to the borrower, as the acknowledged copy is not found placed in the relevant safe file as per instructions contained in Para No.12.5.1 (iii) of the Credit Manual Vol-1 up dated. Please arrange compliance.

Auditee Reply

Branch is advised to arrange compliance

Memo No : 90

RECOVERY SCHEDULE NOT COMMUNICATED TO THE BORROWERS. (M-03)

Person Responsible: MCOs: Mr.Maqsood Ahmed, 104474, Manager:Malik Sikandar Hayat, 72888, ZTBL, Piplan Branch

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L.C.NO.357991 amounting Rs.250000.

While checking of the loan case file of L.C.No.357991, it has been observed that branch did not communicated recovery schedule (Computer generated software) to the borrower, as the acknowledged copy is not found placed in the relevant safe file as per instructions contained in Para No.12.5.1 (iii) of the Credit Manual Vol-1 up dated. Please arrange compliance.

Auditee Reply

Compliance of para will be arranged through branch has not yet provided the recovery schedule

Memo No : 92

WITNESS ON IB-7 (R) NOT OBTAINED

(M-05)

Person Responsible: Reviewer: Mr.Ubaidullah, 85942, Authorizer: Mr.Muhammad Shafique, 112072, Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan, MCOs: Mr.Maqsood Ahmed, 104474, Manager:Malik Sikandar Hayat, 72888, ZTBL, Piplan Branch

LC NO.358572 AMOUNT DISBURSED RS.350000/-

On checking of loan case file Rs.350000/- disbursed to Haji Ahmed S/O Azeem for the purpose of Form Credit KKS against landed property measuring 40-09 (K-M), but witness on IB-7(R) agreement not obtained by branch which contrary to instructions contained vide Para No.8.21 of Credit Manual Vol-I (Revised May-2022) says that the stated agreement/form may be executed correctly and accurately, non compliance became the said instructions invalid. CAU may look into and direct the branch to follow the instructions in letter and spirit and recoup the deficiency under intimation to Audit.

Auditee Reply

Compliance will be arranged through branch & instructions are noted for strict future compliance.

Memo No : 93

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed, 104991 Authorizer: Mr.Muhammad Shafique, 112072, Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan, MCO: Muhammad Akram, 075635, Manager: Muhammad Nawaz, 046144, ZTBL, Paharpur Branch

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L.C.NO.201603 Amount Rs.500000/-

On checking the above loan case file, it has been observed that a loan of Rs.500000/- for the purpose of Soghat-e-Sherin purpose, disbursed to Mr.Abdur Rehman Khan S/O Sher Zaman Khan, against their landed property vide Passbook No.862367, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Similar is the position in following loan cases. The CAU is requested to arrange compliance:-

Sr. No.	Branch	LC No	Name	Amount Disb	Pass book No
2	Paharpur	201050	Riaz Hussain	500000	312034
3.	Paharpur	201142	Muhammad Younas	166000	311730
4.	Paharpur	201153	Abdul Ghaffar	150000	29358

5. Paharpur 201175 Muhammad Hashim 450000 310055
Khan

Instances (05) Amount Rs.1.766 (M)

Auditee Reply

Compliance has now been arranged. Kindly settle the para.

Memo No : 94

CONTRADICTION IN BORROWER NAME AND PARANTAGE (02)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed, 104991 Authorizer: Mr.Muhammad Shafique, 112072, Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan, MCO: Muhammad Akram, 075635, Manager: Muhammad Nawaz, 046144, ZTBL, Paharpur Branch

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LOAN CASE NO.201164 amount Rs.270000/-

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Through the above noted Loan Case a sum of Rs.270000/- disbursed for Live Stock Farming Loan to Mr.Rab Nawaz Khan S/O Akbar Khan through Agri Pass Book No.376856, Audit observed that as per CNIC, name of the borrower is Mr.Rab Nawaz Khan S/O Akbar Khan, while as per Pass Book, name of the borrower is Mr.Rab Naweaz Khan S/O Ghulam Akbar Khan, but failed to obtain the desired certificate of borrower, duly attested by MCO/Manager in light of Credit Policy Department Circular No.CD/18/2021/1093 dated:09.12.2021 that both the names are of the same person is not obtained. The CAU is requested to arrange compliance:-

Auditee Reply

Compliance has now been arranged. Kindly settle the para.

Memo No : 95

PAYMENT DOCUMENTS IBS 144(A) MISSING (M-03)

Person Responsible: MCO: Muhammad Akram, 075635, AMO, Mr.Hayatullah Khan, 044167, Manager: Muhammad Nawaz, 046144, ZTBL, Paharpur Branch

LOAN CASE NO.202044Amount Rs.500000/-

Through the above noted Loan Case a sum of Rs.500000/- disbursed for the purpose of Soghat-e-Sherin. Audit observed that IBS-144A is not available. Thus failed to comply the instructions issued vide Credit Manual (Updated) Para No.9.2.4. Similar is the position in the following loan cases. CAU is requested to arrange the same under intimation to audit.

S.No.	L.C. No.	Amount	Remarks.
02.	201326	250000	IBS-144A not available in loan case file
03.	202055	120000	IBS-144A not available in loan case file
Instance 03		0.870 (M)	

Auditee Reply

Branch has not

provided the payment documents to CAU. So compliance will be arranged through branch

Memo No : 96

RECOVERY SCHEDULE NOT COMMUNICATED TO THE BORROWERS. (M-04)

Person Responsible: MCO: Muhammad Akram, 075635, Manager: Muhammad Nawaz, 046144, ZTBL, Paharpur Branch

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L.C.NO.201050, for Live Stock RS.500000.

While checking of the loan case file of L.C.No.201050, it has been observed that branch did not communicated recovery schedule (Computer generated software) to the borrower, as the acknowledged copy is not found placed in the relevant safe file as per instructions contained in Para No.12.5.1 (iii) of the Credit Manual Vol-1 up dated.

Similar is the position in following loan case, please arrange compliance:-

S.No.	L.C.NO.	AMOUNT	GLH
02	201083	100000	9310
03	201119	499000	9371
04	201131	100000	9310

Instances:04 Amount Rs.1.199 (M)

Auditee Reply

Branch has not yet provided the recovery schedule to CAU, so compliance will be arranged through branch.

Memo No : 97

REQUEST FOR ROLLOVER/ RENEWAL (M 05)

Person Responsible: MCO: Muhammad Akram, 075635, Manager: Muhammad Nawaz, 046144, ZTBL, Paharpur Branch

Loan Case No.195928 amounting Rs.160000/=

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Through the above noted Loan Case a sum of Rs.500000/- disbursed for SBS Loan. Audit observed that the in light of instructions issued vide CAD Division Circular No.CD/29/2019 dated 17.12.2019 and Circular letter No.CD/28/2019 dated 12.12.2019. Some necessary changes have been made in legal documents of loan cases namely application form for sanction of renewal/roll-over for 2nd and 3rd under SBS page No. 17 of loan booklet. Thus has violated the above instructions and has not been arranged additional clauses in the below loan cases.

S.No.	L.C.No.	Name of Borrower	Amount
2.	195847	Abdul Qayyum	464000
3.	197928	Haq Nawaz	130000
Instances (03)			Rs.0.790 (M)

Auditee Reply

Compliance has now been arranged. Kindly settle the para.

Memo No : 98

Auditee Reply

Memo No : 99

REVALIDATION/UPDATION OF OLD REVENUE RECORD AGRI. PASS BOOK (M-01)

Person Responsible: Reviewer: Mr.Abid Hussain, 72745, Mr.Ishtiaq Ahmed, 104991, Mr.Ubaidullah, 85942, Authorizer: Mr.Muhammad Shafique, 112072, Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan, MCOs: Mr.Muqarrab Hassan, 120881, Mr.Ghulam Akbar Khan, 123628, Mr.Abid Mehmood, 121678, Mr.Muhammad Luqman, 130865, Manager: Sajid Hussain Khan, 108918, ZTBL, Notak Branch

L.C. No.70294 Amount Paid Rs.130000/-

Through above loan case file, a loan of Rs.130000/- was paid to Mr.Atta Ullah S/O Ghulam Haider. Audit observed that Agriculture Pass Book No.978232 prepared from Old Jamabandi 1991-92, thus failed to revalidated/update the Agri passbook from the Revenue authority, whereas as per bank instruction contained in Para No.4.22.5(iv) of Credit Manual (Vol-I) "at the time of entertainment of fresh /additional loan case all old agriculture pass book issued on the basis of previous record should be got updated /revalidated from the issuing authorities". Please look into and justify the entertainment of fresh / additional loan case without revalidation of pass book from the Revenue authorities. Similar is the position in loan cases as per detail given hereunder:-

Sr. No.	Branch	LC No	Amount Disb	Passbook No	Jama-bandi	MCO
2	Notak	69890	438000	466636, 466635	2009-10	Abid Mehmood
3	Notak	70906	600000	222352	1987-88	Ghulam Akbar Khan
4	Notak	74559	999000	514643	2010-11	Muhammad Luqman
5	Notak	71495	166000	128738	2015-16	Ghulam Akbar

Instances (05) Amount Rs.2.333 (M)

Auditee Reply

Compliance of Para will be arranged through Branch and instructions are noted for strict future compliance.

Memo No : 101

CONTRADICTION OF LAND BETWEEN PASS BOOK & MUTATION (M-04)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed, 104991, Authorizer: Mr.Muhammad Shafique, 112072, Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan, MCOs: Mr.Muqarrab Hassan, 120881, Manager: Sajid Hussain Khan, 108918, ZTBL, Notak Branch

Loan Case No.72962 amounting Rs.127000/=

While scrutinizing the loan case No.72962 disbursed Rs.127000/= to M/s Muhammad Ramzan & Mr.Nazar Hussain Khan Ss/O Rab Nawaz Khan under Pass Book Nos.657302, 657303, against landed property. The land of borrower is less mortgaged in favor of the bank measuring 04-02 (K-M). As per Mutation, area is 38-12 (K-M) while as per Pass Book the landed property reported 42-16 (K-M) with a difference of 04-02 (K-M). Thus Branch failed to comply the instructions conveyed Credit Manual (Vol-I) (2022) vide Para No.5.16.

1.	Total area accepted in security	38-02 (K-M)
2.	Total valuation of security area	190000
3.	MCL	152000
4.	Loan advanced	127000
	Excess then MCL	-

Please comply

Instances (01) Amount Rs.0.127 (M)

Auditee Reply

Branch accepted security area measuring 38-12 (K-M) and issued the Charge Creation for same area and also valuation is made for 38-12 (K-M). In terms of Credit Manual Volume-I, Para No.4.8 acceptance of part of land is allowed. Kindly settle the para.

Memo No : 104

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-02)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed, 104991, Mr.Ubaidullah, 85942, Authorizer: Mr.Muhammad Shafique, 112072, Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan, MCOs: Mr.Muqarrab Hassan, 120881, Mr.Ghulam Akbar Khan, 123628, Mr.Abid Mehmood, 121678, Manager: Sajid Hussain Khan, 108918, ZTBL, Notak Branch

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L.C.NO.72917 Amount Rs.210000/-

On checking the above loan case file, it has been observed that a loan of Rs.210000/- for the purpose of WC Dairy purpose, disbursed to Mr.Arshad Hussain S/O Rabnawaz Khan, against their landed property vide Passbook No.858761, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Similar is the position in following loan cases. The CAU is requested to arrange compliance:-

Sr. No.	Branch	LC No	Name	Amount Disb	Pass book No	Name of MCO
2.	Notak	73004	Muzaffar	600000	398193	Muqarrab Hassan
3.	Notak	73059	Azra Bibi	300000	859980	Muqarrab Hassan
4.	Notak	70319	Khadim Hussain	700000	527224	Ghulam Akbar Khan
5.	Notak	70582	Murad Ali	405000	124502	Abid Mehmood
6.	Notak	70906	Syeda Tahira Bano	600000	222352	Ghulam Akbar Khan

Instances (06) Amount Rs.2.815 (M)

Auditee Reply

Compliance has now been arranged kindly settle the para.

Memo No : 105

NON CHECKING OF UTILIZATION

(M-03)

Person Responsible: MCOs: Mr.Muqarrab Hassan, 120881, Mr.Ghulam Akbar Khan, 123628, Manager: Sajid Hussain Khan, 108918, ZTBL, Notak Branch

LC No.71875 Amount Disbursed Rs.130000/-

Through above noted loan case Rs.130000/- has been disbursed to borrower, Audit observed that the branch failed to check the utilization of the subject cited loan case which is in-violation of standing instructions contained vide Para No.5.25 of the Credit Manual Vol.1. CAU may look into and arrange compliance. Similar is the position in following loan cases:-

LC No.	Amount disbursed
74331	91000
Total 02	Rs.0.221 (M)

Auditee Reply

Branch has not yet provided the utilization report, so compliance will be arranged through branch.

Memo No : 107

REVALIDATION/UPDATION OF OLD REVENUE RECORD AGRI. PASS BOOK

(M-08)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed, 104991 Authorizer: Mr.Muhammad Shafique, 112072, Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan, MCOs: Mr.Muhammad Luqman, 130865, Manager:Muhammad Shahid, 94926, ZTBL, Hyderabad Thall Branch

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L.C. No.71023 Amount Paid Rs.250000/-

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Through above loan case file, a loan of Rs.250000/- was paid to Mr. Ijaz Hussain S/O Shameer Khan

Audit observed that Agriculture Pass Book No.748068 prepared from Old Jamabandi 2004-2005, branch failed to revalidated/update the Agri passbook from the Revenue authority, whereas as per bank instruction contained in Para No.4.22.5(iv) of Credit Manual (Vol-I) "at the time of entertainment of fresh /additional loan case all old agriculture pass book issued on the basis of previous record should be got updated /revalidated from the issuing authorities".

Please look into and justify the entertainment of fresh / additional loan case without revalidation of pass book from the Revenue authorities.

Auditee Reply

Compliance will be arranged through Branch

Memo No : 108

FAMILY LENDING

(M-06)

Person Responsible: MCO: Syed Waseem Haider Zaidi, 104500, Manager:Muhammad Shahid, 94926, ZTBL, Hyderabad Thall Branch

L.C. No.71931 Amount Paid Rs.1499000/- for live stock

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It has been observed that loan has been advanced to a borrower and his wife while as per Para.No.2.6 of the Credit Manual Vol (2016), it is clearly mentioned that loans to the same family members at the same time are likely to lead undesirable results, misuse of the loans and default in re-payment which should be discouraged, but the branch overlooked the instructions and family lending made as per detail below:-

S.No.	L.C.NO	AMOUNT	Name of borrower	Relation	Branch
1.	71931	1499000	Syed Asif Ali Shah S/O S.Zawar Hussain	Husband	Hyderabad Thall
2.	71920	1499000	Mst.Darakhsha Zuhra w/o S.Asif Ali Shah	Wife	-do-

Instances (02) Amount : Rs.2.998 (M)

CAU and branch may look into and comply with cogent reason.

Auditee Reply

Branch is advised to justify the position.

Memo No : 111

CUTTING / OVERWRITTING MADE IN LOAN APPLICATION FORM (M-07)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed, 104991 Authorizer: Mr.Muhammad Shafique, 112072, Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan, MCOs: Mr.Muhammad Luqman, 130865, Manager:Muhammad Shahid, 94926, ZTBL, Hyderabad Thall Branch

LC NO.70589 AMOUNT DISBURSED RS.217000/-

Through above noted loan case a sum of Rs.217000/- has been disbursed to a borrower Mr.Khadim Hussain S/O Muhammad Khan against security area 323-15(K-M) by obtaining system based Loan Application Form of

Rs.225000/- which was later on cutted /overwritten without authentication from the respective borrower and CAU allowed the case for onward payment to branch. CAU may look into and direct the branch to avoid such practice in future and also authenticate the same from the concerned under intimation to Audit.

Auditee Reply

System generated LA Form for Rs.217000/= has now been obtained and placed in relevant loan case file. Kindly settle the para.

Memo No : 112

CUTTING / OVERWRITING MADE IN LOAN APPLICATION FORM (M-06)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed, 104991 Authorizer: Mr.Muhammad Shafique, 112072, Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan, MCO: Muhammad Akram, 075635, Manager: Muhammad Nawaz, 046144, ZTBL, Paharpur Branch

LC NO.201658 AMOUNT DISBURSED RS.250000/-

Through above noted loan case a sum of Rs.250000/- has been disbursed to a borrower Mr.Faizullah S/O Mr.Ghulam Rasool against security area 17-02 (K-M) by obtaining system based Loan Application Form of Rs.25000/- which was later on cutted /overwritten without authentication from the respective borrower and CAU allowed the case for onward payment to branch. CAU may look into and direct the branch to avoid such practice in future and also authenticate the same from the concerned under intimation to Audit.

Auditee Reply

Compliance has now been arranged. Kindly settle the para.

Memo No : 121

RECOVERY SCHEDULE NOT COMMUNICATED TO THE BORROWERS. (M-01)

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,,PP No.69666,Authorizer.Mr. Muhammad Shafique.PP No.112072,MCO Mr.M Burki,
PP No.93710,

L.C.NO.97074 AMOUNT DISBURSED RS.295000/-

On checking of the loan case files for the period under review, it has been observed that branch has not sent acknowledged copies are not found placed in the relevant loan case files in-violation of the HO instructions contain 1, up dated 2016. Similar is position in LC No. mentioned below :- CAU is advised to look into and comply.

L.C.NO.	AMOUNT	REVIEWER
97096	700000	Mr.Tanzeel ur Rehman, 118783

Auditee: Arif Ullah, OG-I/Member

Auditee Reply

Branch is advised to arrange compliance.

Memo No : 122

VALUATION WORKED OUT ON AVERAGE SALE MUTATION VALUE (M-05)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed, 104991, Authorizer: Mr.Muhammad Shafique, 112072, Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan, MCOs: Mr.Muqarrab Hassan, 120881, Manager: Sajid Hussain Khan, 108918, ZTBL, Notak Branch

LC No.73451 Amount disbursed Rs.700000/-

Through above noted case branch paid Rs.700000/- to Mr. Shah Nawaz S/O Haq Nawaz under Agri.Pass No.526318 on the basis of average sale mutation and accepted security area measuring 25-0(K-M), but branch failed to obtain sale mutations for the last 03 is not found placed in the relevant loan case according to the Bank's instructions contained vide Para No.4.22.5 of the Credit Manual Vol.I (2016), and as such valuation of the landed property becomes doubtful. CAU may look into and recoup the deficiency under intimation to Audit. Similar is position in LC mentioned below:-

Branch	LC No.	Amount Disb	Area(K-M)	Name of MCO & PP No.
Notak	72102	447000	69-11	Ghulam Akbar 123628

Instances (02) Amount Rs.1.147 (M)

Auditee Reply

Compliance has now been arranged. Kindly settle the para.

Memo No : 123

SEAL & SIGNATURE OF REVENUE OFFICER NOT AFFIXED IN AGRIPASS BOOK (M-06)

Person Responsible: Reviewer: Mr.Abdul Majeed, 104973, Authorizer: Mr.Muhammad Shafique, 112072, Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan, MCOs: Mr.Ghulam Akbar Khan, 123628, Mr.Muhammad Luqman, 130865, Manager: Sajid Hussain Khan, 108918, ZTBL, Notak Branch

LC No.74009 AMOUNT PAID RS.999000/-

Through above noted loan case Rs.999000/- has been disbursed to Mr.Azmat Ali S/O Ghulam Hussain through Agri.Pass Book No.546712 against security area measuring 38-19 (K-M) but failed to observe leftover seal/signature of the Revenue officer on applicant photographs and processed the case for onward sanction where CAU also denied the required formalities and allowed case for payment to the respective branch which is in violation of vide Para No. 5.12.2 of Credit Manual Vol-I (2016). CAU may look into and regularize the same under intimation to Audit.

Similar is position in the following cases :-

Branch	LC No.	Amount Disb:	Agri P.Book	Discrepancy	MCO
Notak	70098	770000	450180	Applicant photograph not signed by R.Officer	Ghulam Akbar
Notak	72814	350000	405510	Column No.10,11,12,13, 14, 15 of page 07	Ghulam Akbar

Auditee Reply

Compliance will be arranged through Branch and instructions are noted for strict future compliance.

Memo No : 124**REVALIDATION/UPDATION OF OLD REVENUE RECORD AGRIL PASS BOOK (M-02)**

Person Responsible: Reviewer: Mr.Ubaidullah, 85942, Authorizer: Mr.Muhammad Shafique, 112072, Incharge: Mr.Tariq Saeed, 069666, CAU, D.I.Khan, MCO: Mr.Shafa Ullah Malik, 121776, Manager:Habib Ullah Khan, 108032, ZTBL, Essa Khel Branch

L.C. No.304114 Amount Paid Rs.490000/-

Through above loan case file, a loan of Rs.490000/- was paid to Mr.Abdul Rehman S/O Deen Muhammad Marhoom. Audit observed that Agriculture Pass Book No.407906 prepared from Old Jamabandi 2007-2008, thus failed to revalidated/update the Agri passbook from the Revenue authority, whereas as per bank instruction contained in Para No.4.22.5(iv) of Credit Manual (Vol-I) "at the time of entertainment of fresh /additional loan case all old agriculture pass book issued on the basis of previous record should be got updated /revalidated from the issuing authorities". Please look into and justify the entertainment of fresh / additional loan case without revalidation of pass book from the Revenue authorities. Similar is the position in loan cases as per detail given hereunder:-

Sr. No.	Branch	LC No	Amount Disb	Passbook No	Jama-bandi	MCO
2	Essa Khel	303337	80000	213569	2015-2016	Shafa Ullah Malik, 121776
3	Essa Khel	303371	200000	215830	2015-2016	Shafa Ullah Malik, 121776
4	Essa Khel	3048860	550000	127820	2009-2010	Shafa Ullah Malik, 121776

Instances (04) Amount Rs.1.320 (M)

Auditee Reply

Compliance will be arranged through branch

Memo No : 125

NON CHECKING OF UTILIZATION

(M-06)

Person Responsible: MCO: Mr.Shafa Ullah Malik, 121776, Manager:Habib Ullah Khan, 108032, ZTBL, Essa Khel Branch

LC No.301555 Amount Disbursed Rs.200000/-

Through above noted loan case Rs.200000/- has been disbursed to borrower, Audit observed that the branch failed to check the utilization of the subject cited loan case which is in-violation of standing instructions contained vide Para No.5.25 of the Credit Manual Vol.1. CAU may look into and arrange compliance. Similar is the position in following loan cases:-

LC No.	Amount disbursed
301566	100000
Total 02	Rs.0.300 (M)

Auditee Reply

Branch is advised to arrange compliance

Memo No : 126

PAYMENT DOCUMENTS IBS 144(A) MISSING (M-07)

Person Responsible: MCO: Mr.Shafa Ullah Malik, 121776, Manager:Habib Ullah Khan, 108032, ZTBL, Essa Khel Branch

LOAN CASE NO.304860 Amount Rs.550000/-

Through the above noted Loan Case a sum of Rs.550000/- disbursed for the purpose of KKS. Audit observed that IBS-144A is not available. Thus failed to comply the instructions issued vide Credit Manual (Updated) Para No.9.2.4. Similar is the position in the following loan cases. CAU is requested to arrange the same under intimation to audit.

S.No.	L.C. No.	Amount	Remarks.
02.	304859	100000	IBS-144A not available in loan case file
03.	304837	310000	IBS-144A not available in loan case file
Instance 03		0.960 (M)	

Auditee Reply

Compliance has now been

arranged.Kindly xsettle the para.

Memo No : 127

RECOVERY SCHEDULE NOT COMMUNICATED TO THE BORROWERS. (M-05)

Person Responsible: MCO: Mr.Shafa Ullah Malik, 121776, Manager:Habib Ullah Khan, 108032, ZTBL, Essa Khel

Branch

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-
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L.C.NO.303463 amounting Rs.200000.

While checking of the loan case file of L.C.No.303463, it has been observed that branch did not communicated recovery schedule (Computer generated software) to the borrower, as the acknowledged copy is not found placed in the relevant safe file as per instructions contained in Para No.12.5.1 (iii) of the Credit Manual Vol-1 up dated. Please arrange compliance. Similar is the position in following loan case:-

L.C.No.	GLH	Amount
303588	9310	200000

Instances (02) Amount Rs.0.400 (M)

Auditee Reply

Branch is advised to arrange compliance

Memo No : 128

WITNESS ON IB-7 (R) NOT OBTAINED

(M-04)

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,Authorizer.Mr. Muhammad Shafique.,PP No.112072,MCO Mr.M.Farhan Tariq

LC NO.765510 AMOUNT DISBURSED RS.260000/-

On checking of loan case file Rs.260000/- disbursed to Mr.Muhammad Ismail for the purpose of Live stock against land agreement not obtained by branch which contrary to instructions contained vide Para No.8.21 of Credit Manual Vol-I (Revised) executed correctly and accurately, non compliance became the said instructions in-valid. CAU may look into and direct the recoup the deficiency under intimation to Audit.

Similar is also observed in the following loan cases:-

LC No.	Amount disbursed	Name of MCO & PP No.	Reviewer
765510	260000	Muhammad Farhan Tariq 123673	Abdul Majid Awan 104973
764283	54000	Abid Hussain 072745	Abdul Majid Awan 104973

Auditee Reply

Compliance has now been arranged. Evidence attached. Kindly settle the para.

Memo No : 129

WITNESS ON IB-7 (R) NOT OBTAINED

(M-04)

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, Authorizer. Mr. Muhammad Shafique., PP No. 112072, MCO Mr. M. Farhan Tariq

LC NO.765510 AMOUNT DISBURSED RS.260000/-

On checking of loan case file Rs.260000/- disbursed to Mr. Muhammad Ismail for the purpose of Live stock against land agreement not obtained by branch which contrary to instructions contained vide Para No.8.21 of Credit Manual Vol-I (Revised) executed correctly and accurately, non compliance became the said instructions in-valid. CAU may look into and direct the recoup the deficiency under intimation to Audit.

Similar is also observed in the following loan cases:-

LC No.	Amount disbursed	Name of MCO & PP No.	Reviewer
765510	260000	Muhammad Farhan Tariq 123673	Abdul Majid Awan 104973
764283	54000	Abid Hussain 072745	Abdul Majid Awan 104973

Auditee Reply

Compliance has now been arranged. Evidence attached. Kindly settle the para.

Memo No : 130

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible: Reviewer: Mr. Ishtiaq Ahmed 104991 Mr. Tanzeel ur Rehman 118783, Authorizer: Mr. Muhammad Shafique 112072,

On checking the loan case files, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

LC No	Amount Disb	Pass book No	Responsible at Branch	
			MCO	Manager
223007	800000	456209	Shah Mehmood,	Nisar Ahmed

			75341	Khan, 97415
222633	255000	538827	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222389	900000	456305	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222448	620000	538807	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222493	950000	538779	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
Total	3525000	05 instances		

Auditee Reply

Compliance has now been arranged. Kindly settle the para.

Memo No : 131

RECOVERY SCHEDULE NOT COMMUNICATED (M-03)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed 104991 Mr. Tanzeel ur Rehman 118783, Authorizer: Mr. Muhammad Shafique 112072,

- While checking of the loan case files, it has been observed that branch did not communicated recovery schedule (Computer generated software) to the borrower, as the acknowledged copy is not found placed in the relevant safe file as per instructions contained in Para No.12.5.1 (iii) of the Credit Manual Vol-1 up dated. Similar is the position in following loan case, please arrange compliance:-

LC No	GLH	Amount Disb	MCO	Manager
222493	9303	950000	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222507	9303	570000	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
222518	9303	150000	Shah Mehmood, 75341	Nisar Ahmed Khan, 97415
Total		1670000	03 instances	

Auditee Reply

Branch is advised to arrange compliance.

Memo No : 132

FAMILY LENDING**(M-02)**

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed 104991 Mr. Tanzeel ur Rehman 118783, Authorizer: Mr. Muhammad Shafique 112072.

It has been observed that loan has been advanced to a borrower and his wife while as per Para.No.2.6 of the Credit Manual Vol (2016), it is clearly mentioned that loans to the same family members at the same time are likely to lead undesirable results, misuse of the loans and default in re-payment which should be discouraged, but the branch overlooked the instructions and family lending made as per detail below:-

L.C.NO	AMOUNT	Name of borrower	Relation	Branch
223007	800000	Luqman Khan s/o Imran Khan	Husband	Bannu
223085	950000	Mst.Sadaf w/o Luqman Khan	Wife	-do-
Total	1750000	02 instances		

CAU and branch may look into and comply with cogent reason.

Auditee Reply

Branch is advised to justify the position.

Memo No : 133**SANCTIONED MUTATION COPIES NOT OBTAINED (M-03)**

Person Responsible at CAU : Reviewer: Mr. Tanzeel ur Rehman 118783, Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072.

Through the below noted loan case files, Audit observed that sanctioned mutation copy not obtained from revenue office. Thus failed to comply the instructions issued vide Para No.12 (iii) (c) & Para No.13 (iii)(m) of Credit Administration Manual-2022 (Version-I). CAU is requested to arrange the same under intimation to audit. Detail of loan cases is given hereunder:-

LC No	Amount	Mutation No	Responsible at Branch MCO	Manager
102391	270000	693, 2430	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918

Auditee Reply

Compliance has now been arranged evidence attached. Kindly settle the para

Memo No : 134**THUMB IMPRESSION IN IBS-144 NOT VERIFIED BY AMO (M-07)**

Person Responsible at CAU : Reviewer: Mr. Tanzeel ur Rehman 118783, Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072.

During scrutiny of the loan case files for the period under review, it has been observed that thumb impression/ LTI has not been verified by the AMO in IBS-144 in violation of HO instructions contained in Para no. 10.4 of Credit Manual Vol-I. The CAU is requested to arrange attestation/ verification of the same under intimation to audit. Detail of loan cases given hereunder:-.

Branch	LC No	Amount	MCO
Darya Khan	103776	260000	Muhammad Zakir, 135880
Darya Khan	102335	114000	Muhammad Zakir, 135880
Darya Khan	102346	200000	Muhammad Zakir, 135880
Darya Khan	102357	500000	Muhammad Zakir, 135880
Darya Khan	102391	270000	Muhammad Zakir, 135880
Darya Khan	102922	200000	Muhammad Zakir, 135880
Darya Khan	102553	270000	Muhammad Zakir, 135880
Total	07 Instances	1814000	

Auditee Reply

Branch is advised to arrange compliance.

Memo No : 135

UTILIZATION REPORTS NOT ARRANGED (M-08)

Person Responsible at CAU : Reviewer: Mr. Tanzeel ur Rehman 118783, Mr. Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072.

- As per instructions contained in Para No.6.84.15 of Credit Manual Vol-I Checking of utilization of development & production loans should be made within one & two months respectively after the disbursement of loan in cent per cent cases by the field staff.

Despite the laps of prescribed period utilization reports have not been arranged and placed in loan case files of the period under report.

Either the utilizations have not yet been checked or not submit by the branch, however it is advised to follow up and arrange compliance immediately.

Instances given here under:-

LC No	GLH	Amount Disb	MCO	Manager
102069	9303	524000	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918
104003	9310	200000	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918
Total	02 instances	724000		

Auditee Reply

Branch is advised to arrange compliance.

Memo No : 136

DIFFERENCE IN AMOUNT OF CHARGE CREATION,PASS BOOK AND MUTATION (M-06)

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, Authorizer. Mr. Muhammad Shafique., PP No. 112072, Reviewer.

LC NO.766560 AMOUNT DISBURSED RS.500000/-

On checking of loan case file disbursed to Mr.Rab Nawaz Hussain Bhakkar S/O Hussain Bux for the purpose of WC Dairy (Revolving Credit) through mutation No.12855 against landed property 45-09 (K-M). Audit observed the charge created in favour of ZTBL, Bhakkar branch for Rs.140800/- while in Agri. Pass Book vide No. 405353 recorded as Rs.1408000/-, due to the difference the bank funds are at stake . CAU may look into and direct the branch to arrange attested sanctioned copy of mutation for Rs.1408000/- under intimation to Audit.

Auditee Reply

It is certified and confirmed that certified and visible copy of mutation arranged now with amount Rs.1408000/-. Evidence attached. Kindly settle the para

Memo No : 137

SEAL & SIGNATURE OF REVENUE OFFICER NOT AFFIXED IN AGRIPASS BOOK

(M-03)

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,,PP No.69666,Authorizer.Mr. Muhammad Shafique.PP No.112072,MCO Mr.A Rehman,PP No.071360

LC No.49547 AMOUNT PAID RS.950000/-

Through above noted loan case Rs.9500000/- has been disbursed to Mr.Abdul Kareem S/O Ghulam Rasool through measuring 80-07 (K-M) but column 10 page-07 left blank and processed the case for onward sanction where CAU for payment to the respective branch which is in violation of Para No. 5.12.2 of Credit Manual Vol-I (2016). CAU intimation to Audit.

Similar is position in the following cases :-

LC No.	Amount	MCO	526287	Discrepancy in Agri.Pass Book	Reviewer
50479	950000	Ghulam Mehboob 46812	21070	Column 10 page of 07 of P.Book left blank	Ubaid Ullah Niazi 85942

Auditee: M.Raashid Khan, AVP/Member

Auditee Reply

Compliance will be arranged through branch shortly.

Memo No : 138

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible at CAU : Reviewer: Mr. Tanzeel ur Rehman 118783, Mr. Abaidullah Khan 85942,

Authorizer: Mr. Muhammad Shafique 112072.

On checking the loan case files, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

LC No	Amount Disb	Pass book No	Responsible at Branch	
			MCO	Manager
102346	200000	510319	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918
103204	1000000	515989	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918
102911	900000	515930	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918
103307	800000	514420	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918
102955	700000	513378	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918
102450	400000	523738	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918
Total	4000000	06 instances		

Auditee Reply

Compliance has now been arranged. Kindly settle the para..

Memo No : 139

REQUEST FOR ROLLOVER/ RENEWAL (M 06)

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, PP No.69666, Authorizer. Mr. Muhammad Shafique. PP No.112072, MCO Mr. Malik Muhammad Iqbal, PP No.94962, Manager, Rana Afzaal ur Rehman, PP No.071360, Reviewer Mr. Ubaid Ullah Niazi, 85942

LOAN CASE NO.43422 Amount Rs.300000/-

Through the above noted loan case Rs.300000/- has been disbursed to Mr.Saleem Khan S/O Manzoor Hussain for the purpose of SBS through Agri.Pass Book No.408182 but branch fail to ensure Roll over documents in the loan case file whereas per instructions issued vide CAD Division Circular No.CD/29/2019 dated 17.12.2019 and Circular letter No.CD/28/2019 dated 12.12.2019 says that roll over request is essential and should be obtained to be a part of the loan case file to avoid legal complications.

Auditee Reply

Now arranged in the observed loan case. Please settle

Memo No : 140

REQUEST FOR ROLLOVER/ RENEWAL (M 02)

Person Responsible at CAU : Reviewer: Mr. Tanzeel ur Rehman 118783, Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072,

In continuation of instructions issued vide CAD Division Circular No.CD/29/2019 dated 17.12.2019 and Circular letter No.CD/28/2019 dated 12.12.2019. Some necessary changes have been made in legal documents of loan cases namely application form for sanction of renewal/roll-over for 2nd and 3rd under SBS page No. 17 of loan booklet. Hence, the branch has violated the above instructions and has not been arranged additional clauses in the below loan cases. To avoid any legal complications, the changes in the above documents are very necessary.

LC No	Purpose	Disbursed Amount	MCO
96410	9018	190000	Muhammad Zakir, 135880

Auditee Reply

Compliance has now been arranged & roll over request attached as evidence. Kindly settle the para.

Memo No : 141

SANCTIONED MUTATION COPY NOT OBTAINED (M-08)

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,,PP No.69666,Authorizer.Mr. Muhammad Shafique.PP No.112072,MCO Mr.Muhammad Farhan Tariq ,PP No.123673,Manager,Asim Ilyas Rana,PP No.100733 & M.Asam Sabir Awan,PP No.68094(Rtd)

LOAN CASE NO.762571 Amount Rs.500000/-

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Through the above noted loan case a sum of Rs.500000/- disbursed for the purpose of Farm Credit input loan under KKS to Mr.Sultan S/O Sardar through Agri Pass Book under Mutation No.13494, Audit observed that sanctioned mutation copy not obtained from revenue office. Thus failed to comply with instructions issued vide Para No.12 (iii) (c) of Credit Manual & Para No.13 (iii)(m) of Credit Administration Manual-2022 (Version-I). Similar is position in the following cases:-

LC No.	Amount	Mutation No.	MCO	Reviewer
763037	350000	13498	Muhammad Farhan Tariq, 123673	Abdul Majid Awan, 104973
764157	300000	12337	Muhammad Farhan Tariq, 123673	Abdul Majid Awan, 104973
746016	110000	15577	Sajid Hussain Khan, 108918	Abdul Majid Awan, 104973
Total 04	Rs.1.260(M)			

Auditee Reply

Compliance has now been arranged in L.C.No.762571, 763037 and 764157. Branch has not provided Mutation copy in L.C.No.746016.

Memo No : 142

SEAL & SIGNATURE OF REVENUE OFFICER NOT AFFIXED IN AGRI.PASS BOOK (M-04)

Person Responsible at CAU : Reviewer: Mr. Tanzeel ur Rehman 118783, Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072.

Through below noted loan case branch fail to observe leftover seal/signature of the Revenue officer on page No.3,5,7,9,11,13,15 & 19 and processed the case for onward sanction where CAU also denied the required formalities and allowed case for payment to the respective branch which is in violation of vide Para No. 5.12.2 of Credit Manual Vol-I (2016). CAU may look into and regularize the same under intimation to Audit.

Similar is position in the following cases :-

LC No.	Amount Disb:	MCO & PP No.	Agri P.Book	Discrepancy
103307	800000	Muhammad Zakir 135880	514420	Photograph not properly Attested by R.Officer.
102380	600000	Muhammad Zakir 135880	397344	Column 10 page of 07 of P.Book left blank
101950	140000	Muhammad Zakir 135880	570427	Column no.10 page 07 of P.Book left blank
Total	1540000	03 instances		

Auditee Reply

Compliance will be arranged through the branch shortly. Kindly settle the para.

Memo No : 143

PAYMENT DOCUMENTS IBS 144(A) NOT ACKNOWLEDGED BY BORROWER NOR VERIFIED BY AMO (M

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,,PP No.69666,Authorizer.Mr. Muhammad Shafique.PP No.112072

No.123673,Manager,Asim Ilyas Rana,PP No.100733

LOAN CASE NO.766009 Amount Rs.500000/-

Through the above noted Loan Case a sum of Rs.500000/- disbursed to borrower for the purpose of Soghat-e-sh 144-A) has neither filled properly nor acknowledged by the respective borrower/AMO which is in violation of inst Vol-I (2016) & Credit Administration Manual Vol-I(2022). CAU is advised to regularize the same under intimation cases:-

LC No.	Amount	MCO	Reviewer
763864	147000	Muhammad Anwar, 104545	Abdul Majid Awan 104973
767495	140000	Sabir Hussain Khan, 107988	Abdul Majid Awan 104973
767484	500000	Abid Mehmood, 121678	Abdul Majid Awan 104973
767473	400000	Abid Mehmood, 121678	Abdul Majid Awan 104973
767211	125000	Abid Hussain, 72745	Abdul Majid Awan 104973
767244	1000000	Abid Mehmood, 121678	Abdul Majid Awan 104973
767266	230000	Abid Mehmood, 121678	Abdul Majid Awan 104973

Auditee: Muhammad Abbas, OG-II/Member

Auditee Reply

Compliance has now been arranged by Branch. Evidence attached. Kindly settle the para.

Memo No : 144

REVALIDATION/UPDATION OF OLD REVENUE RECORD AGRI. PASS BOOK (M-06)

Person Responsible at CAU : Reviewer: Mr. Tanzeel ur Rehman 118783, Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072,

Through below loan case files, branch failed to revalidated/update the Agri passbook from the Revenue authority, whereas as per bank instruction contained in Para No.4.22.5(iv) of Credit Manual (Vol-I) “at the time of entertainment of fresh /additional loan case all old agriculture pass book issued on the basis of previous record should be got updated /revalidated from the issuing authorities”. Please look into and justify the entertainment of fresh / additional loan case without revalidation of pass book from the Revenue authorities. Detail of loan cases is given hereunder:-

LC No	Amount Disb	Pass book No	Jama-bandi	Responsible at Branch	
				MCO	Manager
102379	398000	536937	2016-2017	Muhammad Zakir, 135880	Muhammad Asad Nawaz,

					119918
102380	600000	397344	2009-2010	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918
102070	385000	460225	2009-2010	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918
102508	320000	512650	2011-2012	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918

Auditee Reply

Compliance will be arranged through branch shortly.

Memo No : 145

SPECIAL ADHESIVE STAMP ON IB-7 (R) NOT AFFIXED

(M-05)

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,Authorizer.Mr. Muhammad Shafique.,PP No.112072,MCO Mr.Muhammad Anwar,PP No.104545,Manager,Mr.Asim Ilyas Rana,PP No.100733

LC NO.768858 AMOUNT DISBURSED RS.400000/-

On checking of loan case file Rs.400000/- disbursed by branch to Mr.Ahmad Khan for the purpose of working capital, but special adhesive stamp worth Rs.100/- not affixed on the prescribed proforma which contrary to instructions contained vide Para No.2.10.6 of Credit Manual Vol-I (Revised May-2022). CAU may look into and direct the branch for arranging the same under intimation to Audit. says that the stated agreement/form may be executed correctly and accurately, non compliance became the said instructions in-valid. CAU may look into and direct the branch to follow the instructions in letter and spirit and recoup the deficiency under intimation to Audit. Same is the position in the following loan case:

LC No.	Amount	Name of MCO	Reviewer
763864	147000	Muhammad Anwar, 104545	Abdul Majid Awan,104973

Auditee Reply

Compliance has now been arranged. Evidence attached. Kindly settle the para.

Memo No : 146

RECOVERY SCHEDULE NOT COMMUNICATED (M-09)

Person Responsible at CAU : Reviewer: Mr. Tanzeel ur Rehman 118783, Mr.Abaidullah Khan 85942.

Authorizer: Mr. Muhammad Shafique 112072,

While checking of the loan case files, it has been observed that branch did not communicated recovery schedule (Computer generated software) to the borrower, as the acknowledged copy is not found placed in the relevant safe file as per instructions contained in Para No.12.5.1 (iii) of the Credit Manual Vol-1 up dated. Similar is the position in following loan case, please arrange compliance:-

LC No	GLH	Amount Disb	MCO	Manager
103335	9310	114000	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918
102346	9310	200000	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918
102357	9303	500000	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918
102069	9303	524000	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918
102346	9310	200000	Muhammad Zakir, 135880	Muhammad Asad Nawaz, 119918
Total		1700000	04 instances	

Auditee Reply

Branch is advised to arrange compliance.

Memo No : 147

CONTRADICTION IN BORROWER NAME & PARENTAGE (M-09)

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, PP No.69666, Authorizer. Mr. Muhammad Shafique. PP No.112072, MCO Mr. S. Rana, PP No.100733

LC No.765107 Rs.90000/-

Through above noted loan case Rs.90000/- has been disbursed to borrower Mr. Muhammad Sajid for the purpose (K-M) under Agri. Pass Book No.467221. Audit observed that as per CNIC name of the borrower is Mr. Muhammad as Mr. Sajid hence name is differ with each other which create doubt regarding genuineness of the borrower. In this circular letter No. CD/18/2021/1093 dated 09.12.2021 to ensure spot investigation as well confirmation from Revenue same person by obtaining an undertaking/certificate from the borrower on Non-Judicial Stamp Paper duly certified justify payment in absence of required documents as instructed above.

LC No.	Amount	P.Book No.	Name as per CNIC	Name as per Rev. Record	Name of Rviewer
762548	350000	460354	Muhammad Saeed	Saeed Ahmed	Abdul Majid Awan, 104973
761451	270000	411089	Yasir Raza S/O Ghulam Raza	Yasir Raza S/O Raza Muhammad	Abdul Majid Awan, 104973
769565	120000	1117168	Sultan Ahmed S/O Sarfaraz	Muhammad Sultan S/o Sarfaraz	Abdul Majid Awan, 104973

Instances: 04 Amount: Rs.0830(M)

Auditee Reply

Compliance has now been arranged. Evidence attached. Kindly settle the para.

Memo No : 148

ENHANCEMENT OF LOAN TO EXISTING BORROWERS. (M-05)

Person Responsible at CAU : Reviewer: Mr. Tanzeel ur Rehman 118783, Mr. Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072.

Through below noted loan cases, it has been observed that the branch enhanced his loan limit but fail to provide Exception Form (Annexure-I) regarding enhancement which will be authenticate/certified by MCO, Manager and recommended by Zonal Chief for approval / sanction from CAU/ CLSD which is in violation of instructions vide Credit Division circular letter No. CD/7/2021/375 dated 26.05.2021. CAU may look into and explain the violation of standing instructions.

Following cases where above instructions not adhered in true letter and spirit.

LC No.	Amount Disb.	Previous LC	Previous Loan	MCO	Branch
103802	1200000	97998	900000	Muhammad Zakir 135880	Darya Khan
103134	1300000	99460	700000	Muhammad Zakir 135880	Darya Khan
103178	1000000	91389	650000	Muhammad Zakir 135880	Darya Khan
Total	3500000	03 instances			

Auditee Reply

Compliance will be arranged through the branch shortly. Kindly settle the para.

Memo No : 149

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, PP No. 69666, Authorizer Mr. Muhammad Shafique PP No. 112072, MCO Mr. Sabir Hussain Khan, PP No. 107988, Manager, Asim Ilyas Rana, PP No. 100733

L.C. NO. 769668 Amount Rs. 200000/-

On checking the above loan case file, it has been observed that a loan of Rs. 200000/-, disbursed for the purpose of Poultry Farming Structure to Mr. Asghar Hasnain Khan S/o Muhammad Akram Khan Balouch against their landed property vide Passbook No. 862367, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No. 5.12.2(ii) of Credit Manual, Vol-I. Branch-wise detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

LC No.	Amount	P. Book No.	MCO	Reviewer
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769820	1200000	521801	Sabir Hussain Khan, 107988	Abdul Majid Awan, 104973
769831	300000	855579	Sabir Hussain Khan, 107988	Abdul Majid Awan, 104973
769727	94000	213464	Sabir Hussain Khan, 107988	Abdul Majid Awan, 104973
769864	1500000	864345	Muneeb Ahmed, 126590	Abdul Majid Awan, 104973
769875	1500000	511714	Muhammad Huzaifa, 137616	Abdul Majid Awan, 104973
769738	1200000	512500	Muhammad Anwar, 104545	Abdul Majid Awan, 104973
769749	550000	858165	Muhammad Huzaifa, 137616	Abdul Majid Awan, 104973
768939	1400000	855471	Sabir Hussain Khan, 107988	Abdul Majid Awan, 104973
Total 09	Rs.7.944(M)			

Auditee Reply

Compliance has now been arranged. Kindly settle the para.

Memo No : 150

AREA IN DONOR/DONEE CERTIFICATE DIFFERED FROM HIBBA MUTATION. (M-13)

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, Authorizer. Mr. Muhammad Shafique.
MCO Mr. Abid Hussain, PP No. 072745, Manager, Asim Ilyas Rana, PP No. 100733

L.C.No.767875 Amount Rs.110000/-

Through above noted loan case Rs.110000/- has been disbursed to Mr. Muhammad Tariq S/O Haq Nawaz No.374025 against holding of 51-04(K-M) in which a piece of land measuring 24-11(K-M) transferred through H formalities by giving donor / donee certificate area as per certificate recorded as 51-04 (K-M) instead of 24-11 (K-M) ensure rectification under intimation to Audit.

Auditee: Fazal Rehman, OG-I/ Member

Auditee Reply

Necessary correction has now been arranged. Evidence attached. Kindly settle the para.

Memo No : 151

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible at CAU : Reviewer: Mr.Ishtiaq Ahmed 104991, Authorizer: Mr. Muhammad Shafique 112072.

On checking the loan case files, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

LC No	Amount Disbursed	Pass book No	Responsible at Branch MCO	Manager
315374	249000	863505	Abdul Majid, 104973	Syed Nizakat Hussain Shah, 42332
313801	448000	448685	Liaqat Abbas, 113924	Syed Nizakat Hussain Shah, 42332
313823	200000	450241	Abdul Majid, 104973	Syed Nizakat Hussain Shah, 42332
Total	897000		03 Instances	

Auditee Reply

Compliance has now been arranged. Kindly settle the para.

Memo No : 152

REQUEST FOR ROLLOVER/ RENEWAL (M 02)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed 104991, Authorizer: Mr. Muhammad Shafique 112072.

In continuation of instructions issued vide CAD Division Circular No.CD/29/2019 dated 17.12.2019 and Circular letter No.CD/28/2019 dated 12.12.2019. Some necessary changes have been made in legal documents of loan cases namely application form for sanction of renewal/roll-over for 2nd and 3rd under SBS page No. 17 of loan booklet. Hence, the branch has violated the above instructions and has not been arranged additional clauses in the below loan cases. To avoid any legal complications, the changes in the above documents are very necessary.

LC No	Purpose	Disbursed Amount	MCO
310127	9018	383000	Liaqat Abbas, 113924
310068	9018	50000	Liaqat Abbas, 113924
Total	02 Instances	433000	

Auditee Reply

Compliance arranged now. Please settle the para.

Memo No : 153

ENHANCEMENT OF LOAN TO EXISTING BORROWERS. (M-12)

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, Authorizer. Mr. Muhammad Shafique.

MCO Mr. Abid Hussain, PP No. 072745, Manager, Asim Ilyas Rana, PP No. 100733, Reviewer Abdul Majid Awan, PP No. 104973

L.C.No.765462 Amount Rs.1000000/-

Through above noted loan case Rs.1000000/- has been disbursed to Mr. Ghulam Raza S/O Ahmed Nawaz for the purpose of Soghat-e-Shireen and working capital under (GLH-9150 + 9371). The said applicant previously availed loan amounting to Rs.280000/- through LC No.745011 on 30.06.2021. It has been observed that the branch enhanced his loan limit but fail to provide Exception Form (Annexure-I) regarding enhancement which will be authenticate/certified by MCO, Manager and recommended by Zonal Chief for approval / sanction from CAU/ CLSD which is in-violation of instructions vide Credit Division circular letter No.CD/7/2021/375 dated 26.05.2021. CAU may look into and explain the violation of standing instructions.

Auditee Reply

Sanction limit of applicant captured by system in light of Credit Division (CPD) Circular No.CD/07/2022/213 dated 11.04.2022 and in email by Head CPD email dated 23.06.2022. Kindly settle the para.

Memo No : 154

CONTRADICTION IN BORROWER NAME & PARENTAGE (M-09)

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, PP No.69666, Authorizer. Mr. Muhammad Shafique. PP No.112072, MCO Mr. S. Rana, PP No.100733

LC No.765107 Rs.90000/-

Through above noted loan case Rs.90000/- has been disbursed to borrower Mr. Muhammad Sajid for the purpose (K-M) under Agri. Pass Book No.467221. Audit observed that as per CNIC name of the borrower is Mr. Muhammad as Mr. Sajid hence name is differ with each other which create doubt regarding genuineness of the borrower. In this circular letter No.CD/18/2021/1093 dated 09.12.2021 to ensure spot investigation as well confirmation from Revenue same person by obtaining an undertaking/certificate from the borrower on Non-Judicial Stamp Paper duly certified

justify payment in absence of required documents as instructed above.

LC No.	Amount	P.Book No.	Name as per CNIC	Name as per Rev.Record	Name of Rviewer
762548	350000	460354	Muhammad Saeed	Saeed Ahmed	Abdul Majid Awan, 104973
761451	270000	411089	Yasir Raza S/O Ghulam Raza	Yasir Raza S/O Raza Muhammad	Abdul Majid Awan, 104973
769565	120000	1117168	Sultan Ahmed S/O Sarfaraz	Muhammad Sultan S/o Sarfaraz	Abdul Majid Awan, 104973

Instances: 04 Amount: Rs.0830(M)

Auditee Reply

Compliance has now been arranged. Evidence attached. Kindly settle the para.

Memo No : 155

RECOVERY SCHEDULE NOT COMMUNICATED (M-05)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed 104991, Authorizer: Mr. Muhammad Shafique 112072.

While checking of the loan case files, it has been observed that branch did not communicated recovery schedule (Computer generated software) to the borrower, as the acknowledged copy is not found placed in the relevant safe file as per instructions contained in Para No.12.5.1 (iii) of the Credit Manual Vol-1 up dated. Similar is the position in following loan case, please arrange compliance:-

LC No	GLH	Amount Disb	MCO	Manager
314208	9303	700000	Abdul Majid, 104973	Syed Nizakat Hussain Shah, 42332
314220	9310	300000	Liaqat Abbas, 113924	Syed Nizakat Hussain Shah, 42332
314231	9310	200000	Abdul Majid, 104973	Syed Nizakat Hussain Shah, 42332
314242	9303	500000	Abdul Majid, 104973	Syed Nizakat Hussain Shah, 42332
Total		1700000	04 instances	

Auditee Reply

Recovery schedule communicated to all the borrowers and photocopy placed in above noted loan case. Please settle the para.

Memo No : 156

CHECKING OF UTILIZATION

(M-10)

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,,PP No.69666,Authorizer.Mr. Muhammad Shafique.PP No.112072,MCO Mr. Rana,PP No.100733

LOAN CASE NO.767691 Amount Rs.455000/-

Through above noted loan case Rs.455000/- has been disbursed, Audit observed that branch fail to check the utilization of loan against standing instructions contained vide Para No.12.3.1 of the Credit Manual Vol.1 (Revised-2016). CAU may look into and direct the branch to follow the instructions in letter and spirit and recoup the deficiency under intimation to Audit.

LC No.	Amount	Name of MCO	Reviewer with P.P.No
767923	999000	Sabir Hussain Khan, 107988	Abdul Majid Awan, 104973
768892	650000	Abid Mehmood, 121678	Abdul Majid Awan, 104973
768939	1400000	Sabir Hussain Khan, 107988	Abdul Majid Awan, 104973
769185	699000	Abid Mehmood, 121678	Abdul Majid Awan, 104973
769266	500000	Abid Mehmood, 121678	Abdul Majid Awan, 104973
769613	700000	Abid Mehmood, 121678	Abdul Majid Awan, 104973
07	Rs.5.403(M)		

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Auditee: Fazal Rehman, OG-I/Member

Auditee Reply

Compliance has now been arranged in all observed loan cases. Kindly settle the para.

Memo No : 157**WITNESS ON IB-7 (R) NOT OBTAINED****(M-08)**

Person Responsible: Reviewer: Mr. Ishtaq Ahmed 104991, Mr. Tanzeel ur Rehman 118983, Authorizer: Mr. Muhammad Shafique 112072.

On checking of below loan case files, witness on IB-7(R) agreement not obtained by branch which contrary to instructions contained vide Para No.8.21 of Credit Manual Vol-I (Revised May-2022) says that the stated agreement/form may be executed correctly and accurately, non compliance became the said instructions in-valid. CAU may look into and direct the branch to follow the instructions in letter and spirit and recoup the deficiency under intimation to Audit.

LC No.	Amount disbursed	Name of MCO & PP No.
314312	332000	Abdul Majid Awan 104973
315513	150000	Ishtiaq Ahmed 104991
314459	700000	Ishtiaq Ahmed 104991
Total	1182000	03 Instances

Auditee Reply

Compliance has now been arranged. Kindly settle the Para.

Memo No : 158

SANCTIONED MUTATION COPY NOT OBTAINED

(M-04)

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,,PP No.69666,Authorizer.Mr. Muhammad Shafique.PP No.112072,MCO Mr.Khurshid Alam Khan ,PP No.117447,Manager,Rana Afzaal ur Rehman,PP No.71360

LOAN CASE NO.43709 Amount Rs.635000/-

- Through the above noted loan case a sum of Rs.6350000/- disbursed for the purpose of Live stock etc to Mr.Hizbur Rehman S/O Aurang Zeb Khan through Agri Pass Book under Mutation No.6692, Audit observed that sanctioned mutation copy not obtained from revenue office. Thus failed to comply with instructions issued vide Para No.12 (iii) (c) & Para No.13 (iii)(m) of Credit Administration Manual-2022 (Version-I). Similar is position in the following cases:-

LC No.	Amount Disb:	Mutation No.	Pass Book No.	MCO	Name & PP No. of Reviewer
43422	300000	8921	408182	Malik Muhammad Iqbal 94962	Mr.Ubaid Ullah Niazi 85942

Auditee Reply

Compliance has now been arranged & evidence provided. Kindly settle the para.

Memo No : 159

UNDERTAKING REGARDING CROP INSURANCE NOT SIGNED.

(M-07)

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,Authorizer.Mr. Muhammad Shafique. MCO Mr.Abid Hussain,PP No.072745,Manager,Asim Ilyas Rana,PP No.100733

LC No.769738 AMOUNT RS.120000/-

Through the above noted loan case file, Rs.120000/- has been disbursed by branch to Mr.Muhammad Ibrahim again Agri.Pass Book No.512560 As per circular No.CD/01/2009 dated 24.01.2009 vide para No.16 has issued instructions for insurance from the respective borrower but branch fail to follow and adhere the same . Branch may look into and position with the undernoted cases

LC No.	Amount	MCO	Reviewer
769967	340000	Sabir Hussain Khan 107988	Abdul Majid Awan, 104973

Auditee: M.Raashid Khan,AVP/Member

Auditee Reply

Compliance has now been arranged. Evidence provided. Kindly settle the para.

Memo No : 160

SANCTIONED MUTATION COPIES NOT OBTAINED (M-03)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed 104991, Authorizer: Mr. Muhammad Shafique 112072.

Through the below noted loan case files, Audit observed that sanctioned mutation copy not obtained from revenue office. Thus failed to comply the instructions issued vide Para No.12 (iii) (c) & Para No.13 (iii)(m) of Credit Administration Manual-2022 (Version-I). CAU is requested to arrange the same under intimation to audit. Detail of loan cases is given hereunder:-

LC No	Amount	Mutation No	Responsible at Branch MCO	Manager
314242	500000	2670	Abdul Majid, 104973	Syed Nizakat Hussain Shah, 42332
313867	200000	1661, 2927	Liaqat Abbas, 113924	Syed Nizakat Hussain Shah, 42332
314323	210000	11214	Liaqat Abbas, 113924	Syed Nizakat Hussain Shah, 42332
313960	120000	728	Liaqat Abbas, 113924	Syed Nizakat Hussain Shah, 42332
314367	100000	1876	Liaqat Abbas, 113924	Syed Nizakat Hussain Shah, 42332
Total		1130000	05 instances	

Auditee Reply

Now arranged in all the observed loan cases. Please settle

Memo No : 161

REQUEST FOR ROLLOVER/RENEWAL (M 02)
Person Responsible at CAU :
Reviewer: Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072.

In continuation of instructions issued vide CAD Division Circular No.CD/29/2019 dated 17.12.2019 and Circular letter No.CD/28/2019 dated 12.12.2019. Some necessary changes have been made in legal documents of loan cases namely application form for sanction of renewal/roll-over for 2nd and 3rd under SBS page No. 17 of loan booklet. Hence, the branch has

violated the above instructions and has not been arranged additional clauses in the below loan cases. To avoid any legal complications, the changes in the above documents are very necessary.

LC No	Purpose	Disbursed Amount	MCO	Manager
17308	9018	200000	Mushtaq ullah, 108936	Muhammad

				Najeebullah Khan, 72870
17423	9018	100000	Mushtaq ullah, 108936	Muhammad Najeebullah Khan, 72870
17342	9018	200000	Zafarullah Khan, 100715	Muhammad Najeebullah Khan, 72870
19124	9018	275000	Zafarullah Khan, 100715	Muhammad Najeebullah Khan, 72870
Total	04 instances	775000		

Auditee Reply

Compliance now arranged in all the observed loan cases. Please settle the para.

Memo No : 162

SANCTIONED MUTATION COPY NOT OBTAINED

(M-04)

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, PP No. 69666, Authorizer. Mr. Muhammad Shafique. PP No. 112072, MCO Mr. Khurshid Alam Khan, PP No. 117447, Manager, Rana Afzaal ur Rehman, PP No. 71360

LOAN CASE NO. 43709 Amount Rs. 635000/-

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Through the above noted loan case a sum of Rs. 6350000/- disbursed for the purpose of Live stock etc to Mr. Hizbur Rehman S/O Aurang Zeb Khan through Agri Pass Book under Mutation No. 6692, Audit observed that sanctioned mutation copy not obtained from revenue office. Thus failed to comply with instructions issued vide Para No. 12 (iii) (c) & Para No. 13 (iii) (m) of Credit Administration Manual-2022 (Version-I). Similar is position in the following cases:-

LC No.	Amount Disb:	Mutation No.	Pass Book No.	MCO	Name & PP No. of Reviewer
43422	300000	8921	408182	Malik Muhammad Iqbal 94962	Mr. Ubaid Ullah Niazi 85942

Auditee Reply

Compliance has now been arranged & evidence provided. Kindly settle the para.

Memo No : 163

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK **(M-01)**

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Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, PP No. 69666, Authorizer. Mr. Muhammad Shafique. PP No. 112072, MCO Mr. Ayaz Iqbal, PP No. 107970, Manager, Rana Afzaal ur Rehman, PP No. 071360, Reviewer Mr. Ubaid Ullah Niazi, 85942

-
L.C.NO.49721 Amount Rs.100000/-

On checking the above loan case file, it has been observed that a loan of Rs.100000/- , disbursed for the purpose of Farm Credit under KKS to Mr.Muhammad Ishfaq S/o Ghulam Muhammad against their landed property vide Passbook No.51582, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Branch-wise detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

Auditee Reply

Compliance has now been arranged

Memo No : 164

UTILIZATION REPORTS NOT ARRANGED (M-04)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed 104991, Authorizer: Mr. Muhammad Shafique 112072,

-
As per instructions contained in Para No.6.84.15 of Credit Manual Vol-I Checking of utilization of development & production loans should be made within one & two months respectively after the disbursement of loan in cent per cent cases by the field staff.

Despite the laps of prescribed period utilization reports have not been arranged and placed in loan case files of the period under report.

Either the utilizations have not yet been checked or not submit by the branch, however it is advised to follow up and arrange compliance immediately.

Instances given here under:-

LC No	GLH	Amount Disbursed	MCO	Manager
314208	9303	700000	Abdul Majid, 104973	Syed Nizakat Hussain Shah, 42332
314220	9310	300000	Liaqat Abbas, 113924	Syed Nizakat Hussain Shah, 42332
314231	9310	200000	Abdul Majid, 104973	Syed Nizakat Hussain Shah, 42332
Total		1200000	03 instances	

Auditee Reply

Compliance arranged. Please settle the para

Memo No : 165

SEAL & SIGNATURE OF REVENUE OFFICER NOT AFFIXED IN AGRI.PASS BOOK

Persons responsible Incharge CAU,Mr.Tariq Saeed Khan,,PP No.69666,Authorizer.Mr. Muhammad Shafique.PP No.112072,MCO Mr.H
PP No.93773

LC No.477000 AMOUNT PAID RS.500000/-

Through above noted loan case Rs.500000/- has been disbursed to Mr.Abdur Rehman S/O Muhammad Ali through measuring 68-0 (K-M) but column 10 page-11 left blank and processed the case for onward sanction where CAU a payment to the respective branch which is in violation of Para No. 5.12.2 of Credit Manual Vol-I (2016) and Annex (2022). CAU may look into and regularize the same under intimation to Audit.

Similar is position in the following cases :-

LC No.	Amount Disb:	MCO & PP No.	Agri P.Book	Discrepancy	Name & PP No. of Reviewer
477022	310000	Muhammad Iqbal 100742	515198	Column No.10 left blank needs to be authenticate from R.Officer	Ubaid Ullah Niazi,85942
475538	170000	Malik Hammad 124292	510425	-do-	-do-
476474	450000	Mujeeb ur Rehman 72861	510944	-do-	-do-
476511	150000	Mujeeb ur Rehman 72861	513815	Column 7-15 of page 06,07 left blank	-do-
476843	400000	Mujeeb ur Rehman 72861	513806	Column 7-15 of page 06,07 left blank	-do-
475664	276000	Mujeeb ur Rehman 72861	510433	Column No.11 page 19 not acknowledged from borrower	-do-
Total 07	Rs.2.256(M)				

Auditee: Fazal Murad, AVP/Head

Auditee Reply

Compliance will be arrange through Branch

Memo No : 166

IBS-144 (A) WITHOUT REVENUE STAMPS (M-06)

Person Responsible: Reviewer: Mr.Ishtiaq Ahmed 104991, Authorizer: Mr. Muhammad Shafique 112072.

Although as per instructions contained in Para No. 9.2.4 of Credit Manual Vol-I IBS-144/A (Acknowledgement receipt) are attached with loan case files, but Revenue stamps has not been affixed procedurally. It is advised to arrange compliance accordingly.

Some instances are given here under:-

LC No	Amount Disb	MCO	Manager
313764	60000	Abdul Majid, 104973	Syed Nizakat Hussain Shah, 42332
314220	300000	Liaqat Abbas, 113924	Syed Nizakat Hussain Shah, 42332
314231	200000	Abdul Majid, 104973	Syed Nizakat Hussain Shah, 42332
314242	500000	Abdul Majid, 104973	Syed Nizakat Hussain Shah, 42332
313845	700000	Liaqat Abbas, 113924	Syed Nizakat Hussain Shah, 42332
Total	1760000	05 instances	

Auditee Reply

Now compliance has been arranged. Please settle the para.

Memo No : 167

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, PP No. 69666, Authorizer: Mr. Muhammad Shafique PP No. 112072, Ubaid Ullah Niazi, 85942 MCO Mr. Hamad Sadiq, PP No. 124292, Manager, Zafar Iqbal Cheema, PP No. 93773

L.C.NO.475701 Amount Rs.400000/-

On checking the above loan case file, it has been observed that a loan of Rs.400000/-, disbursed for the purpose of Farm Credit under KKS to Mr. Gul Nawaz S/o Shahnawaz Khan against their landed property vide Passbook No. 532796, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No. 5.12.2(ii) of Credit Manual, Vol-I. Branch-wise detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

Auditee Reply

Compliance has now been arranged

Memo No : 168

LESS L.A FEE CHARGED (M-09)

Person Responsible: Reviewer: Mr. Ishtiaq Ahmed 104991, Authorizer: Mr. Muhammad Shafique 112072, Manager: Syed Nizakat Hussain, 42332

LOAN CASE NO.315041 AMOUNT RS.1400000/-

Through the above noted Loan Case a sum of Rs.1400000/- disbursed to a borrower for the purpose of Dairy whereas per loan application the respective borrower applied for Rs.1500000/- thus branch failed to sanction the case as per genuine demand and resultantly L.A fee of Rs.2000/- with FED of Rs.300/- in the relevant loan case less charged. Moreover, the amount in payment documents (IBS-144) has been over written which was not authenticated from the concerned borrower. CAU may look into.

Auditee Reply

Branch has recovered Rs. 2320/- less LA fee vide DV Vr no. 653 dated 14.02.2022 (Voucher copy attached for reference). Please settle the Para.

Memo No : 169

VALUATION WORKED OUT ON AVERAGE SALE MUTATION VALUE (M-07)

Person Responsible: Reviewer: Mr. Ishtiaq Ahmed 104991, Authorizer: Mr. Muhammad Shafique 112072,

Through below noted case branch paid Rs.700000/- but branch failed to obtain sale mutations for the last 03 is not found placed in the relevant loan case according to the Bank's instructions contained vide Para No.4.22.5 of the Credit Manual Vol.I (2016), and as such valuation of the landed property becomes

doubtful. CAU may look into and recoup the deficiency under intimation to Audit.

LC No.	Amount Disb	Area(K-M)	Name of MCO & PP No.
314873	700000	66-00	Liaqat Abbas 113924

Auditee Reply

Compliance has now been arranged. Kindly settle the Para.

Memo No : 170

REVALIDATION/UPDATION OF OLD REVENUE RECORD AGRI. PASS BOOK (M-07)

Person Responsible at CAU : Reviewer: Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072.

L.C. No.767509 Amount Paid Rs.216000/-

Through above loan case file, a loan of Rs.216000/- was paid to Mrs.Mai Khatoon W/O Gul Muhammad. Audit observed that Agriculture Pass Book No.0020953 prepared from Old Jamabandi 2009-2010, branch failed to revalidated/update the Agri passbook from the Revenue authority, whereas as per bank instruction contained in Para No.4.22.5(iv) of Credit Manual (Vol-I) “at the time of entertainment of fresh /additional loan case all old agriculture pass book issued on the basis of previous record should be got updated /revalidated from the issuing authorities”. Please look into and justify the entertainment of fresh / additional loan case without revalidation of pass book from the Revenue authorities. Branch-wise detail of loan cases is given hereunder:-

LC No	Amount Disb	Passbook No	Jama-band	Responsible at Branch	
				MCO	Manager
394781	70000	465234	2010-11	Zafarullah Khan, 100715	Zafarullah Khan, 93292
394367	593000	209552	2010-11	Zafarullah Khan, 100715	Zafarullah Khan, 93292
396183	255000	1025146	2003-2004	Muhammad Zeeshan Aslam, 138044	Zafarullah Khan, 93292
392781	90000	482531	2006-2007	Muhammad Farooq Ajmal, 73596	Zafarullah Khan, 93292
392839	72000	1045254	2003-2004	Zafarullah Khan, 100715	Zafarullah Khan, 93292
392714	40000	852581	1993-1994	Aziz ullah Khan, 108025	Zafarullah Khan, 93292
395546	100000	471902	2007-08	Aziz ullah Khan, 108025	Zafarullah Khan, 93292

393214	250000	405786	2011-12	Zafarullah Khan, 100715	Zafarullah Khan, 93292
Total	1470000	08 instances			

Auditee Reply

Branch is advised to arrange compliance.

Memo No : 170

UTILIZATION REPORTS NOT ARRANGED (M-05)

Person Responsible at CAU : Reviewer: Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072,

- As per instructions contained in Para No.6.84.15 of Credit Manual Vol-I Checking of utilization of development & production loans should be made within one & two months respectively after the disbursement of loan in cent per cent cases by the field staff.

Despite the laps of prescribed period utilization reports have not been arranged and placed in loan case files of the period under report.

Either the utilizations have not yet been checked or not submit by the branch, however it is advised to follow up and arrange compliance immediately.

Instances given here under:-

LC No	GLH	Amount Disb	MCO	Manager
26698	9310	55000	Mushtaq ullah, 108936	Muhammad Najeebullah Khan, 72870
26724	9310	100000	Mushtaq ullah, 108936	Muhammad Najeebullah Khan, 72870
Total	02 instances	724000		

Auditee Reply

Now arranged in all the observed loan cases

Memo No : 171

SEAL & SIGNATURE OF REVENUE OFFICER NOT AFFIXED IN AGRIPASS BOOK (M-03)

Person Responsible at CAU : Reviewer: Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072,

Through below noted loan case branch fail to observe leftover seal/signature of the Revenue officer on Photo of the borrower in Passbook and processed the case for onward sanction where CAU also denied the required formalities and allowed case for payment to the respective branch which is in violation of vide Para No. 5.12.2 of Credit Manual Vol-I (2016). CAU may look into and regularize the same under intimation to Audit.

LC No.	Amount	Agri P. Book	MCO & PP No.	Manager
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	Disb:			
26300	700000	571010	Mushtaq ullah, 108936	Muhammad Najeebullah Khan, 72870

Auditee Reply

Compliance will be arranged through branch shortly.

Memo No : 172

UNDERTAKING REGARDING CROP INSURANCE NOT SIGNED. (M-06)

Person Responsible at CAU : Reviewer: Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072.

As per circular No._CD/01/2009 dated 24.01.2009 has issued instructions vide Para no. 16 to obtain an undertaking regarding crop loan insurance from the respective borrower but branch fail to follow and adhere the same . Branch may look into and recoup the deficiency during stay of Audit. Similar is position with the undernoted cases

LC No.	Amount	MCO	Manager
392758	38000	Muhammad Farooq Ajmal 73596	Zafar Ullah Khan 93292

Auditee Reply

Branch is advised to arrange compliance.

Memo No : 173

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible at CAU : Reviewer: Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072.

On checking the loan case files, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

LC No	Amount Disb	Pass book No	Responsible at Branch	
			MCO	Manager
394655	180000	1000690	Zafarullah Khan, 100715	Zafarullah Khan, 93292
394080	500000	481453	Zafarullah Khan, 100715	Zafarullah Khan, 93292
394161	380000	550925	Zafarullah Khan, 100715	Zafarullah Khan, 93292

394231	300000	550923	Zafarullah Khan, 100715	Zafarullah Khan, 93292
394242	300000	550924	Zafarullah Khan, 100715	Zafarullah Khan, 93292
394253	250000	549617	Zafarullah Khan, 100715	Zafarullah Khan, 93292
Total	1910000	06 Instances		

Auditee Reply

Compliance has now been arranged. Photocopies attached. Kindly settle the para

Memo No : 174

REQUEST FOR ROLLOVER/ RENEWAL (M 02)

Person Responsible at CAU : Reviewer: Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072,

In continuation of instructions issued vide CAD Division Circular No.CD/29/2019 dated 17.12.2019 and Circular letter No.CD/28/2019 dated 12.12.2019. Some necessary changes have been made in legal documents of loan cases namely application form for sanction of renewal/roll-over for 2nd and 3rd under SBS page No. 17 of loan booklet. Hence, the branch has violated the above instructions and has not been arranged additional clauses in the below loan cases. To avoid any legal complications, the changes in the above documents are very necessary.

LC No	Purpose	Disbursed Amount	MCO
384245	9018	190000	Zafarullah Khan, 100715

Auditee Reply

The compliance has been arranged by the Branch. The roll over request form, attached as evidence, kindly settle the para.

Memo No : 175

THUMB IMPRESSION IN IBS-144 NOT VERIFIED BY AMO (M-08)

Person Responsible at CAU : Reviewer: Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072,

- During scrutiny of the loan case files for the period under review, it has been observed that thumb impression/ LTI has not been verified by the AMO in IBS-144 in violation of HO instructions contained in Para no. 10.4 of Credit Manual Vol-I. The CAU is requested to arrange attestation/ verification of the same under intimation to audit. Detail of loan cases given hereunder:-.

Branch	LC No	Amount	MCO
Mianwali	394714	230000	Zafarullah Khan, 100715

Mianwali	394677	100000	Zafarullah Khan, 100715
Mianwali	394781	70000	Zafarullah Khan, 100715
Mianwali	392976	119000	Zafarullah Khan, 100715
Mianwali	392998	105000	Zafarullah Khan, 100715
Total	05 Instances	624000	

Auditee Reply

Compliance has now been arranged. Kindly settle the para.

Memo No : 176

SANCTIONED MUTATION COPIES NOT OBTAINED (M-03)

Person Responsible at CAU : Reviewer: Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072,

Through the below noted loan case files, Audit observed that sanctioned mutation copy not obtained from revenue office. Thus failed to comply the instructions issued vide Para No.12 (iii) (c) & Para No.13 (iii)(m) of Credit Administration Manual-2022 (Version-I). CAU is requested to arrange the same under intimation to audit. Detail of loan cases is given hereunder:-

LC No	Amount	Mutation No	Responsible at Branch MCO	Manager	Auditee Reply
392323	300000	8105, 8106	Muhammad Farooq Ajmal, 73596	Zafarullah Khan, 93292	Branch is advised to arrange compliance.
392677	250000	5488	Muhammad Farooq Ajmal, 73596	Zafarullah Khan, 93292	
384865	50000	2458	Habib ullah Khan, 108032	Zafarullah Khan, 93292	
					Memo No : 177
					<u>RECOVERY</u>

SCHEDULE NOT COMMUNICATED (M-06)

Person Responsible at CAU : Reviewer: Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072,

While checking of the loan case files, it has been observed that branch did not communicated recovery schedule (Computer generated software) to the borrower, as the acknowledged copy is not found placed in the relevant safe file as per instructions contained in Para No.12.5.1 (iii) of the Credit Manual Vol-1 up dated. Similar is the position in following loan case, please arrange compliance:-

LC No	GLH	Amount Disb	MCO	Manager
26698	9310	55000	Mushtaq ullah, 108936	Muhammad Najeebullah Khan, 72870
26724	9310	100000	Mushtaq ullah, 108936	Muhammad Najeebullah Khan, 72870
Total		155000	02 instances	

Auditee Reply

Now arranged in all the observed loan cases. Please settle the para.

Memo No : 178

RECOVERY SCHEDULE NOT COMMUNICATED (M-02)

Person Responsible at CAU : Reviewer: Mr. Tanzeel ur Rehman 118783, Mr. Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072.

While checking of the loan case files, it has been observed that branch did not communicate recovery schedule (Computer generated software) to the borrower, as the acknowledged copy is not found placed in the relevant safe file as per instructions contained in Para No.12.5.1 (iii) of the Credit Manual Vol-1 updated. Similar is the position in following loan case, please arrange compliance:-

LC No	GLH	Amount Disb	MCO	Manager
493326	9303	699000	Naveed Ahsan, 123931	Hafiz Muhammad Aslam, 55592
493337	9303	360000	Naveed Ahsan, 123931	Hafiz Muhammad Aslam, 55592
Total		1700000	04 instances	

Auditee Reply

Branch is advised to arrange compliance.

Memo No : 179

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible at CAU : Reviewer: Mr. Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072.

On checking the loan case files, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

LC No	Amount Disb	Pass book No	Responsible at Branch	
			MCO	Manager
25501	550000	512202	Muhammad Zafarullah Khan, 132865	Muhammad Najeebullah Khan, 72870
25512	250000	512210	Muhammad Zafarullah Khan, 132865	Muhammad Najeebullah Khan, 72870
26643	300000	568793	Mushtaq ullah, 108936	Muhammad Najeebullah Khan, 72870
25523	1100000	510810	Muhammad Zafarullah Khan,	Muhammad Najeebullah Khan,

		132865	72870
Total	2200000	04 instances	

Auditee Reply

Compliance has been arranged. Kindly settle the para.

Memo No : 180

SEAL & SIGNATURE OF REVENUE OFFICER NOT AFFIXED IN AGRIPASS BOOK (M-05)

Person Responsible at CAU : Reviewer: Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072,

LC No.395834 AMOUNT PAID RS.100000/-

Through above noted loan case Rs.100000/- has been disbursed to Mr.Muhammad Hanif S/O Muhammad through Agri.Pass Book No.861755 against security area measuring 5-7 (K-M) but fail to observe leftover seal/signature of the Revenue officer on page No.3,5,7,9,11,13,15 & 19 and processed the case for onward sanction where CAU also denied the required formalities and allowed case for payment to the respective branch which is in violation of vide Para No. 5.12.2 of Credit Manual Vol-I (2016). CAU may look into and regularize the same under intimation to Audit.

Similar is position in the following cases :-

LC No.	Amount Disb:	MCO & PP No.	Agri P.Book	Discrepancy
395694	130000	Aziz Ullah Khan 108023	857900	Pages not signed- 3,5,7,9,11,13
Total	230000	02 instances		

Auditee Reply

Compliance will be arrange through branch shortly.

Memo No : 181

REVALIDATION/UPDATION OF OLD REVENUE RECORD AGRIPASS BOOK (M-04)

Person Responsible at CAU : Reviewer: Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072,

Through below loan case files, branch failed to revalidated/update the Agri passbook from the Revenue authority, whereas as per bank instruction contained in Para No.4.22.5(iv) of Credit Manual (Vol-I) "at the time of entertainment of fresh /additional loan case all old agriculture pass book issued on the basis of previous record should be got updated /revalidated from the issuing authorities". Please look into and justify the entertainment of fresh / additional loan case without revalidation of pass book from the Revenue authorities. Detail of loan cases is given hereunder:-

LC	Amount	Pass	Jama-	Responsible at Branch
----	--------	------	-------	-----------------------

No	Disb	book No	bandi	MCO	Manager
26403	100000	206730	2009-2010	Muhammad Zafarullah Khan, 132865	Muhammad Najeebullah Khan, 72870

Auditee Reply

Compliance will be arranged through branch shortly.

Memo No : 182

PHOTOGRAPH OF THE BORROWER NOT PASTED IN PASS BOOK (M-01)

Person Responsible at CAU : Reviewer: Mr. Tanzeel ur Rehman 118783, Mr. Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072,

On checking the loan case files, audit observed that the photograph of the applicant was stapled/pinned and was not pasted, which is the violation of Para No.5.12.2(ii) of Credit Manual, Vol-I. Detail of loan cases is given hereunder. The CAU is requested to arrange compliance:-

LC No	Amount Disb	Pass book No	Responsible at Branch	
			MCO	Manager
493326	699000	334167	Naveed Ahsan, 123931	Hafiz Muhammad Aslam, 55592
494044	850000	376490	Naveed Ahsan, 123931	Hafiz Muhammad Aslam, 55592
494181	125000	17866	Muhammad Asif, 124181	Hafiz Muhammad Aslam, 55592
493005	100000	513767	Naveed Ahsan, 123931	Hafiz Muhammad Aslam, 55592
Total	1774000	04 instances		

Auditee Reply

Compliance has been arranged. Kindly settle the para.

Memo No : 183

DISCRIPANCIES IN TRACTOR LOAN

(M-07)

Person Responsible at CAU : Reviewer: Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072,

L.C.No.24779 Amount Rs.900000/- for Tractor

Through below noted loan cases, Rs.900000/- advanced for tractor to a borrower Mr. Aziz Ullah Khan S/O Ameer Abdullah Khan. Audit observed that:

- i) Delivery documents not available in loan case file which is violation of para No.7.19.19 Credit manual Vol-I (2016).
- ii) Joint copy of registration not available in loan case file which is violation of para No.7.19.19 Credit manual Vol-I (2016).
- iii) Proper Utilization has not been verified by MCO which is the violation of para No.12.3.4 of Credit Manual Vol-I (2016).
- iv) Insurance documents.

Anomalies like above also noted in the following case:

LC No.	Amount Disb:	Name of MCO & PP No.	Manager
25257	1200000	M.Zafar Khan 13285	Muhammad Najeebullah Khan, 72870
Total	2100000	02 instances	

The CAU may look into and arrange compliance from the concerned branch.

Auditee Reply

Branch is advised to arrange compliance.

Memo No : 184

ORIGINAL CHARGE CREATION IN LOAN CASE FILE IS MISSING (M-08)

Person Responsible at CAU : Reviewer: Mr.Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072,

On checking of loan case file, Audit observed the charge created in favour of ZTBL, Kamar Mushani but original charge created so, is not available in the relevant loan case file. CAU may look into and direct the branch to arrange the same for verification under intimation to Audit. Similar is position in the branch as per detail below:-

LC No.	Amount Disb	Passbook No.	Name of MCO & PP No.	Manager
24964	500000	471365	M. Zafar Khan 132865	Muhammad Najeebullah Khan, 72870

Auditee Reply

Original charge creation is traced and placed in relevant loan case file. Copy of CCC is enclosed as evidence. Kindly settle the para.

Memo No : 185

EXCESS DISBURSEMENT THAN APPLIED.

(M-11)

Persons responsible Incharge CAU, Mr. Tariq Saeed Khan, Authorizer. Mr. Muhammad Shafique.

MCO Mr. Abid Hussain, PP No. 072745, Manager, Asim Ilyas Rana, PP No. 100733, Reviewer, Abdul Majid Awan, 104973

L.C.No.762386 Amount Rs.250000/-

Through above noted loan case, Rs.250000/- has been disbursed to Mr. Nazir Hussain & Sabir Hussain Ss/O Allah Bux against security area measuring 9-3(K-M) vide mutation Nso.16533(P.Book No.512182) and 16534 (P.Book No.512186) which is mortgaged in favour of bank for Rs.218000/- each of the applicant. Audit observed that a written application placed in the file requesting therein for Rs.218000/-, but branch paid Rs.250000/-, so excess of Rs.32000/- needs justification as beyond the requested amount.

Auditee Reply

It is submitted that the Loan case processed and after that applicant submitted the application for revised loan amount of Rs.218000/-. Branch has recovered excess amount of Rs.32000/- vide Vr.No.2759 dated 24.03.2022. Evidence attached. Kindly settle the para.

Memo No : 187

DISCREPANCIES IN TRACTOR LOAN

(M-04)

Person Responsible at CAU : Reviewer: Mr. Abaidullah Khan 85942, Authorizer: Mr. Muhammad Shafique 112072.

L.C.No.393465 Amount Rs.900000/- for Tractor

Through above noted loan case Rs.900000/- advanced for tractor to a borrower Mr. Khalid Javed Khan S/O Khan Zaman Khan under pass book No.138291 against security measuring 64-10 (K-M). Audit observed that:

- i) Delivery documents not available in loan case file which is violation of para No.7.19.19 Credit manual Vol-I (2016).
- ii) Joint copy of registration not available in loan case file which is violation of para No.7.19.19 Credit manual Vol-I (2016).
- iii) Proper Utilization has not been verified by MCO which is the violation of para No.12.3.4 of Credit Manual Vol-I (2016).
- iv) Insurance documents.

Anomalies like above also noted in the following loan cases:

LC No.	Amount Disb	Name of MCO & PP No.	Branch
394390	890000	Zafar ullah Khan 132865	Mianwali
Total	1790000	02 instances	

The CAU may look into and arrange compliance from the concerned branch.

Auditee Reply

Branch is advised to arrange compliance.